

[2 seconds][Agent] : Welcome to Australian Teenies. You're speaking with Christian. How can I help you today?

[7 seconds][Customer] : I'm just inquiring about life insurance.

[10 seconds][Agent] : Yeah, yeah. How can I help? Well, sorry, this. So Mike is just a bit muffled as well. Am I on speaker by any chance?

[19 seconds][Customer] : Yeah, I'm just inquiring about life insurance.

[23 seconds][Agent] : Life insurance, yeah, no worries at all. I can help you out with that one, Sir. Umm, well, look, I'll hop into it. Uh, do you, do you want, do you want a quote or you just have some general questions? What were you looking for?

[37 seconds][Customer] : Anything.

[38 seconds][Agent] : Everything OK? Well, look, umm, I can definitely take you through a quote here and they can answer any questions along the way. Uh, is that what you're looking for today?

[48 seconds][Customer] : Yeah.

[49 seconds][Agent] : Awesome. Well, I'll hope right on in. Can I just start with your first and last name, please?

[55 seconds][Customer] : Andrew Dolby?

[57 seconds][Agent] : Andrew Golby.

[59 seconds][Customer] : Yeah.

[1 minutes][Agent] : How do I spell your last name, Andrew?

[1 minutes 2 seconds][Customer] : DILBY.

[1 minutes 6 seconds][Agent] : OK, BALBY. Thank you. And Andrew, what was your date of birth?

[1 minutes 10 seconds][Customer] : Yeah, 21st the 8th 68, 968, 68.

[1 minutes 18 seconds][Agent] : 21st of the 8th, 1958 68 My apologies. There we go. And Andrew, are you a male Australian resident?

[1 minutes 34 seconds][Customer] : Yep.

[1 minutes 35 seconds][Agent] : Thank you, I'll let you know. All calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. Andrew, I'll read that out one

more time. I've got you here. Your date of birth, the 21st of August 1968. Amazing. Thank you so much. OK, well I can definitely take you through a quote before we start, uh, let me have a look here for you. Sorry, in case I misspoke, I'll say it one more time. All calls are recorded. Any advice I provide is general nature and may not be suitable to your situation. Uh, Andrew, do you currently have any life insurance by any chance? No, OK, all good. And yeah, umm, what's prompted you to look into what's got you looking into life insurance today?

[1 minutes 53 seconds][Customer] : Yep, I'm not going to live forever in real wish.

[2 minutes 31 seconds][Agent] : Yeah, that's alright. And, umm, were you just looking to, you know, have some money available for your family there, uh, in case of something were to happen?

[2 minutes 42 seconds][Customer] : Yeah.

[2 minutes 43 seconds][Agent] : OK, Yeah, beautiful. I can definitely, umm, that's definitely exactly what the cover is designed to do that for you. That's no dramas. Alright, well, alright, let me just take a look here for you Andrew. I'll go through and let you know how this PO policy works and then you can let me know any questions along the way. OK? So look, seniors life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away. Now, uh, sorry, I'll say that again. Seniors Life Insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday. When the policy ends, you can choose cover between \$10,000 up to \$200,000 and nominate up to five beneficiaries to receive the nominated benefit amount. If you pass away due to an accident, your chosen benefit will triple. We also include an advance payment of 20% of the benefit amount to help with funeral costs or any other final expenses at the time.

[3 minutes 57 seconds][Customer] : I how how old you have to be to be a senior?

[3 minutes 55 seconds][Agent] : OK, Yep, Yeah. So look, at least for our seniors life insurance, you can apply. Australian residence age between 45 and 79 can apply.

[4 minutes 12 seconds][Customer] : All right, You're all the business to be to be a senior.

[4 minutes 17 seconds][Agent] : That's OK, no worries. And do you, do you usually, are you usually the one to take care of all your finances and everything or do you have someone that helps you or

do you, do you do everything yourself?

[4 minutes 29 seconds][Customer] : Yeah, I get my.

[4 minutes 28 seconds][Agent] : There just you OK, No worries. That's all good then. OK, we'll continue forward. Look, it's easy to apply. We just ask you 8 yes or no questions relating to your health over the phone to see if you are approved and 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. Now in addition, there is a terminally ill advanced payment including the cover. If you were diagnosed with 24 months or less to live by a specialized medical practitioner, we can pay your benefit amount in full to help with medical costs to ensure you receive the best care possible. Do you have any questions? So far? No. OK, let me know if you have anything. But look, let's go through a quote together. To begin with. Have you had a cigarette in the last 12 months? Yep. OK, right, OK, that's alright. Yeah. So you've had a, you've had a cig. You, you're, you uh, you had a cigarette in the last 12 months, is that correct?

[5 minutes 30 seconds][Customer] : Yeah, something I'm something I'm really working on the stop doing a bed one in the last two days, something doing the right so far, yeah.

[5 minutes 50 seconds][Agent] : OK, no worries. Alright. And then, uh, next question here, let me have a look that with me. OK, so keeping in mind the level of cover ranges from \$10,000 up to \$200,000. What benefit amount would you like to look at first?

[6 minutes 13 seconds][Customer] : It would cost 200 days.

[6 minutes 15 seconds][Agent] : \$200,000 OK. So Andrew, for \$200,000 of cover, the premium will be \$186.29 per fortnight. Is that suitable for you or do you need less cover?

[6 minutes 32 seconds][Customer] : I'm a bit less than that now. I'm only on the pension.

[6 minutes 37 seconds][Agent] : OK, no worries. That's all good. Well, look, we can take a lower figure if you'd like. Do you have a budget in mind, Andrew?

[6 minutes 48 seconds][Customer] : Not really. I've never looked into it. But then, but then how's the book? Like if before I die and the daughter gets the money, then you have to spend it on the funeral?

[6 minutes 51 seconds][Agent] : OK, No, no. So this is this is life insurance here. It's just a direct deposit of how much the benefit amount is to your daughter and she can use it for whatever she'd like and as well as funeral expenses for yourself. OK. But yeah, do you do you have a you, you don't have like a budget in mind? How much do you think you can afford per fortnight?

[7 minutes 29 seconds][Customer] : No, I I know. Yeah, there's no everything. I'm there.

[7 minutes 33 seconds][Agent] : OK.

[7 minutes 32 seconds][Customer] : And then even I'm not there. How much are they one lady do order? She's not. She don't die on the order. Really.

[7 minutes 39 seconds][Agent] : Right, right. OK, Well, look, we can look at other figures here. How much would you like to leave you behind for your daughter if 200 isn't available?

[7 minutes 58 seconds][Customer] : We'll get 10,000.

[7 minutes 54 seconds][Agent] : If 200 is a bit too much, 200,000, sorry, \$10,000, That's the lowest I can offer here. So for \$10,000 of cover, the premium will be \$9.31 per fortnight.

[8 minutes 15 seconds][Customer] : No, I would have bet 20,000.

[8 minutes 23 seconds][Agent] : So for \$20,000 of cover, the premium will be \$18.63 per fortnight.

[8 minutes 17 seconds][Customer] : That would be like \$20, wouldn't it?

[8 minutes 35 seconds][Agent] : Yep, No worries. Yeah. Is that looking suitable there for you? OK, no worries at all. Then let me just take a look here for you. I'll let you know as well. 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 be \$19.93 per fortnight. OK. Yep. No worries. You can also find information about our premium structure on our website. Umm, Andrew, again, did you have any like, concerns or anything with this one here? No. You said you're looking into funer. Sorry, life insurance, correct?

[8 minutes 40 seconds][Customer] : Yeah, yeah.

[9 minutes 27 seconds][Agent] : Yeah. OK. This is the right product you're looking for. OK, Is that right? OK, Beautiful. No worries. Well, look, the next step is to take you through the health and life the health questions to confirm if you're eligible for the cover. So I'm gonna quickly open this up. I

just need some information first. Andrew, what's the post code for your home address?

[9 minutes 34 seconds][Customer] : Yeah, 4551.

[9 minutes 55 seconds][Agent] : 4551 suburb Caloundra. Is that what you said?

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

[10 minutes 6 seconds][Agent] : And what's the address?

[10 minutes 8 seconds][Customer] : Yeah. 856 Alma Ave. Glen, The OMRI hike.

[10 minutes 17 seconds][Agent] : Thank you. Is that the same as your postal address? OK, well, look, I'm just gonna read off what we call this pre underwriting disclosure statement. Just lets you know how to answer the questions, OK?

[10 minutes 21 seconds][Customer] : Yep, Yeah.

[10 minutes 34 seconds][Agent] : Alright, lovely. Give me one second. I'll read this off for you so it says here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure 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 and correct your information and most complaints about breaches of privacy. By proceeding, you understand to applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any misrepresentations. This means that you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us and any earlier discussions you have had. If you do not take reasonable care, you may breach your duty and 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? Yes or no to the full? Alright, well look, the first question is regarding the recent pandemic we had 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?

[11 minutes 49 seconds][Customer] : Yep, no.

[12 minutes 8 seconds][Agent] : OK, So no for that one.

[12 minutes 11 seconds][Customer] : Yep. No.

[12 minutes 13 seconds][Agent] : OK, perfect. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? OK, In the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneum or pneumonia as the only conditions? OK, sorry, can I just get a clear yes or no for these ones, Andrew? So for that one.

[12 minutes 23 seconds][Customer] : No, no, no, I haven't. No.

[12 minutes 47 seconds][Agent] : OK, perfect. In the last five years have you been diagnosed with or treated for any of the following cancers, lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs or are you currently under sorry are or are you? I'll read that again. Sorry away from the stop. In the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or soon to be treated with chemotherapy? Thank you. Do you have a renal kidney condition that requires dialysis or transplant or a doctor has advised will be required in the future?

[13 minutes 17 seconds][Customer] : No, no, no, no, no, no, no.

[13 minutes 44 seconds][Agent] : Do you have a liver condition that will require a transplant in the future? Have you been diagnosed with or currently undergoing testing for or has a doctor advise you to be tested for motor neuron, motor neuron disease or any form of dementia, including Alzheimer's disease? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Sorry, was that a no for that one?

[13 minutes 49 seconds][Customer] : No, no, no and no.

[14 minutes 22 seconds][Agent] : OK, no worries. I'm sorry. Just a clear yes or a no.

[14 minutes 25 seconds][Customer] : No.

[14 minutes 24 seconds][Agent] : Andrew, Thank you. And are you currently, are you experiencing

any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or been diagnosed as having 12 months or less to live? Thank you. I'm just gonna read this one again here. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, cough failure or a stroke? Beautiful. Thank you so much. Let me just see how this one goes here. Alright, No worries. OK. Look, Andrew, bear with me while this loads up. I just need to put you on hold real quick and I'll go grab some information. I'll be back shortly, OK?

[14 minutes 42 seconds][Customer] : No, no, no.

[15 minutes 14 seconds][Agent] : Alright, one minute won't take too long. Hello Andrew, are you still here?

[16 minutes 22 seconds][Customer] : Yep.

[16 minutes 23 seconds][Agent] : Thank you so much for holding there. I really appreciate it. Now I just need to ask you some questions first, I'm just having a look here, bear with me. Look, I, I noticed Andrew through our conversation, I just had noticed a bit of like S slurred speech, some speech impediment. Is there any cause to those at all or?

[16 minutes 45 seconds][Customer] : Hi.

[16 minutes 50 seconds][Agent] : So nothing, nothing causing that at all. It's just just a matter of something.

[16 minutes 46 seconds][Customer] : I don't know, right. This is our pools. I don't know, Chief.

[16 minutes 58 seconds][Agent] : Oh, you gotta tease. OK, OK, OK, that's all good. No worries at all. No worries, but that's all good. Just wanted to make sure there. But yeah, 'cause you handle all your finances yourself. Is that right Andrew? Yeah, no worries. OK. Yeah, no worries. That's all good. Thanks for letting me know. I just wanted for my GDA care. I just wanted to ask that as well. OK, umm, that's all good. Let me load this up. Umm, but you, you said you have, you just don't have teeth, is that correct?

[17 minutes 12 seconds][Customer] : Yep, Yep, Yep. Yes.

[17 minutes 29 seconds][Agent] : OK, no worries. Yeah, that's totally fine. No worries, that's all good.

Thanks for letting me know. Umm, we'll look, uh, I've, I've sent it through there. Your application has come back fully approved, so you are eligible to take out this cover here, Andrew. Now, umm, as I mentioned here, A at the moment we've got you covered for \$20,000 of cover for a premium of \$18.63 per fortnight. Are you happy to get this one sorted together? What we can do because your umm, application's been fully approved. Umm, I can uh, get you immediately covered as of today, we'll send out all the documents over to your home there now doesn't mean you have to make any payments yet. You can actually choose when you want that first payment to come out and then umm, if you change your mind, no dramas. We give you a further 30 day cooling off. Where? If you wanna cancel, that's totally fine. We give. There's no lock in contract, no cancellation fees. You can give us a call within the 30 days and apply to get that one cancelled and you'll get a full refund. Your premium, unless the claim's been made. OK. Are you happy to get this one sorted today? Beautiful. OK, Andrew, I'm just gonna confirm here. I'm just gonna confirm some details that we've got your title. Is that just Mr.

[18 minutes 36 seconds][Customer] : Yeah, Yep.

[18 minutes 47 seconds][Agent] : OK Your phone number? Beautiful. And do you have an e-mail by any chance? How do I spell that Tri ok@yahoo.com. So Trix TRICKSINT, did you say TT for Terry?

[18 minutes 49 seconds][Customer] : 0438632789 Tricks Inc TRONCK tricksinc@yahoo.com Yes, yeah, yeah.

[19 minutes 24 seconds][Agent] : oksotrixint@yahoo.com Trixint Yep.

[19 minutes 29 seconds][Customer] : Like Short Bird Tricks Incorporated. Yeah. Ind Yeah, No.

[19 minutes 34 seconds][Agent] : Beautiful, beautiful INTT for Terry CC for Charlie. I beautiful. Thank you INCIC for Charlie. Beautiful. And I've got your first name, Andrew.

[19 minutes 39 seconds][Customer] : It Tricks, Inc TRYCKS inc@yahoo.com Yeah, yeah.

[19 minutes 55 seconds][Agent] : Andrew, last name, Balby. BALBY. Amazing. Thank you so much. That's all good. So, Andrew, I'm just gonna confirm one last time. I've got you covered here for \$20,000 of cover for a premium of \$18.63 per fortnight. Are you happy to continue? Beautiful. Alright, let's get this one sorted to you then. Now with this one here, uh again you can choose when

you want the first payment taken out. What date? You can choose it anywhere from up to 30 days.

What date do you want the first payment now?

[20 minutes 2 seconds][Customer] : Yep, Yep, I'm not sure just yet.

[20 minutes 39 seconds][Agent] : OK, well, you can line it up with like a payday or something. It's up to you the specific date you'd want it. Oh, OK, OK, no worries. That's all good.

[20 minutes 49 seconds][Customer] : And I'm just inquiring for now it sounds like sounds like a go, but nothing I I don't get paid this Wednesday. So I would assure most likely two weeks from this Wednesday.

[21 minutes 8 seconds][Agent] : To use on this one's there. OK, look, I can do sorry, I'll give you your options again here and because I know you mentioned you're just inquiring for now so I'll I'm not too sure I just want to confirm whether you're happy to go ahead.

[21 minutes 22 seconds][Customer] : Yeah, you can sell more. Yeah.

[21 minutes 21 seconds][Agent] : So what we can do I'll give you your OK. Oh sorry, that's it. So are you happy to go ahead and get this one sorted today? OK, Beautiful. No, it's just wanna make sure then. Alright. So umm, yeah, like I mentioned again, you can choose when you want it. Do you say 3? Three weeks?

[21 minutes 31 seconds][Customer] : Yeah, not all you pay Wednesday.

[21 minutes 52 seconds][Agent] : Two weeks from this one? So the 22nd would be two weeks from this Wednesday.

[21 minutes 48 seconds][Customer] : 2 weeks from just Wednesday, Yeah.

[21 minutes 59 seconds][Agent] : OK. Are you, so the 22nd of January 2025, are you happy for it to take out on that day?

[22 minutes 5 seconds][Customer] : Can you take it out? Can you go into a bank on the Tuesday so it comes out automatically when they get paid on the Wednesday like after midnight? And I'm trying to list in other places but they won't do it. But when it comes down to the payday, it becomes a hassle that way because I don't get it when the money comes down and then they end up taking whatever else out of the bank. The money that comes out already seems to fail. And, you know, call

the bank about it and the bank says it's not their fault, it's the other person's fault.

[22 minutes 34 seconds][Agent] : Yeah, right, right.

[22 minutes 43 seconds][Customer] : But the other person says it's the bank's fault, but it's not the money. I think they're going over a million times. Still don't get the answer. So if you go into the bank on Tuesday, it'll come out Wednesday after midnight.

[23 minutes][Agent] : Right, right. No, I understand Andrew look, unfortunately I wouldn't be able to access like your banking there. Umm, but again, I can set it up for whatever day you choose. It'll take out on that day and it'll just be every fortnight afterwards, uh, on that same day. OK, Unfortunately I wouldn't be able to umm, affect like your actual banking situation. Uh, umm, that may be something you have to try and figure out how to work with. OK, OK. But yeah, I'm just gonna confirm here. I've got the first payment day for the 22nd of January 2025 and it'll be every fortnight on Wednesday afterwards. Is that OK?

[23 minutes 28 seconds][Customer] : Yep, Yep.

[23 minutes 43 seconds][Agent] : Beautiful. When the payment does come out, is that gonna be through credit or debit card or direct debit from a bank account? OK, either full, is that savings or a cheque account?

[23 minutes 49 seconds][Customer] : And do I save it savings?

[23 minutes 58 seconds][Agent] : OK, no worries. Thank you. Look, when you're ready, take your time. I'll grab the BSB first. OK.

[24 minutes 8 seconds][Customer] : Yeah. What are you doing doing that? I don't know it all far.

[24 minutes 10 seconds][Agent] : Oh, OK.

[24 minutes 15 seconds][Customer] : It just got me paid for it.

[24 minutes 17 seconds][Agent] : Oh, OK. Did you, do you have a card we could use or do you have it written down somewhere?

[24 minutes 23 seconds][Customer] : I'll get a card.

[24 minutes 25 seconds][Agent] : It's up to you. Did you want to use the card or?

[24 minutes 28 seconds][Customer] : Yeah.

[24 minutes 29 seconds][Agent] : OK? Alright, so we can use the card there. I'm gonna have to pause the recording and then we'll collect those details. Let me know when you've got it there. OK, let me pause the recording first. So it says here for security purposes while obtaining your card details. The call recording will stop and will be commenced after we have collected your details. None. O. So it just says here, please be advised that the call recording has now resumed for quality and monitoring purposes. Sorry, Andrew. So you mentioned while they're points off, I misspelled your last name, it's Dalby, is that correct? So DD for Darren. OK, beautiful. Let me just fix it up then. All right, So I've got you, Andrew. Andrew and last name Dalby D for Darren, A for Apple, L for Larry, B for Bob, Y for yellow. Is that correct? Thank you. And your date of birth you said was the 21st of August 1968. Thank you. OK, beautiful. Alright, that's all good then. Thank you so much for clarifying that. Don't wanna get that wrong. I've got you all there then, Andrew. OK, alright, beautiful. Well look, umm, I fixed it up now and then your e-mail yousaiditstrixinc@yahoo.com.

[26 minutes 27 seconds][Customer] : Yeah, yeah, yeah, yeah.

[27 minutes 17 seconds][Agent] : OK, awesome. Well, before I organize the documents to be sent and, umm and get this all sorted and read this declaration, I'm just gonna confirm I've got your full name as Andrew Dalby. Is that correct?

[27 minutes 32 seconds][Customer] : Andrew Lloyd Dolby.

[27 minutes 34 seconds][Agent] : Del Lloyd Dalby. OK, beautiful. That's all Good. Let me just make sure. Here. Give me one second. Umm, yeah. So your last name, your middle name is Lloyd.

[27 minutes 47 seconds][Customer] : Yeah.

[27 minutes 48 seconds][Agent] : OK, well look, it's only asking for the first and last name. I can add it if you want. Did you want me to add it or is Andrew Dalby OK?

[27 minutes 56 seconds][Customer] : Andrew Dolby's what?

[27 minutes 58 seconds][Agent] : Beautiful. So confirming your full name is Andrew Dalby.

[28 minutes 2 seconds][Customer] : Yep.

[28 minutes 3 seconds][Agent] : Thank you. Alright, so I'm gonna read now this declaration. This is the last part here Andrew. I've got 2 questions at the end. Then I'll send out all the all the documents

your way. OK.

[28 minutes 14 seconds][Customer] : Yep.

[28 minutes 15 seconds][Agent] : Beautiful. So I'm gonna read out this information, umm, I've got 2 questions at the end, it'll just take a few minutes if you wanna bear with me. It says here, thank you. Andrew Dalby, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Seniors life insurance is issued by Hanover Life free of Australasia Ltd Hanover has an arrangement with Greenstone Financial Services trading as Australian Seniors Insurance Agency to issue and arrange this insurance on its behalf. You're sorry. Bear with me. Just to double check something, OK? Perfect. Sorry. I'm gonna restart that there. I just have to double check something here. Andrew, my apologies. OK, alright, perfect. My apologies Andrew, I'm gonna start again if you wanna bear with me here. So here again. Thank you. Andrew Dalby, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Seniors life insurance is issued by Hanover Live free of Australasia Ltd Hanover has an arrangement with Greenstone Financial Services, trading as Australian Seniors Insurance Agency to issue and arrange this insurance on its behalf. Hanover relies upon the the accuracy of the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote and if I set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to the I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no?

[30 minutes 9 seconds][Customer] : Yes.

[30 minutes 10 seconds][Agent] : OK. We may provide from time. Sorry. We may from time to time provide office to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration. You can send to allow us to contact you for

this purpose until you opt out. The accepted cover pays a lump sum benefit amount of the following. Andrew Dalby receives \$20,000 in the event of death. If death is as a result of an accident, the benefit amount the benefit the payment will include and an accidental death benefit which will equate to a total payment of triple the benefit amount. A benefit is not paid. Sorry, I'll read that again. If death is as a result of an accident, the benefit payment will include an accidental death benefit which will equate to a total payment of triple benefit amount. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your cover expires on the 20th of the 8th, 2053 at 12:00 AM. Your premium for your first year's cover is \$18.63 per fortnight. Your premium is STEP which means it will be calculated that each policy anniversary and will generally increase each year. Including your premium is the amount payable to Australian seniors or between 14% and 46% of each premium calculated on the level basis over the life of the policy. Your premium will be debited from your credit card, which you are authorized to debit from and that provide to us. We may provide we may provide written communications to you by the e-mail address that it provides to us and this will include any legal notices we are required to provide to you in writing. Sorry, This will include any legal notices we are required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and SSG will be mailed to you. If you have provided us with an e-mail address, the policy documentation will also be emailed to you today. We should carefully consider these documents to ensure the product meets your needs. The other say they cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged the claim. The robber is associated with placing policies. As a new policy may not be identical to your existing cover, we recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process, but you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. And are you still here with me?

[32 minutes 37 seconds][Customer] : Yep.

[32 minutes 37 seconds][Agent] : See the full 2 last questions. Do you understand and agree with

the declaration yes or no?

[32 minutes 43 seconds][Customer] : Yes.

[32 minutes 44 seconds][Agent] : And would you like any other information or would you like me to read any part of the PDS to you, yes or no?

[32 minutes 54 seconds][Customer] : No.

[32 minutes 55 seconds][Agent] : Beautiful. Thank you. Alright, thank you so much, Andrew, let me send this your way now. So you'll receive an e-mail copy of the documents within around 15 to 30 minutes and the post copy will come around 2:00 to 5:00 business days. OK? Now you'll receive a beneficiary form. You're gonna forward that to us and return it back so we know who the money will go to when the time comes. If you have any trouble, just give us a call. We can you can apply to over the phone with our customer support team. OK. Beautiful. Well, is there anything else I can help you with today, Andrew? Beautiful. Well, thank you so much for going through this. Thanks for choosing Australian seniors. Need anything else? Give us a call. Awesome that you have a lovely day. Take care.

[33 minutes 22 seconds][Customer] : Alright, no, I did so OK.

[33 minutes 39 seconds][Agent] : Bye. Bye.