

[3 seconds][Agent] : Good afternoon, Amy, My name's Emily. I'm calling back from Real Insurance. I'm following up on the online enquiry for the life insurance. Thank you for the information and pricing. Just before we continue, I need to let you know again, calls are recorded. Any advice you provide is general in nature. I mean, I'll be suitable to your situation and I'll get you to reconfirm your name and your date of birth for me.

[1 seconds][Customer] : Hello, Am I speaking with, Yep, Amy Dinelli, Limits of the 2nd 89.

[29 seconds][Agent] : Beautiful. And you are, of course, a female Australian resident, is that right?

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

[34 seconds][Agent] : Perfect. Thank you. Now, I did want to ask, what's actually made you interested in getting life insurance?

[42 seconds][Customer] : We it's basically just to cover the mortgage and something happens myself and I'm also gonna look at my partner as well.

[49 seconds][Agent] : Yeah, perfect.

[57 seconds][Customer] : Yeah, correct.

[50 seconds][Agent] : So just to have that Peace of Mind that umm, obviously touch would of course, but if something happens, you're still able to keep your home for your families. Yeah, perfect. We'll take you through our cover. I'll explain the benefits included how it'll work. So we can obviously take you through pricing. If you've got any questions, jump in, let me know. I'll be happy to help you out.

[1 minutes 10 seconds][Customer] : Yep, no problems.

[1 minutes 12 seconds][Agent] : Perfect. So with our life insurance, it is obviously designed to provide financial protection for your loved ones. Do a lump sum payment if you were to pass away. So this benefit could be used to help maintain their lifestyle, whether that is helping them pay off a mortgage or any loans or any other costs involved in raising a family. Now it's very easy for you to apply for the cover. We just ask you some health and lifestyle questions over the phone to see if you are approved.

[1 minutes 38 seconds][Customer] : Mm, hmm.

[1 minutes 39 seconds][Agent] : If you are accepted and once you decide to commence the policy,

you will be covered immediately for death due to any cost. The only thing not covered is suicide in the 1st 13 months.

[1 minutes 50 seconds][Customer] : Yep.

[1 minutes 52 seconds][Agent] : Yeah. In addition, there is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to live by a medical practitioner, we'll pay the claim in full. And that money can be used to help with things like medical costs to ensure you receive the best care possible.

[2 minutes 9 seconds][Customer] : Yep.

[2 minutes 10 seconds][Agent] : Umm, and this policy also has a funeral benefit, so your family can request an advanced pay out of \$10,000 to help with the more immediate expenses like the funeral or any unpaid bills, while the rest of that claim's still being processed. And I'll also let you know as well. I mean, your premium is obviously stepped, which means it will generally increase each year as your age. But in addition, the policy has automatic indexation, which means each year your sum insured will increase by 5% with associated increases in the premium. You can, however, opt out of this automatic indexation each year. And you can also find information about our premium structure on our website. Yeah, Just before we take you through pricing, have you got any questions or is it all pretty straightforward so far?

[2 minutes 25 seconds][Customer] : Yeah, yeah, yeah, yeah.

[3 minutes 3 seconds][Agent] : OK, perfect. Well, let's take you through some pricing. Have you had a cigarette in the last 12 months? Beautiful. That's really good to hear. It actually almost halves the price for you. So definitely working out in your favor. Now. You can choose anywhere from \$100,000 up to a maximum level of \$1 million. What amount would you like me to quote? You want to start with?

[3 minutes 11 seconds][Customer] : 7 100 if possible.

[3 minutes 31 seconds][Agent] : Yeah, perfect. Either way, I'm still happy to go through as many quotes as you need.

[3 minutes 36 seconds][Customer] : Yep.

[3 minutes 35 seconds][Agent] : So let me know how that 700,000 go down. You can go up or down if need be, up to \$700,000. Is the life cover including that terminally, your benefit and the funeral advance payment, you'd be looking at a fortnightly premium of \$23. Now, does that one there sound like it would be affordable or would you like to look at any other amount?

[4 minutes 3 seconds][Customer] : What about Arou if we dropped it 100 to 600?

[4 minutes 9 seconds][Agent] : So that's going to drop it down to \$19.71 a fortnight.

[4 minutes 14 seconds][Customer] : A fortnight. OK. Yep. No, that's OK.

[4 minutes 18 seconds][Agent] : That one sounds a bit better. Beautiful. One thing I also wanted to ask, have you got a will in place for yourself?

[4 minutes 26 seconds][Customer] : No, not not. Yeah.

[4 minutes 27 seconds][Agent] : Yeah, no worries. The reason I ask is because we'll actually provide you with a free online legal will valued at \$160.00 with the policy, so you can use that if you want to organise a will for yourself. The instructions will be of best for you.

[4 minutes 42 seconds][Customer] : Yeah. OK. Perfect.

[4 minutes 44 seconds][Agent] : Now, the next step is to take you through our health and lifestyle questions because this will tell us obviously if you're eligible for our cover, but it'll also tell us if that premium will increase, so whether any exclusions will be added onto the policy. That way if you're approved, we can discuss your options.

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

[5 minutes][Agent] : Let it go from there. Just before we go through those questions, I do need to confirm your address. What's your post code? And the downer suburb?

[5 minutes 11 seconds][Customer] : 6560 Sorry.

[5 minutes 15 seconds][Agent] : What was the town or suburb? Yep. Beautiful. And your address? Yep. Yep.

[5 minutes 20 seconds][Customer] : One Dowie 74 Namara Rd.

[5 minutes 29 seconds][Agent] : So 74 McNamara Rd. Is that your postal address as well?

[5 minutes 37 seconds][Customer] : Yeah. Yep, it can be. Yep.

[5 minutes 40 seconds][Agent] : Yeah. It's up to you. We can put a different one if you'd prefer.

[5 minutes 43 seconds][Customer] : No, no, that's fine.

[5 minutes 44 seconds][Agent] : All right.

[5 minutes 44 seconds][Customer] : Just go to the post. Yeah.

[5 minutes 45 seconds][Agent] : Perfect. Yeah, no worries. Now I need to reach you. Sorry. What I want to do is also give you a premium projection, So what next year will look like. So I'm just loading that one up now. Bear with me. So as an indication, if you make no changes to the policy, your premium next year will be \$23.64 per fortnight and that's if you do not decline the indexation, meaning your level of cover will be \$630,000.

[6 minutes 15 seconds][Customer] : Yep. OK.

[6 minutes 16 seconds][Agent] : And I need to read you through something called a pre underwriting disclosure, then we'll pull these questions up for you.

[6 minutes 23 seconds][Customer] : Yep. No worries.

[6 minutes 24 seconds][Agent] : So this reads, 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 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 and correct your information and lodge complaints about Brea breaches of privacy. 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 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 in any discussions with HUD. 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 client, or make adjustments to the terms and conditions of your policy. So, do you understand and agree to your duty?

[7 minutes 31 seconds][Customer] : Yes.

[7 minutes 33 seconds][Agent] : Perfect. So with these questions, they're pretty straightforward. I can only accept a definite yes or no answer for most of them.

[7 minutes 45 seconds][Customer] : Yep.

[7 minutes 41 seconds][Agent] : And there's also a heightened my question in there for you, but they start off nice and easy. First questions in relation to COVID. 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?

[7 minutes 58 seconds][Customer] : No.

[8 minutes][Agent] : Are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia?

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

[8 minutes 8 seconds][Agent] : Does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters using explosives, or travel to areas experiencing war or civil unrest, or work offshore. The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words, or height and weight ranges. So what is your exact height, either in centimeters or faint inches?

[8 minutes 44 seconds][Customer] : I honestly don't know.

[8 minutes 47 seconds][Agent] : OK, do you know what it was the last time you checked your height?

[8 minutes 44 seconds][Customer] : It'd be No, I don't. I don't even know when I would've look.

[8 minutes 56 seconds][Agent] : That's OK. No, that's OK.

[8 minutes 55 seconds][Customer] : Sorry I I couldn't give you an accurate number and even I'll wait.

[9 minutes 1 seconds][Agent] : OK. What we'll need to do for you, we'll actually have to pop the application on hold until you are able to check them. The good news is we'll be able to pick up where we left off when I give you a call back. If I if I booked in to give you a call back on Friday,

would you have a chance to check them by then?

[9 minutes 11 seconds][Customer] : Yep, Maybe. Yeah, she's super busy at the moment. Obviously with everything going on, Yeah, I can try and Yep, see where I get.

[9 minutes 25 seconds][Agent] : Do you have like scales and a tape measure at home?

[9 minutes 28 seconds][Customer] : Yeah, Yep.

[9 minutes 30 seconds][Agent] : OK, beautiful. Well what I'll do, I'll booking to give you a call back on Friday. I mean even in the office until 5:00 your time on Friday to 8:00 PM.

[9 minutes 39 seconds][Customer] : Yep. Yeah. After 430 would be good.

[9 minutes 38 seconds][Agent] : Else, is there a time that works best for you after 4:30?

[9 minutes 47 seconds][Customer] : Yep.

[9 minutes 47 seconds][Agent] : Just with re like the fact that we are going through like health and lifestyle questions. I'll have to give you a call at 4:30. Is that OK?

[9 minutes 55 seconds][Customer] : Yep. That's fine.

[9 minutes 56 seconds][Agent] : All right. Beautiful. It may end up coming through like a little later, but I just can't book it for like too late.

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

[10 minutes 2 seconds][Agent] : Does that make sense?

[10 minutes 4 seconds][Customer] : Yeah. No worries.

[10 minutes 5 seconds][Agent] : Yeah, perfect. Well, I'll book in to give you a call back on at 4:30 on Friday. We can touch by then and we'll be able to continue with those questions.

[10 minutes 13 seconds][Customer] : OK, perfect.

[10 minutes 14 seconds][Agent] : All right. Beautiful. Well, it was lovely speaking with you today. I look forward to speaking to you on Friday.

[10 minutes 20 seconds][Customer] : OK. Thank you. Bye.

[10 minutes 22 seconds][Agent] : Thanks so much. Bye.