

[1 seconds][Customer] : Hello. Hello.

[3 seconds][Agent] : Hey, good afternoon John. This is Kapilan calling from Australian Seniors Insurance.

[9 seconds][Customer] : Yeah.

[8 seconds][Agent] : You're looking to some lot cover online. How are you?

[11 seconds][Customer] : No thanks.

[13 seconds][Agent] : Beautiful. So I'm here to run to the pricing, answer the questions you might have as well. Just wanted to confirm. I was here to Mr. John Grundland.

[19 seconds][Customer] : Yeah, Yeah, that's right.

[21 seconds][Agent] : Yeah, beautiful date of birth, the 11th of January, uh, 1964.

[20 seconds][Customer] : Yeah, Yeah. Yep. That's it.

[24 seconds][Agent] : So that means you're 61 years young, beautiful. Can I confirm that you are a male Australian visitor? Just declare yes or no.

[32 seconds][Customer] : Yeah, yeah. Terminal.

[33 seconds][Agent] : Excellent permanent visit. OK.

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

[35 seconds][Agent] : And uh oh, sorry mate. Can I get a clear yes or no for the whole question? So just a second.

[41 seconds][Customer] : Yep. That's right.

[38 seconds][Agent] : I confirm that you are a male Australian visit beautiful. Thanks. And the calls are recorded and any advice I provide this general nature may not be suitable to your situation. Is need a couple on from Australian senior's insurance.

[45 seconds][Customer] : Yeah, yeah, yeah, yeah. That's about yeah, yeah.

[51 seconds][Agent] : You just call me cap for short OK now online you P requested a quote on \$200,000 that's the maximum we can offer you of course and the minimum is \$10,000 umm so let me just pull it up on the 200,000 just need to ask you smoke. You said this question. Have you had a cigarette in the last 12 months? Yes or no? Have you had a cigarette in the last 12 months?

[1 minutes 8 seconds][Customer] : Sorry, No, no, no, no.

[1 minutes 13 seconds][Agent] : Beautiful. Oh, so I could say the same thing. Unfortunately, I can't. Uh, let's have a look here. So I start off at the 200,000, but let me know if you want me to quote you in another amount, OK, And view as many quotes as you want. But for \$200,000 life insurance, which will triple to \$600,000 in the event of an accidental death, you're looking at \$222.43 a fortnight. So it's about \$111.00 a week.

[1 minutes 37 seconds][Customer] : Yeah, yeah. Yeah.

[1 minutes 37 seconds][Agent] : OK, If what is up to the \$100,000 cover, you'll get \$111.21 a fortnight and if you're looking at say \$50,000 coming, you'll get \$55.61 a fortnight.

[1 minutes 48 seconds][Customer] : Yeah.

[1 minutes 48 seconds][Agent] : So about just under 20, uh, \$8 a week. And remember \$50,000 covered with triple of \$150,000 and give it up an accident.

[1 minutes 49 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[1 minutes 57 seconds][Agent] : OK, but if you don't mind me asking the John, what, what's the actual reason you're looking into some licenses?

[2 minutes 5 seconds][Customer] : Just for my, if anything happened with my wife.

[2 minutes 1 seconds][Agent] : Is that just to sort of leave behind for like your children, grandchildren or do you have any debts pay off for your wife? OK, beautiful.

[2 minutes 8 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 11 seconds][Agent] : You did put in joy.

[2 minutes 15 seconds][Customer] : No, no, that's all.

[2 minutes 11 seconds][Agent] : You, uh, you want me to call you your wife as well or just for yourself?

[2 minutes 15 seconds][Customer] : I'm just figuring, trying to figure out, that's all. Sorry. Yeah. So let's see how much to do some stuff.

[2 minutes 19 seconds][Agent] : So how's that starting so far?

[2 minutes 21 seconds][Customer] : Yeah. Sorry. Yeah. Sorry.

[2 minutes 24 seconds][Agent] : How's that starting so far? Is that affordable?

[2 minutes 24 seconds][Customer] : Yeah, yeah, yeah, yeah. Just now talk with my wife.

[2 minutes 31 seconds][Agent] : Talk to your wife about it. Yeah, sure. Yeah, you can definitely do that. You have that, OP.

[2 minutes 31 seconds][Customer] : So yeah, yeah, no, it's 100,100 hundred 1100 all the week, 200,200 all the week. So yeah, yeah, I just gotta talk about her and see sort of two things and so.

[2 minutes 43 seconds][Agent] : They, they weren't weekly. So they were fortnightly, not weekly. It was fortnightly that I quoted you on.

[2 minutes 43 seconds][Customer] : Oh, OK.

[2 minutes 49 seconds][Agent] : OK.

[2 minutes 49 seconds][Customer] : Yeah, it's like a hundred 100,000. Yeah. OK, OK. OK. Yeah. Yeah. Yeah. Yeah. Alright.

[2 minutes 50 seconds][Agent] : Now it's about \$111.00 a fortnight every two weeks, OK?

[2 minutes 59 seconds][Customer] : Yeah.

[2 minutes 59 seconds][Agent] : So you can definitely go and talk to your wife about it. That's fine.

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

[3 minutes 1 seconds][Agent] : We'll give you that chance to do that.

[3 minutes 3 seconds][Customer] : Yeah. Yeah.

[3 minutes 3 seconds][Agent] : OK, So you have that option.

[3 minutes 5 seconds][Customer] : Yeah. OK. Yeah. Yeah. Yeah. Yeah. Yeah. Yeah.

[3 minutes 4 seconds][Agent] : Obviously, what I really want to do is see if you're actually eligible for the cover first, because John, not everyone gets approved with us, as you can imagine.

[3 minutes 12 seconds][Customer] : Yeah.

[3 minutes 12 seconds][Agent] : If we get you approved, I'll give you a couple of options at the end as well.

[3 minutes 15 seconds][Customer] : Yeah. Yeah.

[3 minutes 15 seconds][Agent] : OK, so before I take you to these eight questions, they're clear yes

or no answers as you did, uh, collect a few other information.

[3 minutes 16 seconds][Customer] : OK, Yeah, yeah, yeah. It's 2529. Yeah.

[3 minutes 23 seconds][Agent] : What's your address starting with your post code when you're ready, 2529, which suburb of town is that?

[3 minutes 33 seconds][Customer] : Flinders. Flinders 6 Tuma Place. Flinders. Yeah. Yeah. T double OMA. Yeah.

[3 minutes 34 seconds][Agent] : And the street name and number 6 Kuma place, is that where your mail goes to as well?

[3 minutes 44 seconds][Customer] : No. 4285, Gill Harbor. PO Box. Gill Harbor. Yeah. 2529. Yeah, yeah.

[3 minutes 49 seconds][Agent] : 4285 hold one SEC So 24285 is the post post box number.

[4 minutes][Customer] : No, no, that's the number of the box.

[4 minutes 4 seconds][Agent] : Oh, that's the number of the box.

[4 minutes 4 seconds][Customer] : Yeah, yeah. 2529.

[4 minutes 4 seconds][Agent] : OK, and what's the post code 20 529 OK, same post code. OK and the suburb is oh, I shall have that. OK, got it.

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

[4 minutes 17 seconds][Agent] : Thanks for that. Alright, alright, yeah, got it. PO Box 4285 S Avenue South Road 2529.

[4 minutes 25 seconds][Customer] : No, just mobile.

[4 minutes 23 seconds][Agent] : Alright, Do you have a landline number or just a mobile somebody uh uh 0417464041 and e-mail address is uhjagrandland@hotmail.com.

[4 minutes 31 seconds][Customer] : Yeah, yeah, that's right.

[4 minutes 39 seconds][Agent] : Alrighty, now I'll explain how the cover works. So it's very straightforward. So it's easier. What we do is we pay the money out of the lump sum payment, OK?

[4 minutes 38 seconds][Customer] : Yeah, yeah, yeah, yeah. Yeah, yeah.

[4 minutes 52 seconds][Agent] : Uh, in the event that you would have passed, so you choose who

the beneficiary that you choose who the money goes to in, in other words, who the beneficiaries are, OK.

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

[5 minutes 1 seconds][Agent] : And we pay the money out as a lump sum payment and then they can use that money however they see fit.

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

[5 minutes 5 seconds][Agent] : Uh, so with this cover, we pay this money out as a lump sum payment if you were to pass away, uh, before your 85th birthday when the policy ends, OK, Now in saying that, if you are accepted and once you decide to commence the policy, you will be covered immediately to death due to any cause except suicide in the 1st 13 months.

[5 minutes 24 seconds][Customer] : Yeah. Yeah.

[5 minutes 24 seconds][Agent] : If you take it out today and tomorrow you pass it in a car accident or a heart attack, for example, Touchwood, it'll be caught for those kind of things, OK?

[5 minutes 32 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[5 minutes 33 seconds][Agent] : Now there's also a terminally ill advanced payment included, which means that at any time you hold the policy, if you were diagnosed with 24 months or less to live by specialized medical practitioner, then obviously in that case, you pay out 100% of the life insurance benefit amount to you while you allow.

[5 minutes 44 seconds][Customer] : Yeah, yeah, yeah, yeah.

[5 minutes 50 seconds][Agent] : OK, uh, now just one more thing in regards to your premium. You might know this already, but your premium is stepped, which is it will increase each year. I'll give you an example as an indication, if you make no changes to the policy, your premium next year will be \$59.50, a \$4.00.

[6 minutes 9 seconds][Customer] : OK.

[6 minutes 6 seconds][Agent] : It's gonna be roughly \$4.00 if you were to take it out of the \$50,000 cover.

[6 minutes 10 seconds][Customer] : Yeah. Yeah.

[6 minutes 11 seconds][Agent] : Uh, but you can also find information about our premium instruction, our website as well. OK, uh, now gonna be desired. It's a pre underwriting disclosure statement. It's to explain to you bit about the questions and how you should go about to answer them. And then we'll go straight into the case so it's easier.

[6 minutes 10 seconds][Customer] : Yeah, yeah, yeah, yeah.

[6 minutes 23 seconds][Agent] : Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes should cover and other related services. We will share this with the insurer and may share with other assuring service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct the information and lodge complaints about breaches of privacy. Umm, so it's gonna be sweet that let's do that to you, OK? Umm so by proceeding you understand that you are applying to purchase a life insurance policy and as such have a deed to take reasonable care to. Don't make any misrepresentations. This means that you need to ensure that you understand each question I ask you and then you provide honest, accurate and complete answers. OK?

[6 minutes 38 seconds][Customer] : Yeah, yeah, yeah.

[7 minutes 10 seconds][Agent] : You need to answer each question in full. Even if you have provided some information to us in any earlier discussions you've had, if you do not take reasonable care, you may breach your duty. And if this happens, you'll ensure maybe entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Now, do you understand and agree to do you need just to clear, yes, Sir.

[7 minutes 28 seconds][Customer] : Yeah, yeah, yeah. That's fine. Yeah.

[7 minutes 31 seconds][Agent] : No thanks, Ed. Now, the first question is a lot of COVID-19, in case it's asking you, have you been hospitalized with COVID-19 the last six months or have you been diagnosed with COVID-19 in the last seven days? Yes, Sir.

[7 minutes 43 seconds][Customer] : Yeah. Yeah. No, I haven't. No.

[7 minutes 42 seconds][Agent] : No, beautiful. First question out of the 8 Nice and easy. Good luck.

[7 minutes 47 seconds][Customer] : Yeah.

[7 minutes 47 seconds][Agent] : I guess it's asking you uh, 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 or no?

[7 minutes 58 seconds][Customer] : No, I haven't.

[7 minutes 59 seconds][Agent] : So I mean, I can't sorry, I can't hear you clearly. Hold on one SEC.

[8 minutes 1 seconds][Customer] : Yeah. No, no, I haven't. No. Yeah.

[8 minutes 1 seconds][Agent] : Let me just, if I can put my volume up on my end. Hold on one SEC.

Yeah, I don't know what it is. I feel like you're very far away from the receiver. So, alright. OK, OK.

No, no, fair enough. OK. So just for that last question, can I just get a clear yes or no please?

[8 minutes 9 seconds][Customer] : Yeah, yeah, my, I'm, I'm a stepping up from death and I'm not go away, but yeah, yeah, yeah. No, I haven't. No.

[8 minutes 20 seconds][Agent] : Beautiful. Thanks for that.

[8 minutes 33 seconds][Customer] : And no, I haven't.

[8 minutes 21 seconds][Agent] : Next question, 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, yes or no that now the last five years, have you been diagnosed with or treated for any of the following cancers, lung cancer, cancer, the thus against stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs. So I currently assume to be treated with chemotherapy, yes or no?

[8 minutes 50 seconds][Customer] : Yeah. No, I haven't.

[8 minutes 50 seconds][Agent] : Do you have a renal kidney condition that that currently requires dialysis or transplant or a doctor's advice will be required in the future? Yes or no?

[9 minutes][Customer] : No, I haven't.

[9 minutes 1 seconds][Agent] : You have a liver condition that will require a transplant in the future? Yes, sooner.

[9 minutes 6 seconds][Customer] : And no, I haven't.

[9 minutes 7 seconds][Agent] : Have been diagnosed with or currently undergoing testing for? Has a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? Yes, sooner.

[9 minutes 17 seconds][Customer] : No, I haven't.

[9 minutes 18 seconds][Agent] : In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes, sooner.

[9 minutes 23 seconds][Customer] : No, I haven't.

[9 minutes 25 seconds][Agent] : Are you experiencing any unexplained symptoms or I currently undergoing a waiting for the results of any health related tests or investigations or be diagnosed as I mean 12 months or less to it.

[9 minutes 35 seconds][Customer] : Yeah. No, I have.

[9 minutes 37 seconds][Agent] : Beautiful. That's the last question. Now I've got great news. So it's come back very quick. Congratulations. You've been fully approved for the life insurance under the terms and conditions. So well done. No, as I mentioned, yeah, we, we able to give you a couple of options that. So obviously I can send out an e-mail, the link to the PDS and the pricing. So you can have a read through that with your wife. The second option we have for you is essentially the same thing we get so that the full policy documents is by e-mail and mail.

[9 minutes 40 seconds][Customer] : Yeah, yeah, yeah.

[10 minutes 1 seconds][Agent] : Uh, but the great news is because you've been approved, we can cover you from today under the terms and conditions, give you that Peace of Mind while you're making that final decision. However, even though we cover you from today, we let you choose a date in the future as the first payment date. This way you're not paying anything straight away. OK, So what happens is we cover, you send out all the details, you choose the first payment date. If you're happy with the cover, it'll come out on the date you select from that day. You get a 30 day cooling off treat as well. Uh, if you're happy with the cover, the only thing you need to do at home is fill out the beneficiary's forms, sign that it's send it back. OK.

[10 minutes 16 seconds][Customer] : Yeah, yeah, yeah, yeah.

[10 minutes 32 seconds][Agent] : Now if you go the other way once you've been going through with your partner, that's fine. You use a kind of party cancel policy at any time. There's no cancellation fees or hidden cost.

[10 minutes 40 seconds][Customer] : OK.

[10 minutes 41 seconds][Agent] : Does that sound fair to you?

[10 minutes 41 seconds][Customer] : Yeah, yeah, yeah, that sounds fine.

[10 minutes 44 seconds][Agent] : OK, so just to clarify, if you're happy to be covered from today under the terms and conditions, we do let you choose the first payment date to date that suits you in the future.

[10 minutes 43 seconds][Customer] : Yeah, yeah, yeah, yeah.

[10 minutes 53 seconds][Agent] : What date suits you? Do you prefer payday or the day after you're paid? What's easier for you?

[10 minutes 58 seconds][Customer] : Oh yeah. It's probably the day after you pay. I don't know, talk it to my wife and we won't be back into Monday. Like, I don't have a computer and I think we have to look at anything.

[11 minutes 7 seconds][Agent] : Sorry, ma'am. So could you say that again? Sorry, so you said.

[11 minutes 6 seconds][Customer] : So yeah, I, uh, pro probably then, uh, some next week I gotta talk to my wife to sort of get back. Uh, I talk to my wife to leave the home next week, so when I can be at my computer and look at all the details. Yeah, yeah, yeah, yeah. I want to be home until Monday at least. Yeah, yeah, yeah.

[11 minutes 23 seconds][Agent] : So you get home next week, uh, are where are you?

[11 minutes 29 seconds][Customer] : I'm up and up and now. Up and now from Bay Open now.

[11 minutes 29 seconds][Agent] : Are you, you're OK?

[11 minutes 32 seconds][Customer] : Yeah, yeah, yeah. I'm on the away.

[11 minutes 33 seconds][Agent] : So you right, are you, are you with your wife though, or you're not with your wife?

[11 minutes 35 seconds][Customer] : Yeah, yeah, yeah. I'm with my wife.

[11 minutes 38 seconds][Agent] : Are you with your wife?

[11 minutes 38 seconds][Customer] : Yeah, yeah, yeah. Yeah.

[11 minutes 39 seconds][Agent] : OK, Umm, so the policy documents we get say it does it.

[11 minutes 49 seconds][Customer] : Yeah. Yeah.

[11 minutes 45 seconds][Agent] : So we're gonna send out a hard copy, but but we're gonna send out an e-mail copy as well, so you'll be able to be see it within like 10-15 minutes. Does that make sense?

[11 minutes 53 seconds][Customer] : Yeah, yeah, yeah, yeah. That makes sense. Yeah, yeah.

[11 minutes 56 seconds][Agent] : So then you don't have to go back home to view those details.

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

[11 minutes 59 seconds][Agent] : You can actually view it on the e-mail that we're gonna send that.

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

[12 minutes 1 seconds][Agent] : Does that make sense?

[12 minutes 1 seconds][Customer] : Yeah, Yeah.

[12 minutes 2 seconds][Agent] : So just coming back to what I was saying, I understand you wanna speak to your wife.

[12 minutes 6 seconds][Customer] : Yeah. Yeah.

[12 minutes 5 seconds][Agent] : So I, I just wanna make sure you understood the two options.

[12 minutes 8 seconds][Customer] : Yeah.

[12 minutes 8 seconds][Agent] : OK, So the first option, right? We, we can send out the details for you to sit down and meet through with your wife.

[12 minutes 14 seconds][Customer] : Yeah.

[12 minutes 14 seconds][Agent] : OK, You have that option. The second option we're offering you is because you've been approved, we can cover you while you go through everything with your wife.

[12 minutes 22 seconds][Customer] : Yeah. Yeah.

[12 minutes 22 seconds][Agent] : We're giving you that Peace of Mind, but we're letting you choose when you want the first payment come out. So you're not paying anything straight away.

[12 minutes 29 seconds][Customer] : OK.

[12 minutes 28 seconds][Agent] : That's one of the reasons why we're living it due.

[12 minutes 29 seconds][Customer] : No, no, that should be fine. Everything's fine. Yeah, yeah.

[12 minutes 31 seconds][Agent] : So what do you want to do? That's what I'm asking you. What what?

[12 minutes 33 seconds][Customer] : Oh, yeah.

[12 minutes 33 seconds][Agent] : What do you want to do? OK, so when did you want the first payment date come out? You choose any date you want. It's up to you.

[12 minutes 34 seconds][Customer] : They can start the policy now the, the time from today, uh, see what's the, uh, lost my date for it. It does they lost stay in a month or something like that.

[12 minutes 49 seconds][Agent] : Yeah, yeah, that's fine. I put up for the 31st for now. If you need to change that date, give us a call. You can apply to change it, but I put up for the 31st for now. It's a Friday.

[12 minutes 49 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[12 minutes 56 seconds][Agent] : OK, then come out every fortnight on Friday.

[13 minutes][Customer] : OK. Uh, thank you.

[12 minutes 57 seconds][Agent] : But remember, you're still covered from today under the terms and conditions with the level of cover. Remember, you can always apply to take out extra cover on top of the future subject to eligibility. And you can also apply to reduce the level of coverage anytime as well.

[13 minutes 5 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. Or 100,000.

[13 minutes 8 seconds][Agent] : But for the time being, did you want me to leave it at the \$50,000 or OK, I'll leave it at the 100,000 then if you want. OK, umm, now remember, that's \$111.21, uh, a fortnight, OK. Now remember, if you're happy with the cover, the first payment will only come out of the 31st and then it'll come out every fortnight from then on.

[13 minutes 18 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[13 minutes 31 seconds][Agent] : Now we do link this up to a preferred net to the payment because

we are covering you from today under the terms and conditions.

[13 minutes 37 seconds][Customer] : Yeah, Yeah. Yeah.

[13 minutes 37 seconds][Agent] : You can, for the time being, put it on a card like a BSP, like a Visa Master debit card or a BSP and account number. What's easier for you?

[13 minutes 42 seconds][Customer] : Yeah, yeah, yeah. I understand. I I usually do Direct debit.

[13 minutes 47 seconds][Agent] : Direct debit?

[13 minutes 50 seconds][Customer] : Yeah. Savings account. Yeah.

[13 minutes 48 seconds][Agent] : OK, is it a savings or a checking account under your name?

[13 minutes 53 seconds][Customer] : Yeah. Me and my wife make it.

[13 minutes 55 seconds][Agent] : It's both under both your names.

[13 minutes 57 seconds][Customer] : Yeah.

[13 minutes 56 seconds][Agent] : OK, so I'll grab that in a second when you're ready.

[13 minutes 59 seconds][Customer] : Oh, I have.

[13 minutes 59 seconds][Agent] : I'll start off with the BSP number.

[14 minutes][Customer] : Yeah, yeah.

[14 minutes][Agent] : When you're ready.

[14 minutes 2 seconds][Customer] : I haven't got the number here. It's only on the phone at the moment. Yeah. No, I haven't got it. No, I haven't got it here.

[14 minutes 5 seconds][Agent] : It's, it's on your phone like on your mobile phone or oh, that's OK.

[14 minutes 11 seconds][Customer] : That's what I need to put my account number.

[14 minutes 13 seconds][Agent] : Do, do you have a card under your name at the moment?

[14 minutes 19 seconds][Customer] : Yeah.

[14 minutes 16 seconds][Agent] : So I can put it, I can put it on on anything because nothing's coming up to the 31st anyway.

[14 minutes 20 seconds][Customer] : OK. Yeah, yeah, I understand. Yeah. Yeah.

[14 minutes 19 seconds][Agent] : So we could just use something under your name for now and then you can always apply to just change that over because nothing's coming up to the 31st.

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

[14 minutes 27 seconds][Agent] : But that's uh, D yeah.

[14 minutes 27 seconds][Customer] : Yeah, yeah, yeah, OK. Yeah.

[14 minutes 28 seconds][Agent] : So you got a card. You get too easy.

[14 minutes 29 seconds][Customer] : Got recorded here, yeah, yeah.

[14 minutes 31 seconds][Agent] : Is it a visa or master debit card? OK, beautiful. Give me one SEC.

Let me just, uh, load that up for you. So with this, umm, I'm gonna be this IT first, OK?

[14 minutes 33 seconds][Customer] : Its a Moscow, yeah.

[14 minutes 44 seconds][Agent] : It says here for security purposes, John, while obtaining card details, the call recording will stop and we'll recommence after we collected the details, OK. Music the call recording says. Please be advised the call recording is now received for quality monitoring purposes.

[15 minutes 38 seconds][Customer] : Yeah, yeah.

[15 minutes 38 seconds][Agent] : OK, umm, now with this, umm, just a couple more things. If you haven't done your will already, you're gonna get access to our free legalized online rule kit as well.

[15 minutes 47 seconds][Customer] : OK. Yeah.

[15 minutes 47 seconds][Agent] : That's valued at \$160.00. That's for you to keep OK.

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

[15 minutes 51 seconds][Agent] : And also remember, one of your beneficiaries can request an advanced payout of 20% out of the life insurance benefit amount. So with \$100,000 cover, it'll be \$20,000 compared in advance.

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

[16 minutes 1 seconds][Agent] : Generally within, uh, one business, they're receiving the relevant documentation so that money can go for funeral cost of the final expenses.

[16 minutes 9 seconds][Customer] : OK.

[16 minutes 9 seconds][Agent] : OK.

[16 minutes 9 seconds][Customer] : Yeah, yeah, yeah.

[16 minutes 10 seconds][Agent] : And remember with the premiums, you can also find information about a premium structure on our website as well. Now all I need to do is read out the final terms and conditions.

[16 minutes 17 seconds][Customer] : Yeah.

[16 minutes 17 seconds][Agent] : But before I do that, umm, can I just ask you, was there any questions at all for me before I do this?

[16 minutes 23 seconds][Customer] : Not not though. No. No.

[16 minutes 24 seconds][Agent] : Yep. Beautiful. And have you understood everything so far?

[16 minutes 27 seconds][Customer] : Yeah. Yeah.

[16 minutes 28 seconds][Agent] : OK, beautiful.

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

[16 minutes 28 seconds][Agent] : So I'll read this out to you and then, uh, and then you'll be coming from today.

[16 minutes 32 seconds][Customer] : Yeah.

[16 minutes 32 seconds][Agent] : OK, under the terms and conditions, it's easier. Thank you, John go onland.

[16 minutes 35 seconds][Customer] : Yeah. No, thank you.

[16 minutes 35 seconds][Agent] : It is important you understand the following information. I will last you give into these terms at the end and your policy is not being forced unless you agree to these terms in full series. License is issued by hand of a life. It was laser limited handed as an arrangement would bring to the financial services. Teddy is an Australian senior's insurance agency to issue and the ranges insurance on its behalf hand relies upon the accuracy of the information you provided when assess the application. That includes the information we initially collected from you to provide a quote.

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

[17 minutes 1 seconds][Agent] : Hadever has set a target market determination for this product, which describes the type of consumers this product is designed for uh, distribution practices that

consistent with this determination and you can obtain a copy on our website. I need to remind you the deed to take reasonable care that you agreed to. Can you please confirm you've answered all of our questions in accordance with your deity? Just declare yes or no, I said.

[17 minutes 17 seconds][Customer] : Yes, yes, yes, I did.

[17 minutes 21 seconds][Agent] : Now we may from time to time provide office to other communication message we have provided to our simulation to other products and services by agreeing to this declaration. The consent to us to contact you for this purpose until you update the accepted cover pays lump sum benefit amount of the following uh John Ronline receives \$100,000 in the benefit. If this is a result of an accident, the benefit payment will include an accident to death benefit which will equate to a total payment of triple the benefit amount of benefit is not paid in the benefit of the in the 1st 13 months of the policy. Your cover expires on 10th of January 2, 1049 12:00 AM. Your premium for your first year cover is 11 sorry \$111.21 per fortnight.

[17 minutes 40 seconds][Customer] : Yeah, yeah, yeah, yeah.

[18 minutes][Agent] : Your premium is debt which is will be calculated at each policy diversion which generally increase each year including your premium. The amount payable to Australian CD's of between 14% and 46% of each premium calculate on the level basis over the life of the policy. Uh, your payment will be debited from your credit card, which you ask was debited from that provided to us. We may provide within communications to you by the e-mail address you provided to us. This will include any legal notices we are required to provide to you. If you'd prefer to receive these only by bill, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mailed to you if you provide us the e-mail address. Your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets the needs. You have a say they're calling off paid it when you may cancel your policy in any premium you may have paid will refunded in full unless you've lodged a claim. There are risks associated with replacing policies as you need policy may not be identical to existing cover. We recommend they do not cancel an existing policy until you've received and read our policy in full. But the complaints process which you can actually send any time by contacting us. Full details are

available online and in the documentation we are sending.

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

[19 minutes 3 seconds][Agent] : OK, now, uh, just quickly let you know also, I remember we pay the money out of the lump sum. If you were to pass it before your 85th birth when the policy ends. But it's saying that if you are accepted and once you decide to commence the policy, you will be covered immediately for death duty and cause except suicide in the 1st 13 months.

[19 minutes 20 seconds][Customer] : Yeah, OK. Yep.

[19 minutes 19 seconds][Agent] : There's also that terminally in advance statement between if you were diagnosed with 24 months or less delivered by a specialized medical practitioner, we'll pay out 100% of the life interest benefit amount to why your life.

[19 minutes 30 seconds][Customer] : Yep.

[19 minutes 29 seconds][Agent] : OK, Uh, any questions around that at all?

[19 minutes 32 seconds][Customer] : No, No, no.

[19 minutes 32 seconds][Agent] : Crazy.

[19 minutes 32 seconds][Customer] : No questions.

[19 minutes 33 seconds][Agent] : Just in regards to declaration. Do you understand and agree with the declaration just to clear? Yes, Sir. No.

[19 minutes 37 seconds][Customer] : Yes, I understand.

[19 minutes 38 seconds][Agent] : Would you? Yep. Would you like any other? Sorry, ma'am, I, I, I couldn't hear you clearly. Sorry.

[19 minutes 42 seconds][Customer] : Yeah.

[19 minutes 42 seconds][Agent] : I was gonna clear.

[19 minutes 43 seconds][Customer] : Yeah.

[19 minutes 43 seconds][Agent] : Yes, Sir. No verse.

[19 minutes 43 seconds][Customer] : Yes, I understand. Yeah, yeah. Yeah. Yes, I do.

[19 minutes 43 seconds][Agent] : So do you understand and agree with the declaration like that? And would you like any other information or would you like me to read any part of the PDST? Yes,

Sir. There.

[19 minutes 53 seconds][Customer] : No, I think not. At the moment, no.

[19 minutes 54 seconds][Agent] : Yes, beautiful. Not a problem. So it will be covered. As of now, you're gonna get full policy details via e-mail, generally within about 10-15 minutes. Uh, you're gonna get a hard copy sent out by mail as well.

[20 minutes 4 seconds][Customer] : OK.

[20 minutes 4 seconds][Agent] : What I'll also do is that on a separate e-mail, I'll send out the the quotes on the 100,000 and the 200,000 as well, just as a reference for you, OK?

[20 minutes 12 seconds][Customer] : Yeah. Thank you. Yeah. Thank you. Yeah. Yeah.

[20 minutes 13 seconds][Agent] : Umm, sorry, not the 100,000, the 50,000 and the 20,000, OK, because you're covered for the 100,000 at the moment and uh yeah, that's just as a reference, but umm, any questions at all give us a call. Uh, but apart from that, the only thing you need to do is fill out that beneficiary form, sign it and send it back.

[20 minutes 27 seconds][Customer] : OK. Thank you.

[20 minutes 27 seconds][Agent] : OK, beautiful. Apart from that, was there anything else I can help you with?

[20 minutes 28 seconds][Customer] : Yeah, that, that's all good. Thank you. All good. Thank you.

[20 minutes 32 seconds][Agent] : Too easy mad too easy. Welcome to chilling series. You have a nice day. Thank you.

[20 minutes 35 seconds][Customer] : Yeah, thank you.

[20 minutes 35 seconds][Agent] : Cheers.

[20 minutes 36 seconds][Customer] : Thanks.

[20 minutes 36 seconds][Agent] : Bye. Bye.