

[0 seconds][Agent] : Within the last six months, obviously. And no, you've never seriously contemplated or attempted suicide.

[8 seconds][Customer] : Yeah, nearly 910 years. I guess that's helping.

[12 seconds][Agent] : Yeah, fair enough.

[11 seconds][Customer] : Taking medication, OK.

[17 seconds][Agent] : No problem. Umm, So I'll let you know. So umm congratulations. Obviously you have been approved. So the policy will cover you for death due to any cause except for suicide in the 1st 13 months. There's a terminally ill advanced payment attached, which means if you were diagnosed with 24 months or less to live by, a medical practitioner will pay the claim that in full in that situation, and I'll just let you know as well. The policy does include an automatic indexation. Basically what that means is the level of cover goes up by 5 each year and there's an increase in premium based on that. However, if you want keep it at just the \$1,000,000 each year, you just have to let us know. So just please be aware that your premium step which means it will generally increase each year. In addition, this policy as an automatic indexation, which means each year your sum insurance will increase by 5% with associated increase in premium until you reach the maximum benefit now or until the policy anniversary following your 75th birthday. You can opt out of this automatic indexation each year as an indication if you keep it at the same level of covering changes to it next year. Premium from \$99.75. You can also find information about our premium structure on our website.

[1 minutes 23 seconds][Customer] : OK. Then. So regarding to this health, life, not health, sorry, life insurance.

[1 minutes 21 seconds][Agent] : OK, Yep. Mm, hmm.

[1 minutes 27 seconds][Customer] : So if anything happens to me, including accidents, that's \$1 million goes to my family, right?

[1 minutes 33 seconds][Agent] : Yep, correct. Yeah. So it goes to whoever you put down as the beneficiary. So I'm gonna send you a beneficiary form today. You'll just have to fill that out, sign that, send that back to us so we know who I'm paying the money after if anything happens.

[1 minutes 47 seconds][Customer] : OK, no worries. Cool. Thank you. You got my e-mail address?

[1 minutes 47 seconds][Agent] : Umm, yeah, I'm gonna double check that I've got all the contact information correct now, so I've got your postal address as 42 Port St. uh, Jamboree Heights, QLD 4074.

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

[2 minutes][Agent] : The e-mail address is matt.moss.abby@gmail.com.

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

[2 minutes 4 seconds][Agent] : Uh, best contact number 0423174719 and the name was Matthew Moss. Date of birth, 15th of the 5th 80. You are a male Australian resident. All correct?

[2 minutes 17 seconds][Customer] : Yeah. OK.

[2 minutes 16 seconds][Agent] : OK, perfect. Excellent. So we'll get this in place for you now and I'll get all the documents sent out. Before we do that, we do need to enter a preferred payment method, but no payments will come up today. I'm going to let you select the payment date in the future. So the preferred payment method, what would you like to put down? We can either do a BSB and account number or a Visa or MasterCard. No problem. Is it a savings or checking out the you sorry method?

[2 minutes 37 seconds][Customer] : VSB account number, what? What was the account that you used for the other one? Is it website or Commodus?

[2 minutes 50 seconds][Agent] : I'm not sure. So once we entered it gets encrypted so that we can't see it.

[2 minutes 55 seconds][Customer] : Yeah.

[2 minutes 54 seconds][Agent] : So not everyone of the company has access to your payment details.

[2 minutes 57 seconds][Customer] : OK. So we all set up one thing to make sure.