

[6 seconds][Agent] : Hello.

[7 seconds][Customer] : Hello.

[8 seconds][Agent] : Hi, Jen. Hi, Jenny. It's Sam calling from Austrian seniors. Just give me a call as we got your enquire online for life insurance. I'm sure you get through. Yeah, I'm sure you get through the cover and I'll help you out with the quote today.

[7 seconds][Customer] : Yes, yes, yeah.

[22 seconds][Agent] : Can I just.

[21 seconds][Customer] : How much is your car?

[23 seconds][Agent] : Yeah, we'll, I'll get to it. I just need to consider your full name and date of birth. So an application you put down. Jenny, I'm sorry, I can't pronounce your last name.

[32 seconds][Customer] : Yeah, right.

[30 seconds][Agent] : Is it Hughes and Yep. Thanks. And your date of birth designed for the 10th 1953.

[38 seconds][Customer] : Yes.

[39 seconds][Agent] : Thank you. Please note all calls are recorded. Any advice I provide is general nature and may not be received with your situation. Can I can I confirm that you are a female Australian resident?

[49 seconds][Customer] : Yeah.

[51 seconds][Agent] : Thank you. Jenny.

[53 seconds][Customer] : What company are you in? What company are they?

[52 seconds][Agent] : Umm just have a but umm, so you're calling. Well, I'm calling you from Australian seniors.

[1 minutes 1 seconds][Customer] : Australia. Penis.

[1 minutes 2 seconds][Agent] : Australian, Yeah.

[1 minutes 5 seconds][Customer] : Penis. How do you spell it?

[1 minutes 3 seconds][Agent] : Australian seniors, SENIORS. Seniors. Oh, OK.

[1 minutes 8 seconds][Customer] : Oh, because I think I would feel so I don't know which one is it

OK, OK.

[1 minutes 16 seconds][Agent] : Yeah, Yep. So I just want to have a better understanding, Jenny, umm, what sparked your interest? Are you new to life insurance or do you currently have some cover in place?

[1 minutes 26 seconds][Customer] : No, I tried to get because of my age, so I don't I can't get any cover at all. Isn't it my age? 70 life insurance?

[1 minutes 37 seconds][Agent] : Oh, OK, OK with this one. So you just have to be Austria as the age between 45 to 79. So you should you are eligible for this one.

[1 minutes 45 seconds][Customer] : Yeah, that's why I say not many that will cover after 70 anyway. Yeah. Mm, hmm. No.

[1 minutes 50 seconds][Agent] : Yeah.

[1 minutes 50 seconds][Customer] : Mm, hmm.

[1 minutes 51 seconds][Agent] : Yeah.

[1 minutes 57 seconds][Customer] : Mm hmm.

[1 minutes 52 seconds][Agent] : Well, I will tell you a little bit about I will see his life insurance like what it covers and things and then I'll have the other quote soon after. So I started with seniors. Life insurance is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away before your 85th birthday.

[2 minutes 11 seconds][Customer] : Mm hmm.

[2 minutes 8 seconds][Agent] : When the policy ends, you can choose color between \$10,000 up to \$200,000 and normally up to five beneficiaries to receive the nominated medicine amount. If that's due to an accident, your chosen benefit will triple and we also include an advance payment of 20% of the benefit amount to help with fuel costs or any other fine expenses at the time.

[2 minutes 34 seconds][Customer] : Mm hmm. Mm hmm.

[2 minutes 35 seconds][Agent] : 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're approved and if you accept it. And once you start the policy, you will be covered immediately for that due to any cause except suicide in the 1st 13

months.

[2 minutes 52 seconds][Customer] : Mm hmm.

[2 minutes 53 seconds][Agent] : In addition, there is a terminally ill advanced payment included in 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. So Jenny, with that one, do you have any questions for me so far?

[3 minutes 9 seconds][Customer] : Mm hmm MMM MMM yeah. At least with what your your category. Like what you request. MMM. OK, you go on.

[3 minutes 23 seconds][Agent] : Yeah. So I also wanted to ask you, do you go by misses? A miss, a miss, OK. This is because of the applications opening up your phone. OK. All right, let's go through the quote. To begin with, have you had a cigarette in the last 12 months?

[3 minutes 32 seconds][Customer] : I'm thinking, I don't know what sickness.

[3 minutes 49 seconds][Agent] : No, no. Have you had a cigarette in the last 12 months?

[3 minutes 48 seconds][Customer] : No, no, I don't smoke.

[3 minutes 54 seconds][Agent] : Very good. So keeping in mind the level of cover ranges from \$10,000 to up to \$200,000, what level of cover would you like to me to look at first for you, I see that you put down 100,000.

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

[4 minutes 9 seconds][Agent] : OK, Yep. So I will look that for you. Yep. So for 100,000 level of cover, it'll be \$141.49 per Fortnite. How's this sounding? Yeah, per Fortnite. So \$141.49 per Fortnite. Yep.

[4 minutes 38 seconds][Customer] : Anything else, any anything you need to know like health condition, anything?

[4 minutes 45 seconds][Agent] : Yeah. So we will ask you eight yes and no help, umm, questions over the phone. Umm, but are you happy with that one, umm, Jenny or do you want to look at any other levels for cover?

[4 minutes 45 seconds][Customer] : No, no, no. I'm quite happy with that one.

[5 minutes][Agent] : OK, no worries. Uh, also need to let you know your premiums is stepped, which means it will increase each year. Uh, as an indication, if you make no changes to the policy, your premium next year will be umm, just give me a moment. I'm just opening up the premium projection. Yeah, it will increase uh, each year, yeah.

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

[5 minutes 24 seconds][Agent] : So yes.

[5 minutes 24 seconds][Customer] : How much, How many to say?

[5 minutes 26 seconds][Agent] : So, uh, so I'll give you the E estimate. So as an indication, if you make no changes to the policy, your pay next year will be \$151.39. So that's around about umm, \$10 increase.

[5 minutes 42 seconds][Customer] : Mm, hmm. Mm, hmm. Mm hmm.

[5 minutes 45 seconds][Agent] : Yep. You can also find information about our payment structure on our website as well. So Jenny, do you have any questions for me about the policy at all?

[6 minutes][Customer] : Sorry again, I can't hear you.

[6 minutes 2 seconds][Agent] : Yeah, do you have any questions for me about the policy?

[6 minutes 6 seconds][Customer] : Yeah, I just see whether you don't request any, like sickness, anything like that. If something happened, probably they don't cover.

[6 minutes 19 seconds][Agent] : Yeah. So, yeah, so we do.

[6 minutes 15 seconds][Customer] : They say, oh, we find out we got this signal, that one signal, and that it's really hard to claim, you know, sometimes they have to sometimes.

[6 minutes 23 seconds][Agent] : So as I said, we do ask you some help questions. So if you are OK with those questions then, uh, it should be fine. Umm, because this cover it. It does cover you, umm, immediately for that due to any cause, uh, except suicide. Yeah, Anything in this one, Yeah.

[6 minutes 38 seconds][Customer] : The light signals or anything really, Let's say someone got the heart problem or some problem, were they still covered once they have a heart attack and don't think that will come OK.

[6 minutes 51 seconds][Agent] : Umm, so that one yeah, that one doesn't really cover, but umm, we

will go to the question 1st and then umm, you can umm, when you answer the question then I'll be able to tell you if you'll be covered or not yes Umm, so with that Jenny, I just need also, umm, enter in your home address starting from your post code.

[7 minutes 10 seconds][Customer] : Yeah, 18 Jenkins St.

[7 minutes 13 seconds][Agent] : Can I get your post code first two O67 Is it just Chesswood? Yep and Yep the street number and name.

[7 minutes 12 seconds][Customer] : Cheswood 2O67 Yes, Jenkins St.

[7 minutes 33 seconds][Agent] : So is it 2 Jenkins St.

[7 minutes 27 seconds][Customer] : cheswood #2 1818. I don't know why I say 2.

[7 minutes 40 seconds][Agent] : 18 Jenkins St. Is that the same as your postal address?

[7 minutes 42 seconds][Customer] : Yes, yeah, it can be all I have the PO Box 13 Chesswood.

[7 minutes 53 seconds][Agent] : Yeah. Would you, Yeah, add that in as well?

[7 minutes 55 seconds][Customer] : Yeah. Thank you.

[7 minutes 57 seconds][Agent] : That's the same posted, right, the PO Box, OK. So it's just PO Box 18.

[8 minutes 29 seconds][Customer] : Mm hmm.

[8 minutes 29 seconds][Agent] : Let me see. This is not finding it.

[9 minutes 12 seconds][Customer] : Why is it so long?

[9 minutes 13 seconds][Agent] : Yeah, I'm trying to find because if the system usually finds the PO Box and just give me a minute, the PO Box. So this is this PO Box 18, Chesswood.

[9 minutes 38 seconds][Customer] : Yeah.

[9 minutes 39 seconds][Agent] : It's not Wales. It's not finding it.

[9 minutes 43 seconds][Customer] : Listen, I don't just just don't, don't bother to get to adjustment.

[9 minutes 48 seconds][Agent] : Can we send your details to your home address?

[9 minutes 51 seconds][Customer] : Yes, please.

[9 minutes 51 seconds][Agent] : Yeah, OK. OK. So let me just open up. So yeah, the next thing to do is take you through the help questions. I do need to read through a pre underlying disclosure with

you. So that will go for a minute. And at the end of the pre underlying disclosure that will be yes or no question. OK, so we 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.

[10 minutes 32 seconds][Customer] : Mm hmm.

[10 minutes 33 seconds][Agent] : We will share this with your insurer and may share 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 information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to not make any presentations. This means that you need to ensure that you need that you understand each question I asked 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 earlier discussions you've had. If you do not take reasonable care, you may breach of duty. And if this happens, so insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy.

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

[11 minutes 27 seconds][Agent] : Jenny, do you understand agree to your Judy, Thank you. Yes. So the first question asked, 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? Yep. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? In the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions?

[11 minutes 38 seconds][Customer] : No, No, no, no.

[12 minutes 4 seconds][Agent] : In the last five years have you been 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 assumed to be treated with chemotherapy? Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? 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 advised you to be tested for motor neurone disease or any form of dementia, including Alzheimer's disease? In the last five years, have you attempted suicide or been hospitalised for a mental health condition?

[12 minutes 23 seconds][Customer] : No, no, no, no, no.

[13 minutes 6 seconds][Agent] : 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? OK, that's all done for you. I'm just going to put it through, it won't take too long and congratulations Jenny, you have been approved. Yes. So what I can do for you now is to get your e-mail recovered over the phone and I will send you all the policy documents to review. This post will give you a 30 day clear. If you decide this policy is not suitable for you and cancel over the 30 day then you'll receive a full refund of your payment unless the claim has been made. You have a question for me?

[13 minutes 19 seconds][Customer] : No, just wondering like if I have any sickness like later on, maybe after four years, five year that I have some problem. I don't know what type of problem or cancer, things like that with the they still pay the money or what. You sure?

[14 minutes 13 seconds][Agent] : Yes, yes, yeah. So like you said like five years time, things like that. Yeah. So for this one, you will be covered immediately for that due to any cause except suicide in the 1st 13 months.

[14 minutes 28 seconds][Customer] : But I have the cancer like previous maybe 10-12 years ago. I have the cancer, but they didn't counted the one.

[14 minutes 35 seconds][Agent] : Yeah, was it, was it? So there's a question there about the cancer. Did it spread to any ovens? What?

[14 minutes 45 seconds][Customer] : Yeah, no, yes, I still survive. But I don't know in the future whether that going to reoccure or not. I don't know. Isn't it?

[14 minutes 57 seconds][Agent] : Oh, I see. That's fine. But was it in the last five years that you have that?

[15 minutes][Customer] : No. 10 years ago. I mean 12 years ago. Mm. Hmm.

[15 minutes 1 seconds][Agent] : Yeah, yeah, that's, yeah, that's fine then. Yeah. So you will be covered if unfortunately, if it does reappear again, because we also have a terminal advance payment as well, including the color.

[15 minutes 15 seconds][Customer] : Hmm. Mm.

[15 minutes 16 seconds][Agent] : So if you were diagnosed with 24 months or less to live by special medical petitioner, we can pay a benefit amount in full, umm, to help with medical costs and such as well. Yeah.

[15 minutes 29 seconds][Customer] : Hmm. Mm. I don't know how. How true is it? Because when you sign everything. OK, OK.

[15 minutes 29 seconds][Agent] : So yeah.

[15 minutes 34 seconds][Customer] : When you have something, you know, my friend, you know, try to change something for the relative and then the rejected, you know, so they say, oh, this insurance can't be trusted. That's why I have been worried. You know what I heard from them, you know, they sign up, but something happened. They try to print, they will find all the excuses not to print them, you know?

[15 minutes 59 seconds][Agent] : As long as you answer all the questions correctly, you would you will be covered. So yeah, with this you will be covered. That's you. Do any cause extra suicide in the 1st 13 months? Yeah, this is the first 13 months, yeah.

[16 minutes 14 seconds][Customer] : Of course, not suicide, but I just think you know, but getting old, I'm 70, anything might happen maybe in the few years time maybe I have still having stroke or had car problem or cancer, I don't know.

[16 minutes 29 seconds][Agent] : Yeah, it's true.

[16 minutes 28 seconds][Customer] : You know, I'm just wondering, oh, this is going to cover not just one thing.



[16 minutes 30 seconds][Agent] : Yeah, Yeah, it will be covered. Yeah.

[16 minutes 34 seconds][Customer] : How cover for how much?

[16 minutes 36 seconds][Agent] : So this cover, you asked for \$100,000.

[16 minutes 39 seconds][Customer] : OK, well, pay me 100,000.

[16 minutes 41 seconds][Agent] : Yeah, Yeah, depending. Yeah, unless it's a due to an accident and your chosen benefit will strip as well.

[16 minutes 41 seconds][Customer] : Is it any accident? Accident that means you die or or what time is it? Let's say you. You something serious quite that I cannot walk. That means still they're paying for cheaper or the how they bring up or die The the pain and the dying.

[16 minutes 53 seconds][Agent] : Yeah, I, if it's, uh, if that, if you umm, yeah, if you, if that is due to an accident, your chosen umm, that's, that's a good question actually. Umm, so with this one, with that's let's say, uh, if that is due to an accident, your chosen benefit will triple Umm, but let me check with that one. So you're saying like if, uh, if you were injured really badly, like, umm, by accident?

[17 minutes 28 seconds][Customer] : Yeah like to sit on the wheelchair. You know that I can't walk anymore Things like that would OK or you know how accident. Sometimes it can be you. You can't walk well, at least for one or two years, I don't know. Mm hmm.

[17 minutes 39 seconds][Agent] : Yeah, OK, I'll check for you right now just to so that you can have a clarity umm, yeah, it's up to a quick hold and check for you. Won't be too long, OK?

[17 minutes 51 seconds][Customer] : Thank you.

[19 minutes 12 seconds][Agent] : Thank you, Jenny, for being on hold.

[19 minutes 15 seconds][Customer] : Mm, hmm.

[19 minutes 13 seconds][Agent] : So with that one, so that'll be under like disability cover and we don't have that cover under our serious life insurance.

[19 minutes 27 seconds][Customer] : Mm. Hmm.

[19 minutes 24 seconds][Agent] : So if you were to get injured, it would be covered. All we have is the terminally ill advanced payment.

[19 minutes 35 seconds][Customer] : No, not in an accident that you broke your arm and you broke

your arm. It doesn't cover. Isn't it because I do some quite some by like I go on skiing instead. I worry what happened. I do the ski, I fall down, I break my leg where they cover, and they won't cover things like the Internet.

[19 minutes 40 seconds][Agent] : Yeah, it doesn't cover like that yeah Oh yeah. So I'll just repeat, umm, what it does cover.

[20 minutes 8 seconds][Customer] : Yeah, that well accident, car accident. You you get then they will pay this one. Mm hmm.

[20 minutes 2 seconds][Agent] : So for this one, you'll just be covered immediately for that due to any cost except suicide in the 1st 13 months and there is a uh yeah yeah. So if that is due to an accident, your chosen benefit will triple. And we also include advance payment of 20% of the benefit amount to help with 0 cost or any other final expenses at the time. That's that's what happens.

[20 minutes 34 seconds][Customer] : Mm hmm. So it doesn't cover any accident that appear like that's one thing I'm worried about. You know, if I die, I don't worry so much because they can sell my excess to get the money. But only when I'm not dying, you know, I have to still have to live all that.

[20 minutes 33 seconds][Agent] : Yeah, yeah, yeah.

[20 minutes 52 seconds][Customer] : That's what I'm worry about, you know, whether I can get a bit of money to live on 100,000 to carry on few more years for that. Obviously there are no cows, is it?

[21 minutes 2 seconds][Agent] : Yeah, yeah, yes. But then did you cover up for living benefit? We do have the terminal advance payment.

[21 minutes 20 seconds][Customer] : Yeah, the one maybe.

[21 minutes 12 seconds][Agent] : So with that one, if you were diagnosed with 3-4 months or less to live by a specialized medical practitioner, yeah, then we can pay your benefit amount in full to help you with the medical costs and things. And yeah, but that's the only thing that's living benefit in this. Yeah.

[21 minutes 34 seconds][Customer] : Hmm. Mm. Not the accident they isn't it? Yeah, let me think about it. Yeah, OK, that's the matter. You send me out and then I have another look at it.

[21 minutes 48 seconds][Agent] : Yeah. So you would. So you would I need to send the, uh,

information out.

[21 minutes 48 seconds][Customer] : OK, OK, maybe let me go through again and read a bit more than I read that one again. I'll send.

[22 minutes 1 seconds][Agent] : Yeah.

[22 minutes][Customer] : OK, OK.

[22 minutes 1 seconds][Agent] : OK, That's no problem at all.

[22 minutes 5 seconds][Customer] : Yeah.

[22 minutes 2 seconds][Agent] : Umm, yeah, we would definitely want you to have a full understanding and everything. Umm, Yep. So I will send you the \$100,000 account. Just give me a moment. I'm just going to try to put, do you want me to add the pure box again? Because I didn't ask my manager to see what I can't enter it pure box.

[22 minutes 24 seconds][Customer] : Yeah, PPO Box 13, Keswick, 1/2.

[22 minutes 30 seconds][Agent] : OK, let me just clear everything. I'm just going to clear everything first. OK, pure box. Something, Yeah, hold on.

[22 minutes 58 seconds][Customer] : No 1313.

[22 minutes 52 seconds][Agent] : I'm just going to like confirm how to enter the PO Box in so this PO Box 1813, OK, that's pretty quick hold and I will sort this out. Thank you. Thank you, Jenny for being on hold. Yep, I saw that already. So just going to confirm again. So just pure box 13 at Chatswood.

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

[24 minutes 44 seconds][Agent] : Yes, thank you. So I just also need to confirm your e-mail.

[24 minutes 48 seconds][Customer] : Mm Hmm.

[24 minutes 48 seconds][Agent] : You put down Jen jen3691@gmail.com.

[24 minutes 53 seconds][Customer] : Yes. Thank you. Mm Hmm.

[24 minutes 54 seconds][Agent] : So I'll send you this. Just give me a moment. But Jenny, as your cover has been fully approved, what I'm going to do is e-mail you your policy schedule for the \$100,000 of cover that is spending activation. So that means you'll also receive the help application questions and your responses.

[25 minutes 17 seconds][Customer] : Mm. Hmm. Mm hmm.

[25 minutes 17 seconds][Agent] : You can go into this e-mail and review what we have discussed today, and when you're ready, activate the policy by clicking the Buy Now button.

[25 minutes 27 seconds][Customer] : Mm, Hmm.

[25 minutes 27 seconds][Agent] : Otherwise, I can give you a call back anytime you prefer.

[25 minutes 32 seconds][Customer] : OK. Thank you.

[25 minutes 33 seconds][Agent] : Like I give you a call back, Jenny.

[25 minutes 33 seconds][Customer] : One more time after one week time. OK. Thank you.

[25 minutes 40 seconds][Agent] : One week.

[25 minutes 41 seconds][Customer] : Yeah.

[25 minutes 41 seconds][Agent] : OK, let me just put it in my calendar. What days are you free? So one week from now? Next week. Yeah. What days are you free, Jenny?

[25 minutes 48 seconds][Customer] : Yeah, many times. You got some.

[25 minutes 58 seconds][Agent] : Can you give me a call back?

[25 minutes 58 seconds][Customer] : OK In the morning. Yeah.

[26 minutes 1 seconds][Agent] : OK.

[26 minutes 1 seconds][Customer] : Around this time. Yeah. OK. Thank you.

[26 minutes 2 seconds][Agent] : And at this time, can you give me a call back on the Wednesday next week?

[26 minutes 3 seconds][Customer] : Yeah, yeah. Thank you.

[26 minutes 8 seconds][Agent] : I'll give you a call back at 9:30 in the morning.

[26 minutes 10 seconds][Customer] : Yeah, Thank you. Bye.

[26 minutes 10 seconds][Agent] : Yeah, no worries, Jenny. I already sent it. So have a good day.

[26 minutes 14 seconds][Customer] : Bye.

[26 minutes 15 seconds][Agent] : Bye. Bye.

[26 minutes 15 seconds][Customer] : Thank you.