

[2 seconds][Customer] : Hello. Hello.

[6 seconds][Agent] : Hey Ramani, it's Sita calling from Australian.

[12 seconds][Customer] : Yes, I can hear you.

[11 seconds][Agent] : Can you hear me? Oh, OK, perfect. I'm just giving you a call as you received your expression of interest online with regards to our life insurance.

[21 seconds][Customer] : Ah, yes, Yeah.

[23 seconds][Agent] : Yeah, so just can I, I can assist you further. Can you confirm your full name and date of birth please?

[28 seconds][Customer] : My name is Dominique Christine Joseph. 17 May 1962.

[34 seconds][Agent] : Perfect, thank you for verifying that. Please note all our calls are recorded. Any advice? I provided general nature and may not be suitable to your situation. Can I confirm that you're a female Australian resident? Great. Thank you so much for this, Romani. Now, you did confirm you had a middle name, so can I just add this into your account?

[45 seconds][Customer] : Yes, Christine.

[54 seconds][Agent] : So it's Romani, your middle name, please, Christine.

[57 seconds][Customer] : Christine.

[59 seconds][Agent] : Perfect. And your title, is this Miss Missus or Miss?

[58 seconds][Customer] : Yeah, I'm Mrs. But I'm single now.

[1 minutes 6 seconds][Agent] : OK, So I can just put that as miss, sorry, which would be your preference.

[1 minutes 5 seconds][Customer] : Yeah, yeah, I think because I, I have not divorced, but I'm separated.

[1 minutes 19 seconds][Agent] : OK, So missus is fine.

[1 minutes 23 seconds][Customer] : This is fine.

[1 minutes 25 seconds][Agent] : OK.

[1 minutes 24 seconds][Customer] : Yes, because I'm going to go Sofia.

[1 minutes 27 seconds][Agent] : No, that's fine, Ramani. So thank you so much for all that

information. Just so I can have a further understanding, what sparked your interest into looking into life insurance?

[1 minutes 41 seconds][Customer] : Yeah. I thought I'll just do a life insurance for 100,000 but I need to see how much I need to pay because I'm already 62.

[1 minutes 49 seconds][Agent] : Yeah, no, sure. I can certainly help you with this. So what I'm going to do is I'm going to go go through the cover with you over the phone. I can explain to you all the features and benefits that we offer, and then I can answer any questions you have along the way. Yeah. So before I continue to provide you with all that information, just going to ask you for your post code in this suburb, please. Yep, the post code please. So is that Craig Bird perfect?

[2 minutes 10 seconds][Customer] : Craigieburn, 3064 yeah #7 Emblem Bay.

[2 minutes 23 seconds][Agent] : And your street address please, Emblem way perfect. And is this the same as your postal address?

[2 minutes 32 seconds][Customer] : Yes, yes.

[2 minutes 33 seconds][Agent] : OK, great. Thank you so much for this Ramani. Now I can see here that you do have an e-mail on fileitsramanij64@hotmail.com.

[2 minutes 44 seconds][Customer] : That's correct. Yeah. Yeah.

[2 minutes 43 seconds][Agent] : Is that so I say, OK, perfect. And do you have a landline number you'd like to add on to your account?

[2 minutes 49 seconds][Customer] : No, I don't have a landline number.

[2 minutes 51 seconds][Agent] : OK, perfect. So what I'm going to do is I'm just going to, yes, explain the features for you and run through some pricing. So here at Australian Seniors Life Insurance, what we do is we provide financial protection for your for your loved ones through a lump sum payment if you were to pass away before your 85th birthday in which is when the policy ends. Now you can choose cover between \$10,000 up to \$200,000 and you nominate up to five beneficiaries to receive the nominated benefit amount. So do you have any idea who you'd like to umm, nominate as your beneficiary?

[3 minutes 25 seconds][Customer] : My daughter.

[3 minutes 26 seconds][Agent] : Oh, perfect. So yes, if death is due to an accident, your chosen benefit amount will triple. And we also include an advance payment of 20% of the benefit. And now just to help with through no cost and all ex final expenses at the time. So the for an example, the accident was due to this and you had \$100,000 worth of cover that will triple and be \$300,000. And then we also provide an advance payment of 20% on top of that.

[3 minutes 33 seconds][Customer] : MMM MMM MMM.

[3 minutes 54 seconds][Agent] : Now it is easy to apply for Ramani. All we do is we just ask you 8 yes or no questions relating to your health over the phone. And if you are approved then what happens is you are covered immediately for death due to any cause except for suicide in the 1st 13 months once you accept them and once you commence the policy. In addition, there is also a terminally ill advanced payment which is included in the cover. So if you were diagnosed with 24 months or less to leave by the specialized medical practitioner, what we do is we pay your benefit amount in full to help you with the medical costs, just to ensure that you have received the best care possible while you're still alive. Yeah. So do you have any questions for me so far?

[4 minutes 39 seconds][Customer] : No, not now. I need a port and I will confirm you later. OK?

[4 minutes 44 seconds][Agent] : OK, sure. So let's go through a quote together Now to begin with reminding, have you had a cigarette in the last 12 months? Yes or no?

[4 minutes 45 seconds][Customer] : No, no, I don't smoke. I'm a nonsmoker.

[4 minutes 56 seconds][Agent] : OK, that's good. That's very good. Because that does keep your premium to a lower amount than opposed to a smoker.

[5 minutes 4 seconds][Customer] : Hmm. Mm.

[5 minutes 5 seconds][Agent] : So did you say that you were looking at \$100,000? Correct.

[5 minutes 9 seconds][Customer] : Mm.

[5 minutes 10 seconds][Agent] : OK. Were you looking to pay this 4 nightly or monthly?

[5 minutes 9 seconds][Customer] : Hmm, I think better fortnightly.

[5 minutes 16 seconds][Agent] : OK, sure. So remind me, for \$100,000 of coverage, you're looking at a payment of \$82.35 per fortnight.

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

[5 minutes 28 seconds][Agent] : So yeah, how is that sounding in terms? Yep. After you turn 85, that's when the policy ends.

[5 minutes 28 seconds][Customer] : OK, so how how long I have to pay this one till I get 80 turn 80 I turn 85. When did the policy end?

[5 minutes 42 seconds][Agent] : That's correct.

[5 minutes 43 seconds][Customer] : OK, so if I think turn 85 I can get the my all money back or?

[5 minutes 44 seconds][Agent] : So, Yep, Yeah. So if you turn 85, what we do is sorry. Let me just provide you with the correct information so that I'm not sorry. Bear with me. Sorry. Is it OK if I just place you on a brief hold for two or three minutes just so I can find out the information for you?

[6 minutes 21 seconds][Customer] : No worries. Thank you.

[6 minutes 22 seconds][Agent] : OK, thank you. Place you on hold. Thank you so much for waiting. I appreciate your patience. Remind me.

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

[7 minutes 5 seconds][Agent] : Yes. So the policy does end on the 85th birthday and you don't receive any funds back. That's correct.

[7 minutes 12 seconds][Customer] : So yeah, it's finished on 85th birthday and after that I I will get the refund. That means I I will get the money back or not.

[7 minutes 18 seconds][Agent] : No, no, no, no. What happens? Yeah, if you don't get the money back.

[7 minutes 26 seconds][Customer] : So what do? When did I get the money then when I passed away, only I will get the money.

[7 minutes 31 seconds][Agent] : So this is only if you were to pass away before your 18th birthday when the policy ends? Yeah. Or in addition, if there is a terminally ill advanced payment that's included in the cover. If you were diagnosed with 24 months or less to leave by a specialized medical practitioner or if you were to pass away, those are the only times that yet you would receive the funds.

[7 minutes 38 seconds][Customer] : OK, so if if I don't pass away before before that I won't get anything OK, if I don't pass away before 85 then I won't get any fund but I paid I will get it back.

[8 minutes 7 seconds][Agent] : No, unfortunately, once we hit 85 years old, the policy ends and you don't receive any money.

[8 minutes 14 seconds][Customer] : If I if I nothing happened between that I won't get anything. But I even I but I paid for you all this Yes, I won't get any that money back either.

[8 minutes 25 seconds][Agent] : Yeah, that's correct.

[8 minutes 27 seconds][Customer] : OK, that's fine then. Thank you. No, it's OK.

[8 minutes 26 seconds][Agent] : Because, yeah, sorry, it's an insurance policy.

[8 minutes 32 seconds][Customer] : Yeah, Yeah. It's not worth. No. You say it doesn't happen in vain. No, I spend and I can put that money into my savings that at least I will get something.

[8 minutes 33 seconds][Agent] : Yeah, yeah, sure.

[8 minutes 42 seconds][Customer] : No, at the end of the. Yeah, that's fine. Thank you.

[8 minutes 46 seconds][Agent] : OK, sure.