[15 seconds][Customer] : Hello.

[16 seconds][Agent] : Hi, I'm Darwin. It's Sam calling from Australia seniors.

[20 seconds][Customer] : Pardon me. Hello. From there.

[20 seconds][Agent] : Uh, do you go to enquire online from Australian seniors?

[24 seconds][Customer] : Sorry. Pardon. Oh, yeah. OK.

[24 seconds][Agent] : Australian seniors, Yeah. So you're speaking with Sam from from Australia seniors. Umm, yeah. We go to enquire online for our life insurance and I'm just here to take you through the color and help you out with the quote today.

[38 seconds][Customer] : So you're gonna e-mail it to me, are you?

[41 seconds][Agent] : Umm, yeah, I'll, I'll just discuss it with you, umm, uh, and tell you a little bit about what I will, umm, change language, which is about, and then, yeah, I can e-mail you as well, the information as well.

[51 seconds][Customer] : Alright, well, that's easy, isn't it? Alright, OK, OK.

[52 seconds][Agent] : But uh, yeah, yeah, we'll umm, go through a few things with you just to clarify, just in case you have any questions as well. Umm, yeah.

[1 minutes][Customer] : OK.

[1 minutes][Agent] : Just need to confirm your full name and date of birth. So an application you put down Dallin Simpson, is that correct?

[1 minutes 6 seconds][Customer] : Yeah. Down on Leonard James Simpson. Yeah.

[1 minutes 8 seconds][Agent] : Or would you like me to add your middle name?

[1 minutes 10 seconds][Customer] : Le Leonard James, your middle name? Yeah, Le le Leonard. Leonard LEONIRD.

[1 minutes 14 seconds][Agent] : Lana James, is that Len?

[1 minutes 18 seconds][Customer] : Leonard LEONIRD.

[1 minutes 23 seconds][Agent] : Yep.

[1 minutes 26 seconds][Customer] : That's it. Yeah, got it.

[1 minutes 23 seconds][Agent] : So Leonard James, is that separate or together?

[1 minutes 31 seconds][Customer] : Well, they're middle names. Yeah.

[1 minutes 34 seconds][Agent] : So is there a dash or anything in between the Leonard and James? OK.

[1 minutes 32 seconds][Customer] : No, no, no, no, no, no. They're just, No, they're just names.

[1 minutes 40 seconds][Agent] : Oh, just just confirming. All right. So Leonard James. OK. So Yep. And James just spelled J AM ES.

[1 minutes 48 seconds][Customer] : Correct. Yeah, perfect.

[1 minutes 49 seconds][Agent] : All right. Thank you so much for that. Umm, yeah. And also your date of birth. It's the second of the 3rd 1949. Is that correct?

[1 minutes 56 seconds][Customer] : That's the one.

[1 minutes 57 seconds][Agent] : Yep. Thank you. Please note all calls are recorded. Any advice that provides general in nature and may not be received with your situation? Can I confirm that you're a male Australian resident?

[2 minutes 6 seconds][Customer] : Yeah.

[2 minutes 7 seconds][Agent] : Thank you. So darling, just to have a better understanding of what sparked your interest, are you new to life insurance or do you currently have some cover in place?

[2 minutes 19 seconds][Customer] : I don't have any other. No, I just.

[2 minutes 21 seconds][Agent] : OK, no worries.

[2 minutes 22 seconds][Customer] : It just seems like a good idea. I thought it wasn't possible for age of 70, but apparently it is.

[2 minutes 28 seconds][Agent] : Yeah, So this that way you just need to be an ocean resident aged between 49 and 79279. Yeah. So you're eligible. Umm, yes. So what I'll do today, right now is just explain a little bit about the main features and benefits and run to the pricing with you. OK.

[2 minutes 34 seconds][Customer] : OK, OK.

[2 minutes 44 seconds][Agent] : So our seeing is 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 and the policy ends. You can choose cover between $10,000 up to $200,000 and normally

up to five beneficiaries receive minimum benefit amount. If that is due to an accident, your term benefits will triple and we also include an advance payment of 20% of the benefit amount to help with fuel costs or any other final expenses at the time.

[3 minutes 19 seconds][Customer] : Mm hmm.

[3 minutes 18 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. If you accepted and once you commence the policy, you will be covered immediately for that due to any cause except suicide in the 1st 13 months. In addition, that is a terminally ill advanced payment including the cover. If you were diagnosed with 24 months or less to live by specialized medical practitioner, you can pay a benefit amount in full to help them at the cost to ensure you receive the best care possible. So darling, do you have any questions for me so far?

[3 minutes 50 seconds][Customer] : No, I don't.

[3 minutes 52 seconds][Agent] : Yes, Fine, let's go through a quote together. To begin with, have you had a cigarette in the last 12 months?

[3 minutes 59 seconds][Customer] : I don't smoke. I Nevada never have.

[4 minutes 2 seconds][Agent] : So that will be a no. I just need a clear yes, no for that one. So ask again.

[4 minutes 5 seconds][Customer] : I was just just no. Yeah.

[4 minutes 6 seconds][Agent] : Have you had a cigarette in the last 12 months?

[4 minutes 6 seconds][Customer] : No, no.

[4 minutes 10 seconds][Agent] : Thank you. Yes. So keeping in mind darling, level of color ranges from $10,000 and up to $20,000. What level of color would you like me to look at first?

[4 minutes 17 seconds][Customer] : Yeah, I think I said 100,000, didn't I?

[4 minutes 19 seconds][Agent] : So yeah, you, yeah, you did.

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

[4 minutes 23 seconds][Agent] : So 100,000, Yep. So for the 100,000 level color, it will be $268.01 per Fortnite.

[4 minutes 36 seconds][Customer] : Yeah. How much?

[4 minutes 37 seconds][Agent] : Two, yeah, per Fortnite. So it would be $268.01 per Fortnite.

[4 minutes 37 seconds][Customer] : The fortnight, Right. OK.

[4 minutes 48 seconds][Agent] : Would you like me to look at the other levels of color?

[4 minutes 51 seconds][Customer] : No, that's enough. That's OK.

[4 minutes 57 seconds][Agent] : Yep. So with this one, Yep. Do you have any other questions for me?

[5 minutes 2 seconds][Customer] : No, that's that's that's that's it. Yeah.

[5 minutes 5 seconds][Agent] : All right, no problem. So with this one, your premiums, your premium is stuck, which means it will increase each year. As an indication, if you make no changes to the policy, your premium next year will be $286.77.

[5 minutes 21 seconds][Customer] : OK, OK.

[5 minutes 22 seconds][Agent] : Yeah, you can also find information about payment structure on our website as well. No liking. Yeah. So the next step is to take you through the help questions to confirm if you're eligible for the cover. And yes, before I do stick you through the help questions, I do need to come from a few details with you starting from your home address. So I just need to get your post code first and then the rest later.

[5 minutes 48 seconds][Customer] : Yeah, it's 2540 and it's 75A Sheath St. Kalala Bay.

[5 minutes 54 seconds][Agent] : 254 O and what's and Canala Bay? Canala Bay? Yep.

[6 minutes 5 seconds][Customer] : Kalala Bay. Yeah, that's it.

[6 minutes 10 seconds][Agent] : So what was the street number and name again? A.

[6 minutes 13 seconds][Customer] : It's 75A and that's Sheath St. Shea, Double SE Sheath St. 75A75A. Yes.

[6 minutes 28 seconds][Agent] : So 875 a OK. I see Chief Street. So Shea double Fe. Yep. Is that the same as your postal address?

[6 minutes 48 seconds][Customer] : Pardon.

[6 minutes 53 seconds][Agent] : OK.

[6 minutes 49 seconds][Customer] : PO Box 98 Kalala Bay LPO Palala Bay LPO that's licensed Post Office 98.

[7 minutes 5 seconds][Agent] : So the PO Box is 9:00 to 8:00. Yep, I see it all right, so spear box 98 Bay NSW 2540 post code. Yep. So I'll also confirm your e-mail as well. That's on our file uhyouputdowndollarandseven@optusnet.com dot AU. Is that correct?

[7 minutes 53 seconds][Customer] : Excellent.

[7 minutes 57 seconds][Agent] : OK, Yep. So now we're ready to go to the help questions. So as I said, I do need to go through a pre underlying disclosure with you, which will take around about a minute. And at the end of it that will be yes or no question.

[7 minutes 54 seconds][Customer] : Yeah, OK.

[8 minutes 11 seconds][Agent] : So reads. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal We collect your personal information to provide insurance quotes you should cover and other related services. 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 your information and bulge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and 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 asked you and that you provide honest, accurate and complete answers. You need to answer each question in full, even even if you have provided some information to us, any earlier discussions you've had, if you do not take reasonable care, you may breach of duty. And if this happens, your insurer may be entitled to cancel your policy, the client claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty? Yep, Yep. So the first question asks, 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? OK. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke?

[9 minutes 21 seconds][Customer] : OK, Yes, no, no, no, no.

[9 minutes 49 seconds][Agent] : 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 And only conditions 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?

[10 minutes 10 seconds][Customer] : No, no, no, no, no, no, Nothing.

[10 minutes 23 seconds][Agent] : OK, that's good. 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?

[10 minutes 32 seconds][Customer] : No, no.

[10 minutes 41 seconds][Agent] : Have you been diagnosed with or treat or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease in the last five years? Have you attempted suicide or been hospitalised for mental health condition? 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?

[10 minutes 53 seconds][Customer] : No, no, no.

[11 minutes 17 seconds][Agent] : OK, it's all done. I'm just going to put it through. It won't take too long to come through. All right. Congratulations Darren.

[11 minutes 36 seconds][Customer] : Thank you.

[11 minutes 34 seconds][Agent] : Verification has been approved, so yeah. So what I can do for you is get your e-mail covered over the phone today and I will send you all the policy documents to review. This policy gives you a payday cooling off. If you decide this policy is not suitable for you and cancel within the 30 days and you will receive a full refund of your premium unless the claim has been made.

[11 minutes 56 seconds][Customer] : Right.

[11 minutes 56 seconds][Agent] : So yes.

[11 minutes 56 seconds][Customer] : Well, I'm, I'm, I'm not accepting it yet. I'm just having it. I'm just going to consider it, right?

[12 minutes 1 seconds][Agent] : OK. Yeah, I see. So you just need some time to think about it.

[12 minutes 3 seconds][Customer] : Yeah, yeah, man, just need to see it and think about it. It's quite a lot of money, but sure enough, it's because of my age. So I get that. So yeah, I just need. I just need to think about that.

[12 minutes 13 seconds][Agent] : Yeah, yeah, no problems at all. Umm, Darren, umm, yes, I can send you the documents for this, umm, level of.

[12 minutes 26 seconds][Customer] : Yeah, that's fine.

[12 minutes 24 seconds][Agent] : So you're happy with the $100,000 of a color?

[12 minutes 27 seconds][Customer] : Yeah, that's fine.

[12 minutes 28 seconds][Agent] : Yep. So send that one through. So down another thing I can do for you as well as your cover has been fully approved. What I'm going to do is e-mail you your policy schedule for the $100,000 level cover that is spending activation. You also receive the help application questions and your responses. 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. Otherwise, I can give you a call back.

[12 minutes 28 seconds][Customer] : Yeah, yeah, yeah. Best if I just get one of the emails now I can. Yeah, that's easy.

[13 minutes 9 seconds][Agent] : Umm, and you, yeah, so I will send you the e-mail. Umm, right now you should receive the e-mail like around in 15 minutes time. Umm, but yeah. Why don't you give me a call back?

[13 minutes 23 seconds][Customer] : OK, OK.

[13 minutes 26 seconds][Agent] : Is that a good time for me to give you a call back? Discuss further.

[13 minutes 33 seconds][Customer] : Oh, I see. And then I don't need a call back. I I couldn't decide myself.

[13 minutes 38 seconds][Agent] : OK, No problems at all, darling. You can always give us a call back if you have any questions at all.

[13 minutes 44 seconds][Customer] : OK.

[13 minutes 42 seconds][Agent] : And yeah, yeah, if you need any help at all, just give us a call.

[13 minutes 48 seconds][Customer] : Thanks so much.

[13 minutes 47 seconds][Agent] : And yeah, you have a good day darling.

[13 minutes 49 seconds][Customer] : That's great. Thank you. You too. Thanks very much.

[13 minutes 50 seconds][Agent] : And yeah, have a very good Christmas as well.

[13 minutes 53 seconds][Customer] : Yeah, you too. Appreciate that.

[13 minutes 52 seconds][Agent] : Bye, bye, Yeah, bye, bye.

[13 minutes 55 seconds][Customer] : Thank you.

[13 minutes 55 seconds][Agent] : Have a good day.