

[1 seconds][Customer] : Hello.

[4 seconds][Agent] : Then it's it's Francis E Cook calling from Australian Savings Insurance, Hawaii. Yeah, I'm following up on an enquiry that you've received earlier today that was in reference to our life insurance. Yeah.

[9 seconds][Customer] : OK, that's right.

[18 seconds][Agent] : And yeah. And I was wanting to run through those options available there. So I've been there and see if we can of course help answer any questions that you might have as well now, so that I can do that for yourself. If I may ask, what's prompted you to look into life insurance for yourself at this stage? Yep.

[18 seconds][Customer] : Yes, because I got with the Super, but I've reached 17. They that's it. They stopped it no long.

[43 seconds][Agent] : Ah, so that one's no longer current at the moment.

[46 seconds][Customer] : Yeah, yeah, yeah.

[48 seconds][Agent] : I and, and, and I'll appreciate that, of course. And the reason that you're still needing life insurance benefit was that today for like children, are you married? Like what's your situation there?

[57 seconds][Customer] : No. No divorce.

[59 seconds][Agent] : OK, so that would be left to anyone in particular at all.

[1 minutes 2 seconds][Customer] : No daughter. Yes.

[1 minutes 4 seconds][Agent] : OK, beautiful, just the one daughter beautiful. And we'll explain to yourself the, the, the reason why we ask these types of questions.

[1 minutes 12 seconds][Customer] : Yes.

[1 minutes 12 seconds][Agent] : Now I'll bring to it for you. Just noting first and foremost that all calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Now you've left some details here. If I could please confirm on speaking with Bernard Zakaria.

[1 minutes 21 seconds][Customer] : OK, yes.

[1 minutes 28 seconds][Agent] : Thank you.

[1 minutes 31 seconds][Customer] : 20 SI.

[1 minutes 29 seconds][Agent] : And your date of birth was yesterday, 20601254.

[1 minutes 33 seconds][Customer] : Yeah. Oh, that's yesterday, Ma. Birthday.

[1 minutes 34 seconds][Agent] : Whoa, whoa. Big 70 yesterday, big milestone.

[1 minutes 38 seconds][Customer] : Yeah, that's right. Yeah.

[1 minutes 40 seconds][Agent] : No good on you, good on you.

[1 minutes 43 seconds][Customer] : Thank you.

[1 minutes 41 seconds][Agent] : Happy birthday for yesterday, the end of it and umm, you're welcome. And can I also please confirm that you are of course a female and an Australian resident as well, please.

[1 minutes 50 seconds][Customer] : Yes, yes.

[1 minutes 51 seconds][Agent] : Beautiful. Now with yourself, Benedict. Umm, you may have put this online. If I could please ask, uh, have you had a cigarette in the last four months? Beautiful and for the reason that you need before then, you said that you were going to leave this for your daughter, right?

[2 minutes][Customer] : No, Yeah.

[2 minutes 7 seconds][Agent] : Umm, do you also have other commitments like a mortgage or any financial commitments that you need to pay off? OK, so how much do you think you would ideally like to leave to your daughter, umm, if something did happen to yourself there?

[2 minutes 11 seconds][Customer] : No, no, no, whatever. Hundred, 100 something. At least you take care of my funeral and everything. OK. OK.

[2 minutes 26 seconds][Agent] : OK, so if you like, I can start you off maybe at around the halfway lakh of about 100,000 because you can go anywhere from starting as low as 10,000 going up to 200,000. But we of course want to help find something that you're comfortable with based on suitability and affordability, of course. OK, Now the good thing about it there, then there is that with our life insurance, yeah, you mentioned things there like funeral costs, which it does actually have a funeral component as well, which we'll go through shortly.

[2 minutes 41 seconds][Customer] : Yes, yeah, yeah.

[2 minutes 54 seconds][Agent] : But in simple terms with your seniors life insurance here, it is of course designed to provide financial protection in this case for your daughter through a lump sum payment if you were to pass away before your 85th birthday when the policy ends. So basically if you have passed away as a result of an accidental death, that payment would also triple.

[3 minutes 4 seconds][Customer] : Yeah, yeah, OK.

[3 minutes 15 seconds][Agent] : And also included in the cover is an advance payment of 20% of that benefit of the net to help with funeral expenses as well.

[3 minutes 23 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 24 seconds][Agent] : OK Now.

[3 minutes 25 seconds][Customer] : That's what I have with the Super as well. Yeah.

[3 minutes 25 seconds][Agent] : Oh, beautiful, beautiful. So so that actually cut off just yesterday then, Is that right?

[3 minutes 32 seconds][Customer] : Till yesterday, yes, it was covered.

[3 minutes 34 seconds][Agent] : Oh, wow. OK, yeah. So explains why you'll probably be on to it very quickly then.

[3 minutes 34 seconds][Customer] : Till yesterday, Yes, yes, yes.

[3 minutes 40 seconds][Agent] : So now to check your eligibility here, Bernadette, it's actually very simple. Only takes about two to three minutes.

[3 minutes 47 seconds][Customer] : OK, OK.

[3 minutes 46 seconds][Agent] : Where what we do to check to see if you're eligible, we simply take you through eight half questions and the COVID question. Now the good thing with that is that if you're approved, there's actually no waiting period for death due to natural causes of accidental death. So what that means is that 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 9 seconds][Customer] : No, of course.

[4 minutes 10 seconds][Agent] : OK. And in addition, the last benefit that we have here been is that

letting you know that there is also a term or advance payment.

[4 minutes 10 seconds][Customer] : Yeah, yeah, yeah. An advance.

[4 minutes 18 seconds][Agent] : So what this means for you is that if you were diagnosed with 24 months or less to live by a specialized medical practitioner, we would pay you that \$100,000 as an example to you whilst you're still alive.

[4 minutes 30 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 32 seconds][Agent] : OK. So any questions at all? Pretty straightforward.

[4 minutes 35 seconds][Customer] : No, no question at all.

[4 minutes 37 seconds][Agent] : Beautiful. Thank you. Now I do have the pricing here now.

[4 minutes 40 seconds][Customer] : Yeah, OK.

[4 minutes 40 seconds][Agent] : So what I'll do then is I'll give you the pricing not only for now, but the following year as well because you may well be aware that your premium next step, which means it will increase each year.

[4 minutes 50 seconds][Customer] : Yeah.

[4 minutes 50 seconds][Agent] : And once you select the level of cover that if you're suitable, whether it's 100,000 or 50,000 or even more than we'll let you know that pricing for the following year. Now if you need to as well, you can also find information about our premium instruction on our website as well. OK.

[5 minutes 5 seconds][Customer] : OK. So that's the next year.

[5 minutes 6 seconds][Agent] : So for 100 as, so if you leave it on the 100,000, it does actually increase each year.

[5 minutes 8 seconds][Customer] : For next year it's gonna be increase or decrease about 100,000 RHE. OK.

[5 minutes 16 seconds][Agent] : And that's what I'm saying is that we're going to let you know basically what that price difference is.

[5 minutes 21 seconds][Customer] : Yeah, of course.

[5 minutes 21 seconds][Agent] : Because as you can appreciate with our life insurance as we get

older, and I say this respectfully because we've become generally more prone to sickness and injury and become high risk. I guess that's the reason why it may increase over the years moving forward, OK.

[5 minutes 33 seconds][Customer] : Yeah, OK, OK.

[5 minutes 36 seconds][Agent] : But look for \$100,000 to give you a better understanding in terms of the pricing. So we do fortnightly, monthly or annual. So each fortnight that works out for you at \$141.49 per fortnight. So just under \$71 per week for you in that case for 100,000. So if you like we can look at a higher or even a lower amount like I said in \$10,000 increment if you need us to, OK.

[5 minutes 52 seconds][Customer] : Wow, Yeah, OK, no, it's suitable. Can you do me a favour? Can you send me all this information as a quote in my e-mail so I can have a look at it and read it?

[6 minutes 4 seconds][Agent] : So would you like me to get any other amount of you for the 100,000 would be suitable for what you need, OK.

[6 minutes 17 seconds][Customer] : Because now at the moment I am on holiday in Melbourne, so I can't make the decision.

[6 minutes 30 seconds][Agent] : Yeah, absolutely. And what I'll do there just before we let you go there, then I'll let you know that pricing for next year, like I said.

[6 minutes 23 seconds][Customer] : So leave it with me so I can have a look at it and we take it someday, pay it or not. Yeah, OK.

[6 minutes 35 seconds][Agent] : So as an indication, if you make no changes to the policy, your premium next year will be \$151.39 per fortnight, OK, based on the 100,000, yes, every two weeks. And look, based on what you just requested, Deb, and I'm more than happy to send you out the information for you to review.

[6 minutes 53 seconds][Customer] : Yes.

[6 minutes 54 seconds][Agent] : But because you have to be mindful that this is all subject to approval, we don't even know if you can get approved for the cover yet. I know that you're on holidays at the moment, but like I said before, only takes about two to three minutes to check your eligibility.

[7 minutes 6 seconds][Customer] : OK.

[7 minutes 6 seconds][Agent] : So if you're happy to do that, we can run you through the application. Dead Benedict. Then if you get approved, I can let you know what alternate processes we have in place and being able to get all the information sent out to yourself to review along with your policy documents as well. So you happy to do that at this stage? OK, beautiful. That way at least we'll know that if we cut off you cover, then we're not wasting your time moving forward.

[7 minutes 6 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah. Because you're the first one. You're the first one I called. So I have to shove around and see where the other. Yes. So that's why.

[7 minutes 29 seconds][Agent] : OK, now your e-mail, of course, of course, of course, yeah. And we do respect that, of course. But at the end of the day, this will at least tell you if you're eligible or not moving forward. Then like I said, I'll let you know what options you have available at the end, and that's your decision to make what you do at the end. OK, Now your e-mail we have is ben.zacharia@hotmail.com. Beautiful. Your best numbers are 0405445088.

[7 minutes 38 seconds][Customer] : Yeah, yeah, OK, yeah, yes, yes.

[8 minutes][Agent] : Beautiful. And last of all, what's your post code, please, Benedict? And just your suburb there and just the house number. Yeah. Oh, OK.

[8 minutes 4 seconds][Customer] : 2117 Telopia or Dundas 10 slash Yeah.

[8 minutes 14 seconds][Agent] : Yep.

[8 minutes 12 seconds][Customer] : 10/2 Isles AYLES St.

[8 minutes 19 seconds][Agent] : Oh, there it is. Yes.

[8 minutes 20 seconds][Customer] : Yes, Yes.

[8 minutes 20 seconds][Agent] : So that's on the telopia in our system and that's the same as your postal address as well.

[8 minutes 24 seconds][Customer] : Yes, yes.

[8 minutes 25 seconds][Agent] : OK, beautiful. So let's bring up the application here.

[8 minutes 29 seconds][Customer] : OK, OK, OK.

[8 minutes 28 seconds][Agent] : Bernadette, before we get started, I'm just going to read you these two quick paragraphs, basically states that when we ask you these questions, if you could please answer honestly and correctly for me and then we'll get started. Like I said, within about two to three minutes, we'll be done. OK, so give us one minute and this reads again.

[8 minutes 40 seconds][Customer] : Alright, OK, OK.

[8 minutes 47 seconds][Agent] : Benedict, please be aware all calls are recorded for quality and entering purposes. We collect your personal information to provide insurance quotes, issue cover and other related services.

[8 minutes 58 seconds][Customer] : OK.

[8 minutes 58 seconds][Agent] : We will share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breach of privacy while proceeding. You understand that you are applying 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 answer 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 the 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. So Brendan, to confirm, do you understand and agree to your duty, yes or no? Thank you.

[9 minutes 52 seconds][Customer] : Yes, yeah.

[9 minutes 53 seconds][Agent] : Now the first question and after each question, then if it's OK with you, I'll punch you to respond with a yes or no as well. So it does ask, 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? Yes, I know. Beautiful. Now the first of eight questions on the application it does ask in the last five years have you been admitted to hospital as an inpatient because of a heart attack, heart

failure or a stroke? Yes, I know. In the last five years have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or the as the only conditions? Yes I know.

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

[10 minutes 34 seconds][Agent] : In the last five years, have you been diagnosed with or treated for any of the following cancers, lung cancer, cancer, the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs or a currently or seem to be treated with chemotherapy? Yes or no? Do you have a renal kidney condition that can requires dialysis?

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

[10 minutes 59 seconds][Agent] : Oh, sorry, I just got to ask a question for before you respond, Benedict.

[11 minutes 1 seconds][Customer] : OK, Sorry.

[11 minutes 2 seconds][Agent] : And then then at the end of the question, I'll prompt you so you know when to respond.

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

[11 minutes 5 seconds][Agent] : So again, do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future, yes or no? Do you have a liver condition that will require a transplant in the future? Yes or no?

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

[11 minutes 20 seconds][Agent] : 3rd last one does ask have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for no to marijuana disease, any form of dementia including Alzheimer's disease, yes or no? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes or no? Well, last of all, Benedict, and we're done it now. Just asks, are you experiencing any unexplained symptoms? Are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less? Yes or no?

[11 minutes 33 seconds][Customer] : No, no, no.

[11 minutes 57 seconds][Agent] : Beautiful. So that is the end. So nice and quick Benedict. So what I'll do is have that submitted. That'll come back within just a few moments. So just let me put that through for you. Yep. So as suspected, they'd been the best. So the great news is that you are eligible for our life insurance here. So that's the great news.

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

[12 minutes 17 seconds][Agent] : And look, I just know that you've been approved. Like I mentioned before, I'll let you know what options we have available here for you. So I know that you mentioned before that you wanted to have a redraw and they're the first ones that you've spoken to.

[12 minutes 17 seconds][Customer] : Yeah, yeah.

[12 minutes 29 seconds][Agent] : So you did want to compare. So what we're happy to do for you is 2 things. First of all, we can send you back the information to review in your own time for you to consider it for yourself to see if that may be suitable. Or alternatively, we have a alternate process here. Given that you have no life insurance in place at this point in time, there is an opportunity there for you so that you can be covered with this over the phone today while you're looking elsewhere. They give you the chance to read through the documents in your own time as well. Now I can let you know, Ben, that with our policies here, not only is there no locking contracts, but you also get a 30 day calling off. As well.

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

[13 minutes 7 seconds][Agent] : So gives you that piece of mind that you're covered from today moving forward. And if you feel that there's something out there that's more suitable for you as part of that calling off. You've got 30 days to apply to cancel that policy and then any premiums that you've paid in that time, we actually refund it back to you in full as long as the claim hasn't been made, of course.

[13 minutes 27 seconds][Customer] : OK.

[13 minutes 28 seconds][Agent] : OK. So they're the options that we have available there for you. So based on that, their delivery, does all that make sense? Are you happy with that second option at this stage?

[13 minutes 36 seconds][Customer] : Yeah, yeah, I'm happy. But as I say, I have to decided which company I'm going to go with.

[13 minutes 43 seconds][Agent] : Yep.

[13 minutes 42 seconds][Customer] : So you're the best one to call.

[13 minutes 51 seconds][Agent] : OK, no worries. So in that case, let's at least send you that the information there, Bernadette, so that you've got it on hand.

[13 minutes 44 seconds][Customer] : So I have to get caught with the other company and I compare it and I decided which one I want to go through place do yes.

[13 minutes 57 seconds][Agent] : And given that you've been approved, I do let you know there's actually a way that you can finalize this policy online yourself. So when we send you the e-mail, it'll have all the information there for you, and it's what we call pending activation, which means you'll see that there's a buying out button in the e-mail. If you're happy to go ahead with it, just click on that button when it asks you for a password, just put in your date of birth, OK? And then just follow the prompts and then you can actually activate the policy online, OK?

[14 minutes 3 seconds][Customer] : OK, OK, alright, OK, beautiful.

[14 minutes 25 seconds][Agent] : Yeah, yeah. If we don't receive that back throughout next week, I know that it's next week as well. We'll touch base the same time next Friday. And if you happen to do it with me over the phone, then let me know and I'll do that for you. But if not, feel free just to finalize it online yourself.

[14 minutes 39 seconds][Customer] : Yes. OK. Thank you very much.

[14 minutes 38 seconds][Agent] : OK, thanks ma'am. Enjoy the rest of your holiday ma'am.

[14 minutes 42 seconds][Customer] : Thank you. Thank you.

[14 minutes 43 seconds][Agent] : And uh, we'll speak to you next Friday.

[14 minutes 45 seconds][Customer] : Alright, OK, thank you.

[14 minutes 46 seconds][Agent] : Take care, have a great day.

[14 minutes 47 seconds][Customer] : Bye. Bye.

[14 minutes 48 seconds][Agent] : Bye, bye now.