[15 seconds][Agent] : Hello, good afternoon, Cecilia, my name's Michael. I'm calling from Australian Seniors Insurance. How you doing today?

[21 seconds][Customer] : Yeah, good. Thank you.

[23 seconds][Agent] : That's good to hear. And the reason I'm giving you a call here today is I received a special interest online in regards to our life insurance there. So let's give you a call here today.

[30 seconds][Customer] : Look, I, I thought you were just going, when I filled that out, I expected an e-mail with the quote. I really just like getting presents like this, like a yes, you, you offer a quote over the Internet and then really what? And it's just setting up a telemarketing contact.

[49 seconds][Agent] : I understand for sure that the reason for that is we'd like to answer any questions you may have had along the way through the processing over the phone with yourself. I can definitely send some information out for yourself that's no problem. And so I can assist you with that. Do you mind just confirming your full name and date of birth for me, please? Thank you. Let's bear in mind that all of our calls are recorded and, uh, any advice to provide is general in nature and may it be, uh, suitable to your situation. Umm, and sincerely. So I can assist you a little bit further here today. What has made you look into funeral insurance there in the first place?

[1 minutes 5 seconds][Customer] : Cecily Osborne 7:00 and 12:55 Tidy up my estate Basically just so there was something there to tidy up the estate.

[1 minutes 32 seconds][Agent] : Yeah, absolutely. Just make sure there is that type of cost that will cover their thing. What's happened? Perfect. Well, without cover here, sincerely, it is designed to provide that cash benefit and it's up to a maximum of 50, uh, maximum of up to $200,000 to your loved ones when in the event that you pass away. OK, perfect. And uh, so it's really, can I just confirm as well? Have you had a cigarette in the last 12 months?

[1 minutes 52 seconds][Customer] : Posted in two quotes 20,000 and 2000 quotes No.

[2 minutes 5 seconds][Agent] : No, perfect. So with this one here, I'm just loading up the 20 and $10,000 quotes for yourself. So pay out the lump sum benefits to your loved ones in the event that you would have passed away before your 85th birthday when the policy ends then and you can

leave this benefit behind. So whoever you like they nominate down one of your children or a loved one there that you have in mind to receive this amount. That way they can like I mentioned tie up those, you know, estate costs. Any bills are expensive there at that time. So for the, for the $10,000 covered necessarily it works out to be a full nightly premium of $11.55 per fortnight.

[2 minutes 46 seconds][Customer] : I'm not setting the yearly payment.

[2 minutes 48 seconds][Agent] : Yeah, absolutely. Let me change that over for you that that one is $300.29 per annum.

[2 minutes 57 seconds][Customer] : Yeah, that's fine I guess. 20,000 Saturdays.

[3 minutes 1 seconds][Agent] : Uh, yeah, it should be exactly double $600.58 per fo, uh, per annum. Sorry. I'm so, so sorry. That's so silly and just was cutting out when you asked that question. Do you mind just repeating that?

[3 minutes 24 seconds][Customer] : No, sorry, I've got a cold.

[3 minutes 26 seconds][Agent] : That's OK.

[3 minutes 27 seconds][Customer] : What happens at 85? You said that the cover stops at 85.

[3 minutes 32 seconds][Agent] : That's correct.

[3 minutes 33 seconds][Customer] : So what happened?

[3 minutes 37 seconds][Agent] : Very good question.

[3 minutes 35 seconds][Customer] : Is there a payout at 85 or just stops?

[3 minutes 39 seconds][Agent] : So with this, with our policy here, we'll just stop. So you unfortunately won't receive anything back. It does receive, it does pay out in the event that, uh, you would have passed away before your 85th birthday. Uh, I guess it's luckily nothing happened before then. The policy just just ends. Uh, you don't receive anything back. The policy just ends there.

[3 minutes 58 seconds][Customer] : Yeah. So there's something back to me for that.

[4 minutes 2 seconds][Agent] : No, that's correct.

[4 minutes 4 seconds][Customer] : OK. Is there any such thing still as a whole of life policy?

[4 minutes 9 seconds][Agent] : Uh, I believe that maybe, umm, with ourselves, our one does have uh, expiry ages and the other providers in the industry may work like different ways or do something

different. Umm, just not too sure exactly who our our ones or somebody expiry age, which I got any comment on there? Mm, hmm.

[4 minutes 26 seconds][Customer] : Yeah, I expect a whole of life to have an expiry date, but it would give some cash back over the period of time. It wouldn't be all dead money.

[4 minutes 35 seconds][Agent] : Mm hmm.

[4 minutes 35 seconds][Customer] : That's all I might need for 100.

[4 minutes 36 seconds][Agent] : Yeah, yeah, exactly. I do understand that concern there as well. So see our life insurance is designed to, you know, cover those unexpected costs there if anything was ever happened. Uh, you know, that wasn't more so I, I guess expected an accident, an illness, something like that, that where our, our cover will be able to help out before the age of 85 there.

[4 minutes 57 seconds][Customer] : Alright, thank you very much.

[4 minutes 56 seconds][Agent] : Alright, thank you so much. No problem. Is this, is this something that you, uh, feel as if would be something like suitable for yourself? This is silly.

[5 minutes 7 seconds][Customer] : Oh, no. Look, I want to hit this stage. Thank you. It's just something I'm looking into.

[5 minutes 12 seconds][Agent] : Absolutely.

[5 minutes 13 seconds][Customer] : I'm tidying, I'm tidying up my affairs and I just wanted to look into different avenues.

[5 minutes 18 seconds][Agent] : Yes, certainly. No problem at all. Uh, well, if anything changes, this is silly. Just give us a call back then. My name's Michael, I'll be more than happy to give you a hand.

[5 minutes 26 seconds][Customer] : OK, great. Thank you.

[5 minutes 25 seconds][Agent] : Thank you. No problem, you have a good day.

[5 minutes 29 seconds][Customer] : You too. Bye bye.