

[1 seconds][Customer] : Yeah, better.

[4 seconds][Agent] : Hi there, it's Isaiah calling from Australian Scenes. I'm just giving you a call because we received your expression of interest online with regards to a life insurance. Just so I can assist you further, can I just confirm your full name is Joseph Battery?

[2 seconds][Customer] : Good afternoon, Joseph, by the way.

[19 seconds][Agent] : Battery? No problem.

[19 seconds][Customer] : Yes, correct.

[21 seconds][Agent] : And your date of birth is the 20th of the 11th 47, is that correct? Thank you for that, Joseph. Just so I can assist you further, please do not all of our calls are recorded. Any advice providers general in nature and may not be suitable to your situation. Can I also just get you to confirm you're a male Australian resident?

[25 seconds][Customer] : Yes, Yes, I am.

[41 seconds][Agent] : Thank you for that, Joseph. I just kind of a bitter unders.

[43 seconds][Customer] : Please, please, are you there? Please call me Joe. Jeff for short. Call me Jeff for short.

[45 seconds][Agent] : Yeah, Sorry, J Joe for sure.

[51 seconds][Customer] : Thank you.

[50 seconds][Agent] : OK, no problem, I'll no problem Joe, So I can have a bit of understanding of what sparked your interest. Are you new to life insurance or do you currently have some cover in place?

[1 minutes 2 seconds][Customer] : No, I've got some cover in place but it's not enough for what I need.

[1 minutes 6 seconds][Agent] : OK, no problem. Are we planning to replace it at all or was it just in addition?

[1 minutes 10 seconds][Customer] : No a add to it.

[1 minutes 12 seconds][Agent] : OK, no problem. I do just need to let you know if you are replacing an existing policy, we recommend that you do not cancel that policy until the application has been

approved and you read this policy in full as this. Sorry if you and you have a read this policy as your new policy may not be identical to existing cover. You should also consider the benefits that may not apply or waiting periods that may start again. So the purpose of my call today is just to well run you through some features and benefits and then we can also get you some pricing.

[1 minutes 41 seconds][Customer] : Sure.

[1 minutes 41 seconds][Agent] : So and feel free to stop me at any time though if you have any questions or don't understand something I've said.

[1 minutes 47 seconds][Customer] : Sure. What? Sorry. What? What?

[1 minutes 47 seconds][Agent] : So as soon as life insurance is designed to provide financial protection for your loved ones to do a lump sum payment if you were to pass away before your 85th birthday when the policy ends, you can choose sorry.

[1 minutes 59 seconds][Customer] : What birthday before? What day?

[2 minutes 1 seconds][Agent] : So you can this before your 85th birthday when the policy ends.

[2 minutes 7 seconds][Customer] : OK, that's fine. Thank you. Yep.

[2 minutes 9 seconds][Agent] : So yeah, no problem. So you can just cover between \$10,000 and up to \$200,000. And you nominate up to five beneficiaries to receive their nominated benefit amount. If this is due to an accident, your chosen benefit will triple. And we do also include an advance payment of 20% of the benefit amount to help you with funeral costs or any other final expenses at that time. Just a question there as well. Have you given any consideration to your beneficiaries? We're going to be.

[2 minutes 39 seconds][Customer] : Uh, yeah, it's my wife and and when she passes, it'll go to the kids.

[2 minutes 43 seconds][Agent] : OK, no problem, good to hear that you're looking after your family there. No problem. So it's easy supply which asks you 8 yes or no questions relating to health over the phone to see if you are approved. If you are accepted and once you commence the policy you will be covered immediately for death due to any cause except suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover, which means if you were

diagnosed with 24 months or less live by specialized medical practitioner, you can pay your benefit amount in full to help you with medical costs to ensure you receive the best care possible. Do you have any questions for me so far there Joe?

[3 minutes 23 seconds][Customer] : No, keep going.

[3 minutes 25 seconds][Agent] : No problem at all. So the next step would well be is to go through a quote together to begin with. Have you had a cigarette in the last 12 months?

[3 minutes 33 seconds][Customer] : Cigarette.

[3 minutes 34 seconds][Agent] : Correct.

[3 minutes 35 seconds][Customer] : No, I don't smoke.

[3 minutes 36 seconds][Agent] : No, good to hear Joe, good healthy decision there. So just keeping in mind the level of cover ranges from \$10,000 and up to \$200,000. We can look at different amounts until we find the right level of cover.

[3 minutes 51 seconds][Customer] : I'd want an accident at the moment.

[3 minutes 49 seconds][Agent] : What amount would you like me to start at the maximum? OK. OK. So Joe, of \$200,000, which is the maximum, you're looking at a payment of 656.64 per fortnight. In addition, we do provide you with the free online legal will and valued at \$160.00 with each policy and a complementary subscription of the Australian Seniors Day magazine with each policy. Would you like to look at any other levels of cover or that sounds suitable?

[4 minutes 27 seconds][Customer] : Well, I'm, I'm actually after more, but I see you don't offer more. Yeah, that's fine. OK, well, we'll go for the maximum.

[4 minutes 31 seconds][Agent] : Yeah, that is the maximum unfortunately there, Joe, Maximum. OK, no problem at all. So how's that sounding in terms of suitability, the full nightly payment or would you prefer to have a monthly or annually as well?

[4 minutes 46 seconds][Customer] : Yeah.

[4 minutes 45 seconds][Agent] : We do offer that there as well.

[4 minutes 47 seconds][Customer] : Yeah, I thought, thought not at least. Fine.

[4 minutes 49 seconds][Agent] : OK, no problem. So your premium is stepped, which means it will

increase each year. As an indication, if you make no changes to the policy, your premium next year will go up to \$702.60 per fortnight. And you can also find more information about our premium structure on our website. And the next step would just be to take you to the health questions to see if you are eligible for cover. So I'll just keep that up as well. Be with me, Joe. Just before I do proceed, can I get you to give me a post code as well? Let me see that. And that is Templestowe, Lower Victoria.

[5 minutes 9 seconds][Customer] : OK, sure, 3107, correct.

[5 minutes 32 seconds][Agent] : OK, thank you for that. And that's the same for your postal address as well.

[5 minutes 39 seconds][Customer] : Sorry.

[5 minutes 40 seconds][Agent] : Would that be the same for your postal address?

[5 minutes 42 seconds][Customer] : Yes, it would be.

[5 minutes 44 seconds][Agent] : OK, thank you. OK, before I do get to the health questions, I do just need to let you know just that little disclosure as well-being with Mrs. OD. So please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide to provide insurance quotes, issue cover and other related services. We will share this with the insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and large complaints about breaches of private.

[6 minutes 27 seconds][Customer] : Yes.

[6 minutes 20 seconds][Agent] : By proceeding, you understand that you're applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any adverse representations. This means that you need to ensure you understand each question I ask you and you provide honest, accurate and complete answers. You need to answer each question in full. Even if you provided some information to us in any early discussions you've had, if you do not take a reasonable care, you may breach your duty. If this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Do you

understand and agree to your duty there, Joe? Thank you, Joe. So the first question was actually specific to COVID-19.

[6 minutes 56 seconds][Customer] : Yes, yes, I do touch wood. I haven't had COVID.

[7 minutes 3 seconds][Agent] : So have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days now? Good to hear, Joe. No problem at all. So with the health questions now, so in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke?

[7 minutes 27 seconds][Customer] : About six or seven months ago I was admitted due to high problems and they put a pacemaker in.

[7 minutes 37 seconds][Agent] : A pacemaker in OK, so let's just see what the questions are asking us. It's just staying specific to have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke?

[7 minutes 50 seconds][Customer] : OK, H heart failure. Oh, had problems? I guess it's heart failure, yes.

[7 minutes 48 seconds][Agent] : So either of those three options in the last five years, heart failure. OK, OK. Just due to the answer to that specific heart failure question there, we are unable to offer you cover at this time. You can ask the insurer to review this decision and if you're not happy with the outcome, you can request that we treat this as a complaint.

[8 minutes 23 seconds][Customer] : I won't, No.

[8 minutes 25 seconds][Agent] : Yeah, sorry about that, Joe.

[8 minutes 27 seconds][Customer] : And that's OK. If you can't, you can't. I understand.

[8 minutes 30 seconds][Agent] : Yeah, I can provide you with some information and a quote on our funeral product because there is no health questions involved in that at all. So you're guaranteed acceptance.

[8 minutes 41 seconds][Customer] : Alright, Maybe you can e-mail me that if you don't mind.

[8 minutes 44 seconds][Agent] : Yeah, sure, sure. This documents for the funeral cover. Yeah, no problem. I will do that for you. And just to confirm, your e-mail is joe@betterwayyourlastname.com

dot AU.

[8 minutes 49 seconds][Customer] : Yeah, correct.

[9 minutes][Agent] : OK, Not a problem. I'll send that through now. And just keeping in mind the level of cover range from \$3000 and up to \$15,000. So I'm just going to send you the product disclosure statement for the funeral insurance. Would you like me to follow up with you in regards to that whenever you are free?

[9 minutes 17 seconds][Customer] : Look, I, I will follow it up myself if I'm interested.

[9 minutes 21 seconds][Agent] : OK, No problem, Joe, Thank you for your time today. You have a good day.

[9 minutes 25 seconds][Customer] : Thank you for your, thank you for your help. Thank you.

[9 minutes 27 seconds][Agent] : No problem. Bye.

[9 minutes 28 seconds][Customer] : Bye.