

[2 seconds][Agent] : Welcome to Australian Scenes. You're speaking with Mary. How can I help you? Hi, set up a policy account for my mum. Yes, of course. And what type of policy were you looking at for her?

[7 seconds][Customer] : Hi, I was wanting to set up a policy account for my mum computer insurance.

[21 seconds][Agent] : Yep, no problem. What I'll do is I'll be able to take you through the funeral insurance just to re run you through the cover and have a look at some pricing that looks suitable to have that level in place for her. I'll just reconfirm what was her first and last name and date of birth please. That's her first name. I'll spell it out to you. Yep, it's FAA. Yep.

[39 seconds][Customer] : So the first name is, I'll spell it out to you, it's FAA V AVAU.

[48 seconds][Agent] : VA Yep, VAU. Yep.

[55 seconds][Customer] : And then the last name is Perez.

[53 seconds][Agent] : And then the last name is Perez.

[59 seconds][Customer] : Perez.

[59 seconds][Agent] : Yep, Perez. Thank you. So just to reconfirm for first name, I have S AA VAVAU. Is that correct?

[1 minutes 14 seconds][Customer] : That's the one.

[1 minutes 14 seconds][Agent] : Yep, perfect. And her last name was Perez, which is PR Sorry, Perez.

[1 minutes 15 seconds][Customer] : Yep, that's the one.

[1 minutes 20 seconds][Agent] : That's the one. Lovely. What was her date of birth, please? 7th of April? Yep, 46. Thank you. And just also reconfirming she was a female and and an Australian resident, correct?

[1 minutes 27 seconds][Customer] : 7th of April 46, correct?

[1 minutes 41 seconds][Agent] : Lovely. What I'll do is I'll just also note down as I'm assuming you would be taking out the policy and paying for on behalf of your mom.

[1 minutes 51 seconds][Customer] : Yes.

[1 minutes 51 seconds][Agent] : Yeah, no problem. What I'll do is I'll write your name in the notes as you would be third party purchaser and one needs really cover look at pricing, see what levels suitable and then we can get that in place for your mom today. Give me one moment. Catch yourself. And what was your first and last name, please? My first name is Lu. Yep. A Yep.

[2 minutes 17 seconds][Customer] : My first name is Lu, a apostrophe AO.

[2 minutes 31 seconds][Agent] : Apostrophe. Yep. AOA.

[2 minutes 33 seconds][Customer] : And then do you need my middle name?

[2 minutes 32 seconds][Agent] : And then do you need my middle name?

[2 minutes 36 seconds][Customer] : That's not my ID.

[2 minutes 36 seconds][Agent] : That's not my how much it's not necessary, but if you want me to, I can definitely add it in. It's up to you.

[2 minutes 41 seconds][Customer] : Oh, OK, that's OK.

[2 minutes 43 seconds][Agent] : Umm, that's OK, no problem. We could do first and last name if you prefer. Usually those are just the main ones. Middle name is not as necessary, but it's up to you if you want to add that in always.

[2 minutes 59 seconds][Customer] : Yeah, that's all good.

[2 minutes 56 seconds][Agent] : But we can leave that if you don't want it good and just the last name for yourself.

[3 minutes 3 seconds][Customer] : Same last name.

[3 minutes 2 seconds][Agent] : I'm saying last name S, No problem. And how would you pronounce, umm, your mom's first name?

[3 minutes 6 seconds][Customer] : Yep, my mum's name is Favolo.

[3 minutes 9 seconds][Agent] : And your first name My mum son is. So it's Favoval that's the one.

[3 minutes 17 seconds][Customer] : That's the one.

[3 minutes 18 seconds][Agent] : Yep. And how did you pronounce your first name? Luau.

[3 minutes 22 seconds][Customer] : Luau. Like the luau in Hawaii?

[3 minutes 20 seconds][Agent] : What's the luau in Hawaii? Oh, luau. OK, perfect. That's so beautiful

as well. You say it's a lovely name, Perfect. And I'll just put in here for you your what was your date of birth as well? 151582 So that's the 15th of November 1982.

[3 minutes 27 seconds][Customer] : Yeah, 15/11/82, that's the one.

[3 minutes 52 seconds][Agent] : Lovely. And jumping into the funeral insurance, as I can see you're looking at some funeral insurance for your mom, just getting some cover back in place for her. Was this as I can see she previously had some cover in place or were you looking back into getting the cover, same protection place for her? Yeah, same one.

[4 minutes 14 seconds][Customer] : Yes, same one.

[4 minutes 16 seconds][Agent] : Yeah, no problem. And for the level of cover, so you're able to look at amounts from \$3000 up to 15,000 for your mom and she'll be able to nominate up to five beneficiaries to receive the benefit amount. So if she's looking at noting you down as that beneficiary when she receives the hard copy documents, she just has to fill it out with your details and send it back to us. That way we have it on file for you when you make a claim on the policy. But if you know she has any issues with filling out the form, you can give us a ring and she's able to nominate you as a beneficiary or anybody else over the phone with our support team's assistance. OK.

[4 minutes 54 seconds][Customer] : That's no, no problems.

[4 minutes 56 seconds][Agent] : Oh good. Also, just to let you know, it does include an accidental death component for your mom. So that will be if she were to unfortunately pass away due to an accident, we will then triple her benefit amount. And would you just let you know for the 1st 12 months? So your mom will be covered for accidental death only after the first 12 months? She will be covered for death due to any cause. In addition, there is a terminal illness benefit, which means after holding her policy for 12 months, if she was first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we would then pay the claim out to her while she's still living. Up to you while she she's still living to use towards any medical costs or other expenses at that time as well.

[5 minutes 46 seconds][Customer] : No problems.

[5 minutes 45 seconds][Agent] : OK, lovely. And any questions so far?

[5 minutes 51 seconds][Customer] : No, not yet.

[5 minutes 51 seconds][Agent] : No, not yet. Yep, that's all good. All good. What we can do then is look into some pricing, see what levels looking most suitable to have in place for your mom. Umm, for the benefit amount it does range from the 3000 up to 15 I think you put with inquiry for the 15,000 you're looking at.

[6 minutes 10 seconds][Customer] : Yes, please.

[6 minutes 10 seconds][Agent] : Yes, yes of course, no problem. So for the \$15,000 benefit amount you would be looking at a fortnightly premium of \$160.75 per fortnight. We do also send you out a free online legal bill which is valued at \$160.00 if she wants to get that organized and a complimentary subscription of the Dare magazine. But were you happy with that \$15,000 benefit amount you have in place for you mom?

[6 minutes 40 seconds][Customer] : Yeah, I can. I can afford that.

[6 minutes 42 seconds][Agent] : Yes of course, no problem as long as that's suited towards your needs. Also just to let you know as well, Lua would be premiums. So your premiums, they are level, that means they're designed to stay the same as your mom gets older and when she reaches age 85, so you will no longer have to pay anything else as that's when the premiums will cease. So they'll stop the whole policy will still continue after age 85, and she'll also automatically receive a 25% bonus cover, which is going to be added to the benefit amount you've selected. And you can also find information about our premium structure and how it works on our website. Umm, also, if circumstances do change for you or your mom, you're also able to claim on our early cash out option when she reaches age 85. So that's if you're looking at ending the cover and we would be able to pay you out 75% of the funeral insurance benefit amount you've selected. So it just depends on what you'd like to do at that time, of course. OK, no problem.

[7 minutes 44 seconds][Customer] : OK, no problems.

[7 minutes 45 seconds][Agent] : Lovely. And just to also lastly let you know that you may pay more internal premiums over the life of the policy than the benefit amount. So please be aware this

insurance does not have a savings or investment element. So if you want to cancel outside of the 30 days, that is when your cover will stop and you will not receive anything back unless you are eligible for and choose the early cash back offer. But what we can do then is just go ahead and getting that cover in place for your mom. And I'll just reconfirm with you as well. Lua, I have the address on the policy. There is a previous address, Dunblane Drive. Was that the correct one?

[8 minutes 22 seconds][Customer] : Yep, that's still the same address.

[8 minutes 24 seconds][Agent] : Yep, no problem. So it was 10 Dunblane Dr. Boronia Heights QLD 4124. That's the one. Yep. And home and postal address also, still the same, correct?

[8 minutes 30 seconds][Customer] : That's the one, correct? Yes.

[8 minutes 37 seconds][Agent] : Lovely. Also for the phone number, I have the number 0421908432, is that correct?

[8 minutes 46 seconds][Customer] : Yep, that's the one.

[8 minutes 47 seconds][Agent] : Perfect.

[8 minutes 56 seconds][Customer] : Yep, that's the one.

[8 minutes 48 seconds][Agent] : And e-mail address waslv\_parissoperez@hotmail.com lovely. And. For your address so, but, I PUT it in the notes for your third party purchase so. Was your address and phone number the same as the ones on your mom's policy?

[9 minutes 7 seconds][Customer] : Yeah, they live with me.

[9 minutes 8 seconds][Agent] : Yep, no problem. So I'll put same as above and then same as above. No problem. And also just to reconfirm with you, can I please confirm you're authorised to purchase this policy on behalf of the insured, which is your mum?

[9 minutes 32 seconds][Customer] : Yes, I do.

[9 minutes 33 seconds][Agent] : Yep. Lovely. So what we'll do now is just going ahead and getting that cover in place for your mom. That way you'll also receive her policy documents sent out to you. So to her e-mail, to your e-mail address within the next 15 or so minutes. And then the hard copy documents, you should receive it within the next three to five business days whilst you're also reviewing those documents. You do. This policy does also provide you with a 30 day cooling off. So

that's if you decide it's not suitable, all you would have to do is just give us a ring back to cancel within the 30 days and you'll also receive a full refund of your premium unless the claim has been made. All we do now is just noting down your preferred payment date and the payment method you'd like us to note. But when would you like the first payment to start from? It's the first time it could be come out on Wednesday the 7th of August.

[10 minutes 24 seconds][Customer] : If the first payment could please come out on Wednesday the 7th of August.

[10 minutes 35 seconds][Agent] : Yeah, of course. So Wednesday the 7th of August, Wednesday the 2nd of August, 1. That's a fortnight from today. A fortnight in one day. So on the 7th of August, the Wednesday perfect no problem. And then it will just be fortnightly from the 7th on the Wednesday. OK perfect. And for your preferred payment method, was that either the Visa or MasterCard or the best pay and account number?

[10 minutes 58 seconds][Customer] : OK, BSP and account number.

[11 minutes 8 seconds][Agent] : No worries, and I'll just re enter in your account name, which would be your first and last name if you don't mind re spelling your first name. For me, it's Lu.

[11 minutes 18 seconds][Customer] : Yep, it's Lu, Aao and then Perez.

[11 minutes 21 seconds][Agent] : Yep, a AOAAO and then Perez Perez.

[11 minutes 30 seconds][Customer] : Perez.

[11 minutes 33 seconds][Agent] : Thank you. So on your account name for the he has been accountable LUAAO and then Perez Perez, That's the one.

[11 minutes 43 seconds][Customer] : That's the one.

[11 minutes 44 seconds][Agent] : Yep, no apostrophe for this one. No, no apostrophe.

[11 minutes 47 seconds][Customer] : No, no apostrophe.

[11 minutes 49 seconds][Agent] : OK, Just making sure.

[11 minutes 51 seconds][Customer] : Yep.

[11 minutes 50 seconds][Agent] : Well, I'm putting it down correctly for you. No worries. I have LUA and then AO.

[11 minutes 57 seconds][Customer] : Yep.

[11 minutes 58 seconds][Agent] : Perfect. And was that with a savings or a check account? A savings account savings. And just to confirm with you before you provide me with the BSP and account number, are you happy to continue? Yes or no?

[12 minutes 3 seconds][Customer] : A savings account, yes.

[12 minutes 14 seconds][Agent] : Thank you so much. And what was the BSP and account number? Whenever you're ready, Yep, it's 084. Yep, 004, Yep. And the account number is 94. Yep, 220. Yep, 20872087. And just to reconfirm, so I have the account savings account and BSP number was 084004 and that was Nabek. Is that correct?

[12 minutes 19 seconds][Customer] : Yep, it's 084, 004 and then the account number is 9/4, 220, 2087, correct?

[12 minutes 56 seconds][Agent] : Yeah, perfect. And for the account number, I have 942202087.

[13 minutes 5 seconds][Customer] : That's the one.

[13 minutes 4 seconds][Agent] : That's the one. Perfect. And all that's left now is just to read out your final declaration, which is going to summarize everything and the cover included, umm, or you'll the cover, what's included in the cover for your mom today? So you should receive those documents and then we'll ask you a question at the end. Umm, so it'll be right in her name. So just to make sure I'm pronouncing it correctly, I don't want to read it wrong. So it was Salvava. That's the one. Yeah, Salvava.

[13 minutes 32 seconds][Customer] : That's the one, correct? Yes.

[13 minutes 33 seconds][Agent] : OK perfect, so just before reading that out for you, just to make sure you understand everything included in the cover for your mom, all right, yes, Yep, lovely. So it just states here. Thank you father for help. Perez. 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 funeral insurance is issued by Hanover Life free of Australasia Ltd D whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, trading as Australian Seniors Insurance Agency, to issue and

arrange this insurance on its behalf.

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

[14 minutes 18 seconds][Agent] : Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when assessing the application. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling quotes. Our privacy policy tells you more, including how to access and collect your information and lodge complaints about breaches of privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you have agreed to take out a single seniors funeral insurance with the following cover. Salvaval Paris is covered for \$15,000 in the event of death. In the case where death is accidental, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of the terminal illness covered thereafter. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you will no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we will give you notice before doing so. If cover inspired to age 85, no benefit is payable and there is no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for excuse me Cover for each life insured and on the day prior to their 100th birthday we will pay the funeral benefit and bonus cover for the life



insured. At this point your total premium for your first year of cover is \$160.75 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rates applying to your policy. The insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to Australian Seniors Insurance Agency of between 30% and 60%, calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Luai Perez, which you are authorized to debit from and have provided to us. We may provide within communications to you via the e-mail address you have provided to us and this will include any legal notices we are required to provide you in writing. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy, The policy documentation, PDS and FSG will be mailed to you, and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your 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 that you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Just the last question left for you. It's just asking do you understand and agree with the declaration, yes or no? Yes.

[18 minutes 44 seconds][Customer] : Yes.

[18 minutes 45 seconds][Agent] : Thank you so much.

[18 minutes 57 seconds][Customer] : That's correct.

[18 minutes 46 seconds][Agent] : And just to make sure I have everything here correct, so you'll receive that e-mail copy of the policy documents to lv\_paris@hotmail.com is, that correct lovely? And. I'll Just reconfirm sorry, My, system is just freezing we'll. Reconfirm the address accept, the

declaration sorry. It's, just a little slow must. Know that it's almost the end of the day it's.

[19 minutes 15 seconds][Customer] : That's OK.

[19 minutes 15 seconds][Agent] : Ready to log out it's. Ready to clock out with me honestly. Let's. Go loading. There we go. So just to also reconfirm with you for your address, so I have 10 Dunblane Dr. Boronia Heights, QLD 4124. And that was home and postal address.

[19 minutes 46 seconds][Customer] : That's the one.

[19 minutes 47 seconds][Agent] : Yep, perfect. And that was the same on your, your address as well, same as your address. And for your details, just to make sure I have it correct. So your name, Lua, LUA, apostrophe, AO and then Paris. Was that correct?

[20 minutes 2 seconds][Customer] : Correct?

[20 minutes 3 seconds][Agent] : Perfect, date of birth was the 15th of November 1982.

[20 minutes 8 seconds][Customer] : That's the one.

[20 minutes 9 seconds][Agent] : Yep, perfect. Well that is all completed and the only thing you need to send back to us is just once your mum's been able to complete that beneficiaries form. But like I mentioned, if you have any issues with filling it out, you can just give us a ring back with your mum. That way she can nominate her beneficiaries over the phone. OK.

[20 minutes 28 seconds][Customer] : No problems.

[20 minutes 28 seconds][Agent] : Oh, good. And thank you so much for your time as well. And she's in Shelley and Saviours. Is there anything else I can assist you with today?

[20 minutes 37 seconds][Customer] : No, that was pretty easy and simple.

[20 minutes 37 seconds][Agent] : No, that was, umm, pretty easy. Simple. Oh, but I'm glad I was able to assist and make it all simple for you.

[20 minutes 46 seconds][Customer] : No problem.

[20 minutes 46 seconds][Agent] : Well, you have a lovely afternoon. Thank you. Have a lovely afternoon. Umm, and feel free to give us a ring if you need any assistance at all.

[20 minutes 47 seconds][Customer] : No problems. Have a good evening.

[20 minutes 53 seconds][Agent] : No problem. Thank you. You too. Bye. Bye.

[20 minutes 58 seconds][Customer] : Bye.

[20 minutes 57 seconds][Agent] : Bye bye.