

[1 seconds][Agent] : Welcome to the Australian scenes. You're speaking with Matt, how can I help you? You definitely came with us. The cut off age would be 79 that somebody can apply. So definitely are eligible through the age eligibility to be eligible for the life insurance.

[5 seconds][Customer] : Hi I just want to find out I'm 76 can I get life insurance OK And what is required to get the life insurance?

[28 seconds][Agent] : Yep. So we do take you through AC, uh, through eight yes or no questions just relating to health over the phone to see if you would be approved. And if somebody is approved on those eight questions, we can start the cover for them.

[40 seconds][Customer] : OK, so let's can you go for the post code.

[43 seconds][Agent] : Yep, of course, let's let's go through that. And of course, we'll do some pricing before we do get into the questions. So I'll just firstly let you know that all of our calls are recorded and the advice that I do provide is gentle in nature and may not be suitable to your situation. Now, what would be your first, last name, date of birth, please?

[43 seconds][Customer] : John Joseph Gomez. Mrs. Joseph Gomez.

[1 minutes 4 seconds][Agent] : Yep, let me just pop that one in just because there was an.

[1 minutes 9 seconds][Customer] : So, so I sorry, I already have funeral insurance with with you, so it might be easy to get the details from them.

[1 minutes 19 seconds][Agent] : Yeah, that's the number you have called in on. There is a first name that is attached, but it's a different name to what you've just mentioned to me there.

[1 minutes 25 seconds][Customer] : Yeah, it's safe for now.

[1 minutes 27 seconds][Agent] : Yep.

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

[1 minutes 33 seconds][Agent] : Oh, so they haven't? I'm not too sure why that has not gone over. Let me have a look into that one. And is the date of birth the same there as well?

[1 minutes 29 seconds][Customer] : But I've actually called and changed that name that has 10th of March 1947.

[1 minutes 44 seconds][Agent] : OK, let me jump into the accounts here and also confirm we've got

you down as a female Australian residence.

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

[1 minutes 52 seconds][Agent] : OK, let me just quickly see umm, what we need to do with this one here. Alright, let me just see why the the name change hasn't gone over because I can see we did that back in April. Umm, so according during OK, have you sent in the documentation that we did request to change that name?

[2 minutes 18 seconds][Customer] : Yeah, I I did. I sent you a copy of my what? What do you call it when it's your ID card? So not a driver's licence.

[2 minutes 30 seconds][Agent] : OK, alright.

[2 minutes 33 seconds][Customer] : Did that not come for it?

[2 minutes 34 seconds][Agent] : No, we didn't. We didn't get anything through but that look, that's that's OK.

[2 minutes 39 seconds][Customer] : I've been sending it again. Is a photograph of it OK?

[2 minutes 38 seconds][Agent] : What we can do is if we do well, look what I'll do because it's not my department in regards to that one. Once we do go through the life insurance, if we can get it put in place, I can then have the uh, name changed over. What I'm also going to do here is let me just see if I can umm, change it over. I, I, it's going to be, it's going to be a customer support thing that they do need to change over. But look, let's just take you through the life insurance.

[3 minutes 9 seconds][Customer] : Yeah, that's all.

[3 minutes 6 seconds][Agent] : First of all, see if it is something suitable and then we can get that name changed over for you. Now, what has made you think, you know, to get some life insurance as well as the funeral insurance with us?

[3 minutes 11 seconds][Customer] : Yeah, I I thought it might be, might be good. If anything happens to me, please something fine.

[3 minutes 25 seconds][Agent] : Yep. Yeah, no problem. Sir, Are you married or are there kids or grandkids? Yep. Oh, I'm so sorry to hear that.

[3 minutes 31 seconds][Customer] : I have one one child, umm a daughter and my husband, yes.

[3 minutes 39 seconds][Agent] : So just looking to protect your daughter in case something was to happen to yourself there, of course. Well, thank you for giving us the ring in here. What I'm going to do for you is just give you a explanation to what the life insurance is all about and then we can jump into some pricing for yourself there. So the way that the life insurance has been designed, there is to provide the financial protection for your loved ones through that lump sum payment. If you were to pass away before your 85th birthday when the policy ends. Now you can choose cover between \$10,000 up to the maximum of \$200,000 off the protection. Now if your death was unfortunately there due to an accident, what will happen with whatever benefit amount that you do choose, it will be a triple to payouts. So if you go for like 10,000 that'll triple to a 30 and and vice versa with all the covers. Now it's easy to apply. As I said we just ask you 8 yes or no questions just relating to your health over the phone to see if you are approved.

[4 minutes 46 seconds][Customer] : Mm, hmm.

[4 minutes 46 seconds][Agent] : Now, if you are accepted and once you commence the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months.

[4 minutes 58 seconds][Customer] : Mm hmm.

[4 minutes 59 seconds][Agent] : Now there is a terminally ill advanced payment included in the cover, which means if you were diagnosed with 24 months or less to live by a specialized medical practitioner, it does allow you to call up yourself and you can actually, uh, claim on your full life insurance whilst you are living. Umm, now let's jump into some pricing for the life insurance. So just to begin with there, have you had a cigarette in the last 12 months? Yes or no Beautiful. And what level of cover we thinking that you would like to protect yourself for from 10,000 up to 200,000?

[5 minutes 34 seconds][Customer] : No, no, 200,000.

[5 minutes 45 seconds][Agent] : Yep, let's have a look. So if you're looking at that one for yourself, they're on a fortnightly premium set every two weeks are \$454.40 every two weeks.

[5 minutes 59 seconds][Customer] : OK.

[6 minutes][Agent] : So how's that one sounding for you?

[6 minutes 3 seconds][Customer] : Yeah, that's fine. Yeah.

[6 minutes 4 seconds][Agent] : So that that level covers fine, OK, no problems at all. So what we'll do now is we'll jump into the health questions and see if you are eligible for the cover. But look, just before that one there, uh, we are going to send you off a uh, free Australian legalized wheel kit. So I'm not too sure if you've, I've got that one with the previous cover, but if you do, you can give this.

[6 minutes 26 seconds][Customer] : I I already have the will.

[6 minutes 28 seconds][Agent] : Yep, no problem. Look, it is something that still does come free of charge. So you're not paying for it. I look, you can keep it off to a family or friend. It's not legally bonded to yourself there Now in regards to your premium, your premium is step, which means it will increase uh, each year. But as an indication, if you make no changes to the policy, your premium next year will be \$486.21 per fortnight. And you can also find information about our premium structure on our websites. Now I just want to reconfirm here that we have the, uh, address here. Are you still residing at Unit 100? I'm sorry, 1002241 Oxford Street in Bondi Junction, NSW, 2022.

[7 minutes 17 seconds][Customer] : Yes.

[7 minutes 18 seconds][Agent] : Beautiful. Now let's go through the 8 questions just before I do read them off to you there. I just have to read you a very small statement. Now everybody does go through the exact same statement and all it does go through is just your duty just to make sure that you do answer these questions truthfully. So 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. 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 lodge complaints about breaches of privacy. By proceeding, you understand that you're planning to purchase a life insurance policy and as 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 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 other discussions you have had. If you do not take reasonable care, you may breach 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. It just says here, do you understand and agree to your duty yes or no? Sorry, line just broke out there.

[8 minutes 51 seconds][Customer] : Yes.

[8 minutes 52 seconds][Agent] : Thank you. Now with all the questions here, they all are yes and no's. So just allow me to rate each question and I'll describe a clear yes or no response. 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? 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?

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

[9 minutes 36 seconds][Agent] : 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 assumed to be treated with chemotherapy? Do you have a renal kidney condition that kindly requires dialysis or transplant? All right doctor has advised will be required in the future. Do you have a liver condition that will require a transplant in the future?

[9 minutes 57 seconds][Customer] : No, no, no, no.

[10 minutes 15 seconds][Agent] : 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?

[10 minutes 34 seconds][Customer] : Good group, no?

[10 minutes 29 seconds][Agent] : Have you attempted suicide or been hospitalized for a mental health condition and 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? Thank you. Let me submit these questions through now. Most

importantly there whilst I am awaiting back a response, everything I have gone through with you that today, has that all been clear and understood? Beautiful. So I'll give you the great news there. You have come back as fully approved on this cover. So a big congratulations to yourself. Not everybody is eligible for the cover. Umm. Now what I'd like to do with this point here, I'm just going to place you on a brief hold. I just want to have a conversation with customer support about this name change. I just want to see if it is something that I can do from my end.

[10 minutes 50 seconds][Customer] : No, Yep, if I can a copy of my passport right now.

[11 minutes 26 seconds][Agent] : Umm, OK, that's OK. And how would I spell the first name? So Jos. Yep.

[11 minutes 35 seconds][Customer] : Joseph E for Eleph, P for Paris, H for Hun.

[11 minutes 46 seconds][Agent] : Oh, so Joseph, Yep. OK, just be with me here. I'll just get through the customer support. I'll have a conversation. It might take me about a minute, 2 minutes to have a conversation with him. So just be with me there for that one.

[11 minutes 48 seconds][Customer] : Yep, that's fine. Thank you.

[12 minutes 31 seconds][Agent] : Hey dinner, how you going?

[12 minutes 32 seconds][Customer] : Hey, good. How are you?

[12 minutes 33 seconds][Agent] : Good. Let me jump out of this one. If you could just have a look into this one. So customer mentioned that her name is different. She has sent in the documents she said before umm, but it hasn't been actioned from our end. So I'm just trying to say before I set up a life cover what I need to do because I obviously can't write the declaration in that bank. But that's not her legal name.

[12 minutes 56 seconds][Customer] : One moment customer call jury ID process. Just have a look one second.

[13 minutes 14 seconds][Agent] : Yeah.

[13 minutes 28 seconds][Customer] : Yeah.

[13 minutes 33 seconds][Agent] : Yep, Yep.

[13 minutes 29 seconds][Customer] : So it looks like on the 19th of April, they called and spoke with

us and we advised them of the changing name process and documents that need to be sent through to us and also to update the banking details under ATPA admin. And there was no change to the title. So they actually didn't have sent anything to us. We didn't have anything. Every day they consider the center.

[13 minutes 52 seconds][Agent] : OK, so before I set it up, basically we've got to get the documents here to change the name.

[13 minutes 57 seconds][Customer] : Uh, yes, I'll just have a double check. So there was a new policy.

[14 minutes 1 seconds][Agent] : Yes. So if you look there, I just, I just quote it for life. So she's happy with that. But she, I just don't want to have, I don't want to sell it in that name because she said that I have full names. Joseph. Yeah. JOSAPH. That's apparently her full legal name.

[14 minutes 7 seconds][Customer] : Yeah, yeah, Her full name is Dressif isn't her name is Summer Comments or something? Isn't that OK?

[14 minutes 25 seconds][Agent] : Yeah, so that's, so that's that's the secondary name. But apparently her first name is Joseph. Umm, yeah.

[14 minutes 32 seconds][Customer] : OK, Umm, is it OK if I just place you on a brief hold while I have a look at this?

[14 minutes 36 seconds][Agent] : All good, all good.

[14 minutes 37 seconds][Customer] : Thanks. 1 moment. The. None. The. The. None. Thanks for holding.

[17 minutes 56 seconds][Agent] : Oh, good.

[17 minutes 57 seconds][Customer] : All right, so I'm going to look into the policy. It looks like the there's a TPA on the policy. That's totally.

[18 minutes 7 seconds][Agent] : Yep.

[18 minutes 3 seconds][Customer] : So it's Angelina Graham, that's the TPA and the bank and the third party payer, uh, for this funeral policy. Uh, so you definitely have the custom online with the third TPA.

[18 minutes 14 seconds][Agent] : So I've got Joseph.

[18 minutes 17 seconds][Customer] : OK. So I don't know who cares if it is because there's a different name on the policy for the policy owner and a different name for the TPA of the policy and the payer.

[18 minutes 25 seconds][Agent] : This is This is a mess.

[18 minutes 25 seconds][Customer] : So yeah, I'm not, yeah, we're a bit confused about what to do here because, uh, if she wants to update the name, she can send through the change of name requirements to us. But, umm, in terms of setting up the new sale, I, I'm not too sure to be made to check with one of your managers to see, umm, what they, what they need to do.

[18 minutes 35 seconds][Agent] : Yeah, OK, OK. Umm, what's that client ID so I can just jump back into it?

[18 minutes 46 seconds][Customer] : Yeah, yeah, I'm just gonna leave my note and jump out now.

[18 minutes 52 seconds][Agent] : All good? Yep.

[18 minutes 54 seconds][Customer] : Uh, so it's 573-9162.

[18 minutes 59 seconds][Agent] : Beautiful. Let me jump back in.

[19 minutes 2 seconds][Customer] : Just say one night.

[19 minutes 3 seconds][Agent] : Yeah, all good. Yeah.

[19 minutes 14 seconds][Customer] : Yeah, I see a little bit confusing this one as well, so I'm not too sure what to do. OK, I'm not now.

[19 minutes 16 seconds][Agent] : All right, beautiful.

[19 minutes 20 seconds][Customer] : Thank you.

[19 minutes 20 seconds][Agent] : Thanks and Daniel, bye.

[19 minutes 21 seconds][Customer] : Thanks. Bye. Bye. OK.

[19 minutes 25 seconds][Agent] : All right, thanks for holding. I do apologize about that delay. We're just trying to work through this one here. So I might be about another minute or two and I'll come back to you. Alright, thank you very much for your patience. And so I just want to clarify something here. So you mentioned there that back in April that you did send through the name. Now why was

the why was this name originally put down on the under the account there?

[22 minutes 35 seconds][Customer] : Because that's the name also. So my name Martin, me to Summer. So they what they did is they put this to Summer, but they didn't put the first part of my name. So I have a very long name. It's a shorter name. Yes. I thought it'd be good if they had my whole name.

[22 minutes 47 seconds][Agent] : Oh, OK, so this is this is just a short name for you, is it right? OK, because that's where we're all getting a bit confused because we thought it was a complete name. I'm sorry. It's so the first part of the name. OK, this makes.

[23 minutes 1 seconds][Customer] : Yes, it's for the first part of the name is Joseph Martin and then me to Summer, daughter of KJ Joseph and then surname. So the name is correct. It's just almost my first name. Surname is my surname, but it's a shortened form of my longer name.

[23 minutes 22 seconds][Agent] : OK, this makes more sense just because customer support we're a bit confused with all this and I was confused as well. OK, So what I'll do then for this one here is let me get back to your customer support and we'll just put in the first name. So you said it was Joseph, Was it? Was it Joseph Martin?

[23 minutes 38 seconds][Customer] : Well, I can e-mail my passport now, so you guys have it.

[23 minutes 41 seconds][Agent] : OK, look what I want to do here. Let me just have a chat with them there. So was it Joseph or Josephine?

[23 minutes 49 seconds][Customer] : No. Joseph. Joseph. It's a guy's name. Joseph Martin.

[23 minutes 52 seconds][Agent] : OK, Yep. OK, just stay with me. Let me get this one changed over. So just stay with me there.

[26 minutes 34 seconds][Customer] : Hey, Matthew.

[26 minutes 34 seconds][Agent] : Hey Phil, how you going?

[26 minutes 36 seconds][Customer] : Yeah, not too bad. How are you? Good.

[26 minutes 37 seconds][Agent] : Good. Let me just jump out of this one.

[26 minutes 37 seconds][Customer] : Let me just jump out of this one.

[26 minutes 39 seconds][Agent] : So Daniel was helping me before but can't get back through to

him.

[26 minutes 40 seconds][Customer] : So Daniel was helping me before, but can't get back through to him. Yeah.

[26 minutes 42 seconds][Agent] : So customer originally had given us her shorts and legal name.

[26 minutes 43 seconds][Customer] : The customer originally has given us her short and legal name. Yep.

[26 minutes 48 seconds][Agent] : Now I'm about to set up a live policy for her but she's just mentioned that she the name is on the account.

[26 minutes 48 seconds][Customer] : Now I'm about to set up a life policy for her, but she's just mentioned that she the name on the account there in the short name.

[26 minutes 54 seconds][Agent] : There is a short name, so she just needs to pop in the two first parts of her name.

[26 minutes 55 seconds][Customer] : So she just needs to pop in the two first parts of her name. Alright, so and just jump into the policy. Just give me a SEC.

[27 minutes 6 seconds][Agent] : Yep, Yep.

[27 minutes 8 seconds][Customer] : I'm just gonna double check whether we can do that over the phone or whether they've got to send the details in to update the name. So just give me a SEC.

[27 minutes 20 seconds][Agent] : OK, all good. I can see back in April that we went through this process whether she's saying that she did send all the documents in copy the passport, she did all that information back in April and it's just has never been actioned apparently.

[27 minutes 38 seconds][Customer] : Yeah, well, that's weeks.

[27 minutes 40 seconds][Agent] : We've usually if it's done and the documents the authorized accepted by it's all updated.

[27 minutes 41 seconds][Customer] : Usually if it's done and like the documents are authorised and accepted by admin, it's all updated. And then if the documents aren't approved, then we usually call the customer back and let them know. So there you go.

[28 minutes 23 seconds][Agent] : Is a shortened name, Yeah.

[28 minutes 17 seconds][Customer] : So it's only, so it's so that name that she's got on the file now, is that so that's like a middle name or something, is it?

[28 minutes 28 seconds][Agent] : So that's one of the middle names, full names Joseph Martin and then the rest of the the name on the profile.

[28 minutes 28 seconds][Customer] : Or Alright, so it's only if we can only do it over the phone if they're wishing to add a middle name without. Yeah. Or if it's I, if they're changing it from like PM to Pamela or Tim to Timothy, then we can do that without any evidence that if she wants to add her actual whole name. Yeah, we need to have the documentary sent back in.

[29 minutes 13 seconds][Agent] : OK, that's fine. She said she's happy to do that because she can, Said you can do it straight away for you guys there.

[29 minutes 13 seconds][Customer] : OK, yes, I said you're happy to do that, you guys.

[29 minutes 18 seconds][Agent] : Umm, so if I pass it through to you, do you want to let them know what's required to send them through?

[29 minutes 20 seconds][Customer] : So I, yeah, you can let her know. Yeah, put her through and I can just let her know what's needed to send through.

[29 minutes 29 seconds][Agent] : Yep, Yep. And then if you can umm, miss me maybe on teams and let me know that I can go in and leave my notes after that.

[29 minutes 41 seconds][Customer] : Yeah, no problem.

[29 minutes 42 seconds][Agent] : OK, what would what's the umm, client ID for that one?

[29 minutes 47 seconds][Customer] : It's 5739, Yep, 162.

[29 minutes 48 seconds][Agent] : Yep, Yep, beautiful. I I would jump in myself, but she's been on hold now for close to 16 minutes and I'm not a good customer experience.

[29 minutes 52 seconds][Customer] : I I I would jump in for myself if it's been on hold now close to 16 minutes.

[29 minutes 59 seconds][Agent] : I thought I'll just give it, give it, give it through to you straight away.

[30 minutes][Customer] : Yeah no, give me, just give me 30 years straight away.

[30 minutes 1 seconds][Agent] : Just let her know umm, just happy to send through it all straight

away for you.

[30 minutes 4 seconds][Customer] : Just let them know. Yep. Alright, no worries.

[30 minutes 6 seconds][Agent] : Alright, I'll drop. I'll obviously confirm full name, date of birth, straight address, e-mail policy type for you there.

[30 minutes 6 seconds][Customer] : Alright, I'll drop I'll just confirm full name date of birth straight away. Alright, no worries. I drop it through and then I'll, yeah, I'll just send you a message in Teams once I've done so you can come back in and do your stuff.

[30 minutes 16 seconds][Agent] : OK, no worries, done. Alright, I'll go bring that for you in 321.