

[12 seconds][Customer] : Hello.

[13 seconds][Agent] : Hello, good morning. It's Rick calling you from real insurance, calling up the life insurance inquiries. How are you?

[19 seconds][Customer] : I'm good. Thank you. How are you?

[20 seconds][Agent] : Good to hear you doing well. Thank you. Yes, calling you through. I'll take you through the life insurance cover, get you some options and some pricing for that one as well. And just to confirm, I have your details correct. I'm speaking with Crystal Kiwara.

[35 seconds][Customer] : Yes, yes, this one.

[34 seconds][Agent] : Kiwara, that's the one and your date of birth as the 21st of the 9th 1984. All good, thank you. And just Please note our calls are recorded. Any advice that provides general nature and might not be suitable to your situation? And could I confirm your course? A female Australian resident.

[42 seconds][Customer] : Yep, I I am a female Australian resident.

[1 minutes][Agent] : All good, no problems. Umm, well I'll take you through, get you some options. Any questions for me? Just let me know that so I have a better understanding. Is the last cover new to yourself or what's got you looking into it?

[59 seconds][Customer] : Yes I am sorry I was with another company and I just it wasn't suitable to my needs. So I just changing companies really.

[1 minutes 19 seconds][Agent] : Mm hmm OK fair enough, no problems with that. Well, is that still, umm, currently in place or have you all finalize that?

[1 minutes 26 seconds][Customer] : Yes, it's all finished.

[1 minutes 26 seconds][Agent] : Umm, OK, no problem Sir. Well, I appreciate taking the time to look into the cover with us and umm, with our life policy. Very straightforward as it's designed there to provide you the bit of Peace of Mind and financial protection through a lump sum payment if you were to pass away. So, umm, you can choose who that's played out to directly. Umm, there's up to five beneficiaries you can list on that policy to receive it and split that into percentages if required as well as that one is still a lump sum. There's no restrictions on the payout either, so it can be used if

there's any outstanding mortgages or loans you have at the time, or if it's just there to maintain your family's lifestyle. It can really be used to anything needed to assist with uh.

[1 minutes 45 seconds][Customer] : Yeah, OK, not a problem.

[2 minutes 8 seconds][Agent] : Yep, easy to apply for. Uh, we'll take you through some health and lifestyle questions over the phone to see if you are approved and to say if you are accepted. Once you decide to commence it, we can get you covered immediately for death due to any cause. Umm, just the only thing not covered is suicide in the 1st 13 months.

[2 minutes 15 seconds][Customer] : Yeah, OK.

[2 minutes 28 seconds][Agent] : Uh, in addition to that, there's a built in terminally ill advanced payment included. So if you were diagnosed 12 months or less to live by medical practitioner, we can pay that claim to yourself and it's whilst you're living. So you can use that to help out with any of your medical expenses or anything else needed at the time as well. Yeah.

[2 minutes 46 seconds][Customer] : OK, OK.

[2 minutes 48 seconds][Agent] : And there's also a built in \$10,000 advanced payment which is available at the time of claim while the full immense being processed to help out with any upfront funeral or other final expenses at the time and as well. But we'll get you some processing to begin with. But do you have any questions on that so far? Yeah, so we'll put that problem. And could I just confirm, have you had a cigarette in the last 12 months?

[3 minutes 6 seconds][Customer] : No, no, sounds good.

[3 minutes 14 seconds][Agent] : Yeah, no problems. And for your cover, we can offer you between the 100,000 up to a maximum of 1,000,000. Uh, so was there an amount you'd like to look at first?

[3 minutes 13 seconds][Customer] : Yes, I have probably the higher amount of 1,000,000.

[3 minutes 25 seconds][Agent] : Yeah, 1,000,000, not a problem. I'll start there.

[3 minutes 30 seconds][Customer] : No worries.

[3 minutes 27 seconds][Agent] : If you need to adjust it, I can call you one as many matches in that, but umm, if you went for the 1,000,000 includes the 1,000,000 terminal illness 10,000 female advanced built in and you would be looking at \$95.16 per fortnight for that cover. Would that be

suitable or would you like me to adjust it?

[3 minutes 43 seconds][Customer] : OK, Yeah, no, that should be fine.

[3 minutes 48 seconds][Agent] : That's good, no problems. I'll leave it there. And also to mention with your premiums it is steps.

[3 minutes 56 seconds][Customer] : Mm, hmm.

[3 minutes 53 seconds][Agent] : So it is a generally increasing H and in addition the policy has automatic indexation.

[4 minutes 7 seconds][Customer] : Yep. OK.

[3 minutes 59 seconds][Agent] : So each year there's some insurance for \$1,000,000, it will increase by 5% with associated increases in premium, but you get the option to opt out of the automatic indexation H if you want to as well.

[4 minutes 12 seconds][Customer] : Mm hmm.

[4 minutes 13 seconds][Agent] : So to give you that, just a bit of an example of that as an indication, if you make a no changes to your policy, premiums for next year would be \$107.59 a fortnight and you'll then be covered for \$1,050,000 at that time.

[4 minutes 30 seconds][Customer] : OK.

[4 minutes 30 seconds][Agent] : Yep. And if you ever need to, you can also find the information about that premium structure on our website as well. What I'll do with you now, the next step is to take you through the health and lifestyle questions as the final price and eligibility is determined on the outcome. So we'll take you through so you can get you approved and I get some options after that as well.

[4 minutes 36 seconds][Customer] : OK, Yep, no problem.

[4 minutes 50 seconds][Agent] : Umm, also with your other details, I've got that all correct. So your e-mail, I've got it as I just your fullname@hotmail.com and your preferred contact number. Is that the mobile I'm calling you on in? Ending in two? Sorry, ending in 523.

[4 minutes 58 seconds][Customer] : That's the one that's correct.

[5 minutes 8 seconds][Agent] : That's the one. And what would be your preferred postal address?

[5 minutes 12 seconds][Customer] : It is 41 W St.

[5 minutes 15 seconds][Agent] : Mm hmm. Yep, Yep.

[5 minutes 16 seconds][Customer] : Nowra NOWRA St. 2541.

[5 minutes 24 seconds][Agent] : Mm hmm, 2441. OK, just pop that down for you. So that was 41 as 4-1 in West St. Nowra, NSW 2541.

[5 minutes 33 seconds][Customer] : That's correct.

[5 minutes 34 seconds][Agent] : Oh good. And for your documents, do you have a preferred title? Uh, do you go by either like misses or miss or miss? Yeah, no problems yet.

[5 minutes 41 seconds][Customer] : Just miss yes.

[5 minutes 43 seconds][Agent] : I'd like MI double S all good. OK, uh, we'll jump into that application with you. I'll just reach you out a pre underwriting disclosure to start with.

[5 minutes 53 seconds][Customer] : Yep.

[5 minutes 53 seconds][Agent] : So, uh, what it states. Just please be aware our 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.

[6 minutes 13 seconds][Customer] : Mm hmm.

[6 minutes 12 seconds][Agent] : Our privacy policy tells you more, including how to access incorrect information and lodge complaints for their purchase of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have the 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 early discussions you have had, if you do not take reasonable care, you may reach 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. And could I confirm, do you understand and

agree to your duty? A yes or no? Oh, good. Thank you. OK. Mm hmm.

[7 minutes 1 seconds][Customer] : Yes, just so, just so this is a quote. I'm not signing anything today, Correct.

[7 minutes 8 seconds][Agent] : Yeah, yeah, cool.

[7 minutes 9 seconds][Customer] : Yeah. Cool. Cool. Yeah, Cool.

[7 minutes 9 seconds][Agent] : So yeah, with the questions, just to see if we can offer you the cover to start with and it's close up to you which way you'd like to go about it.

[7 minutes 14 seconds][Customer] : Awesome. Thank you.

[7 minutes 15 seconds][Agent] : They are all good.

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

[7 minutes 17 seconds][Agent] : The other questions are just a yes or no, apart from your height and weight. So I've got 2 COVID-19 questions to start with.

[7 minutes 24 seconds][Customer] : Yep.

[7 minutes 24 seconds][Agent] : 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 29 seconds][Customer] : No, no.

[7 minutes 35 seconds][Agent] : Oh, good. And are you a citizen or permanent resident of Australia or New Zealand currently residing in Australia?

[7 minutes 42 seconds][Customer] : I am a permanent resident and a citizen of New Zealand.

[7 minutes 41 seconds][Agent] : Yeah, no problem. So you, so you uh, so New Zealand citizen bit currently residing in Australia.

[7 minutes 52 seconds][Customer] : Yeah, I've been here all my life, so I wouldn't even know what I am. New Zealand.

[7 minutes 54 seconds][Agent] : OK, OK. Yeah, that's fine. No problems. Umm, so in that case or, or so you would be a permanent resident of Australia? Yeah, all good. And does your work required to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore.

[8 minutes 2 seconds][Customer] : Yes, I am No.

[8 minutes 17 seconds][Agent] : All good. Uh, the next section 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.

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

[8 minutes 28 seconds][Agent] : The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact uh height? As you know, it's either in centimeters or feet. In inches. Yep, 55 foot and two inches.

[8 minutes 33 seconds][Customer] : OK, 5 foot 2 inches, 72 kilos.

[8 minutes 43 seconds][Agent] : And what is your exact weight as you know it, either in kilos, pounds or stones, 72 kilos. And have you experienced any unexplained weight loss or more than 5 kilos in the last 12 months? All good. And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes 8.

[8 minutes 56 seconds][Customer] : No, no.

[9 minutes 6 seconds][Agent] : And do you have definite plans to travel or slide outside of Australia either booked or will be booking travel within the next 12 months? And do you have existing life insurance policies with other life insurance companies with the combined by the sum assured of more than \$5,000,000. All good. OK, uh, the next sections in relation to your medical history. So it does ask have you ever had symptoms of being diagnosed with or treated floor or intend to seek medical advice for any of the following, which is uh, cancer tumor, molar cyst, including skin cancer, sunspots, Melanoma or leukemia. And have you ever had an abnormal cervical Smith and stroke, chest pain, palpitations or heart conditions such as not limited to a heart attack and angina or high blood pressure and high cholesterol, Thyroid condition or neurological symptoms such as dizziness or fainting and diabetes. Raised blood sugar, impaired glucose tolerance or impaired fasting glucose.

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

[10 minutes 14 seconds][Agent] : Hepatitis or any disorder of the liver, stomach, bowel, gallbladder

or pancreas and epilepsy, Medial disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis and anxiety, depression or stress requiring medical treatment or any other mental health disorder and any illegal drug use. Obviously prescription medication or receive medical advice or counseling for alcohol consumption and disorder of the kidney or bladder and blood disorder or disease and asthma or other respiratory disorder excluding childhood asthma.

[10 minutes 28 seconds][Customer] : No, no, no, no, no, no, no.

[10 minutes 57 seconds][Agent] : All good and other than what you have already told me about in the past three years. Have you sought medical advice or treatment by a medical practitioner or a specialist? Or are you obeying results for any medical tests or investigations, such as not limited to any, uh, surgeries, X-rays, scans, blood tests, or biopsies? And other than what you've already told me that, have you ever? Oh, sorry, other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next few weeks?

[11 minutes 18 seconds][Customer] : No, no.

[11 minutes 32 seconds][Agent] : All good, OK, And to the best of your knowledge, have any of your immediate family, so just as father, mother, brother or sister, only living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, all familial adenomatous polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60?

[11 minutes 59 seconds][Customer] : None.

[12 minutes][Agent] : All good. OK, And the final question for you here. So just other than one of events such as a a gift certificate or a voucher, do you engage in or intend to engage in any of the following which is aviation other than as a fair paying passenger on a recognized airline?

[12 minutes 26 seconds][Customer] : No.

[12 minutes 16 seconds][Agent] : Motor racing, parachuting, mountaineering, out sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity, none of that, all good. OK, well that's the end of the application.

[12 minutes 33 seconds][Customer] : Awesome.

[12 minutes 31 seconds][Agent] : That's all I need to ask you and you are very healthy so no surprises. You've been fully approved into that cover. So congratulations with that.

[12 minutes 38 seconds][Customer] : OK, Thank you.

[12 minutes 40 seconds][Agent] : Umm, all good and it is the best outcome. So of course no change of price and no exclusions applied either, which is always good.

[12 minutes 46 seconds][Customer] : OK.

[12 minutes 47 seconds][Agent] : So what I can do here? I do have two options available for you.

[12 minutes 53 seconds][Customer] : Yep, Yep.

[12 minutes 50 seconds][Agent] : As I said, more than happy I can get some quotes sent out to you for you and as an alternative what we can offer is more than happy to provide you with that cover today and to get you covered. You're not required to make a payment, so you can defer the first payment on a day that works for you. In the meantime, send out your documents via e-mail and post for review. And it does give you a 30 days calling off. Which just allows you some time whilst covered to review. But if you do change your mind counts within the 30 days, you'll get a full refund of your premiums unless the claim has been made.

[13 minutes 22 seconds][Customer] : OK, we'll just stick with the quotes for now.

[13 minutes 23 seconds][Agent] : Yep, Yep, stick with the quote. No problems with that. We'll, I'll get that sent out for e-mail to you, which will include all the information as we've gone through and also the crossing on that one will be there for you and any studies that we are happy to put in place, they'll be you can activate it through the e-mail. So and there'll be a buying a button on that and it will prompt for a passcode, which would just be a full date of birth, Umm as well. So you can I get that sorted out if it's easier, but if there's any questions, my name and details will be attached for you as well. Good to go. I'll just get that sent out here now. OK, and with that one, if I haven't heard back from you, would you like me to call you?

[14 minutes 8 seconds][Customer] : Yeah, that'll be fine.

[14 minutes 4 seconds][Agent] : So I would later on around the end of the week, if you have a

chance to review like problems, I'll call you. If I run this Thursday, I would run this Thursday at the same time. Would that work work for you?

[14 minutes 14 seconds][Customer] : That yeah, that'll work. I'm pretty sure I'll probably if I get the e-mail, sign it by the end of the day if it's all good. Sorry.

[14 minutes 20 seconds][Agent] : Yep, yeah, of course, no problem. So yeah, take the time. Umm, feel free if that's the easiest to get that sorted out through the e-mail, but any questions or have any troubles, give me a call. Umm, but if not, I'll give you a buzz back later on, see how you're going along with it and of course, go from there. No problem.

[14 minutes 20 seconds][Customer] : Yeah, no, too easy. Thank you so much for your time.

[14 minutes 36 seconds][Agent] : All good. You too. Take care.

[14 minutes 37 seconds][Customer] : OK, alright, bye.

[14 minutes 38 seconds][Agent] : Thank you. Bye.