

[1 seconds][Agent] : Thank you for calling Wheel Insurance. My name is Zora. How can I help you?

[7 seconds][Customer] : I want to join life insurance, please.

[11 seconds][Agent] : Life insurance.

[13 seconds][Customer] : Oh, everybody's gonna pay They now. Yeah. Yeah. Play life insurance.

[15 seconds][Agent] : OK, So awesome.

[17 seconds][Customer] : Alright.

[18 seconds][Agent] : No, that's OK. Don't be sorry. Thank you for calling and responding to our advert on TV. And you've come to the right person as well. What I'll quickly do is run some pricings with you so you can select what is affordable for you to pay. And do feel free to ask questions you may have along the way.

[35 seconds][Customer] : OK.

[34 seconds][Agent] : OK awesome. Now before I do that, I'll let you know. Once again, my name is Sora and this is real insurance. All calls are recorded. Any advice I provide you is general in nature and may not be suitable to your situation. I'll just get some of your details so we can work it out together. What's your first and last name? Perfect.

[55 seconds][Customer] : Graham Andrew Morgan, Yes.

[58 seconds][Agent] : Ma'am, we go with the first and last name, so I'll leave it at Graham Morgan and umm Graham, what's your date of birth? So you are 71 now.

[1 minutes 6 seconds][Customer] : 8th of the 5th 52 yes.

[1 minutes 14 seconds][Agent] : OK, beautiful.

[1 minutes 16 seconds][Customer] : Next month, that'll be 72.

[1 minutes 18 seconds][Agent] : I know. I was just going to wish You Beautiful next week coming up. Fantastic. And can I also kindly check with you, Graham, that you are a male and an Australian resident, yes or no?

[1 minutes 31 seconds][Customer] : Yes, I'm Australian born. I'm an Aboriginal.

[1 minutes 34 seconds][Agent] : Beautiful, Thank you so much. So just confirming you are a male and an Australian resident, yes or no?

[1 minutes 40 seconds][Customer] : Yes.

[1 minutes 41 seconds][Agent] : Fantastic. Perfect. So given your age, Graham, you're perfectly eligible to apply for the wheelchair life cover that for you all for and the option for you to choose is from \$10,000 up to \$100,000.

[1 minutes 59 seconds][Customer] : Oh, I'm not sorry.

[1 minutes 59 seconds][Agent] : And because no, no, go ahead.

[2 minutes 4 seconds][Customer] : No, I was gonna say how much is 100,000? The blood price?

[2 minutes 6 seconds][Agent] : OK, let's bring that up and just letting thank you. I'll bring that up and just letting you know your birthday is coming up. It's pretty close.

[2 minutes 18 seconds][Customer] : OK.

[2 minutes 13 seconds][Agent] : So just letting you know, the system will still calculate your age as of today and if as long as you make your first payment before turning 72, it'll be that premium that I'll give you.

[2 minutes 24 seconds][Customer] : Yep.

[2 minutes 24 seconds][Agent] : OK, today I'll start with the \$100,000 and then if you feel it's not suitable, let me know and we can drop that down for you. You have many options in between as well. But Graham, just to, umm, pause here for a little bit. I've talked to a lot of people every day, Graham. Some people talk about protecting like an outstanding mortgage they may have left behind.

[2 minutes 45 seconds][Customer] : Yeah, yeah.

[2 minutes 46 seconds][Agent] : Some people talk about the family, children, grandchildren, partner. And I know you saw the ad on TV and again, thank you for responding, but how did that sort of resonate with your current situation? Why are you doing it?

[2 minutes 57 seconds][Customer] : I've been thinking, I've been thinking about it for a while, but I haven't got a furniture now. Yeah.

[2 minutes 58 seconds][Agent] : I was taking Havana for a while and you did it today. Very good. Well done. Umm, but is this money going to your children or a partner?

[3 minutes 12 seconds][Customer] : Could I work that out later on?

[3 minutes 12 seconds][Agent] : Mortgage to its mortgage, Yeah. You can work that out later on who the money goes to. I'm just trying to understand. You're doing this for your family. Is that it?

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

[3 minutes 22 seconds][Agent] : OK. Not a problem. So our real term life will cover Gram. It's designed to provide financial protection for your family through a lump sum payment if you were to pass away during the term of the policy. OK, now as I said, the range is from \$10,000 up to \$100,000. You can nominate up to five people to receive the money. Grams, just so you know now, in the event you suffer an accidental death, your family will receive triple the benefit amount.

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

[4 minutes][Agent] : So if death is due to an accident, your chosen benefit amount will triple And please to your family as well that they can request 20% of the benefit amount in advance to look after the immediate expenses for funeral whilst they're waiting for the rest of the money to be paid to them.

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

[4 minutes 21 seconds][Agent] : OK, perfect. Now with this insurance because it's a term life cover, I do need to ask you some questions. They're actually very simple and easy. No need to go to a doctor and getting medicals reports. None of that. You only need to answer 7 yes or no questions relating to your health.

[4 minutes 44 seconds][Customer] : OK.

[4 minutes 43 seconds][Agent] : If you are, if you are accepted Graham, and once you start the policy for the first 12 months you will be covered for accidental death. Only after the first 12 months you will be covered for death due to any causes. Is that clear?

[4 minutes 48 seconds][Customer] : Yeah, yeah.

[5 minutes 5 seconds][Agent] : Very good. And Graham, there is a terminal illness, sorry, there is a terminally ill advanced payment attached as well. This is your living benefit. It means which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12

months UMM list you live by a medical practitioner, we will pay the money in full at that time to you whilst your lives so that for you can use it towards your treatment.

[5 minutes 45 seconds][Customer] : Oh yeah, sorry.

[5 minutes 42 seconds][Agent] : I hope you never have to make that call, but it's there if you need it.

Very good. Now this policy will cover you for a 20 year term or until your 85th birthday, whichever occurs first. And at this time, the life insurance benefit expires, your premiums will cease and your policy automatically converts to a final expenses benefit which is 20% of your life insurance amount and covers you for a further 10 years if you were to pass away at no additional cost to you. And Graham, during this 10 years, if you also have an option to cash out half of the final expenses benefit and and your policy all good so far, very good. Now Graham, I have the price right here. And at the moment you are an on an age pension, very good.

[6 minutes 48 seconds][Customer] : Yes, yes.

[6 minutes 50 seconds][Agent] : So you get paid full 90 right with your pension Perfect. So at my end I'll leave it at 490 payment as well so you can align it with your payday and the money is there, you will know. So for \$100,000 cover grant, it'll be a four nightly payment, \$231.35 and that's on A4 nightly basis, correct, \$231.35 and that's every four night for 100,000 pay out to your family.

[7 minutes 23 seconds][Customer] : Right.

[7 minutes 23 seconds][Agent] : Now is this affordable or should it just sit down a bit?

[7 minutes 27 seconds][Customer] : Can you go there a little bit?

[7 minutes 29 seconds][Agent] : Of course I can. Let's bring it down to \$50,000 cover now your payment has gone down to 115 one, one five \$115.67 every 49. Is that better now?

[7 minutes 46 seconds][Customer] : That's it. Better, Yeah.

[7 minutes 48 seconds][Agent] : Yeah, perfect. I'm glad you will also get a reward from us. Crime you may have seen on TV, I may read about it. That really insurance. We give our customers a reward, which means following your first policy anniversary date, we are going to refund you 10% of all the payments you made in that time. So for you, that's \$300.75 going back to you as a thank you for being with us the first year. And uh, with this insurance, you will also get a will kit. Have you

made one for your family already? A will? OK, so we are going to send you a free will kit, which is valued at \$30. It'll be sent for free. So whenever you feel the time is right, Grand, feel free to have a look at that as well. Now, some of your details are on our system. You may have been inquiring about different insurances in the past. Are you still in Vic? Perfect. You can you please confirm your address just to make sure this is the same or not?

[8 minutes 17 seconds][Customer] : OK, no, yes, it's unit 3 #5.

[8 minutes 57 seconds][Agent] : Uh, sorry, sorry, sorry. Graham, I think you've moved. This is an address in Shepperton. What's your post code now?

[9 minutes 3 seconds][Customer] : No, no, no, no. I live in Swan Hill now.

[9 minutes 6 seconds][Agent] : Yeah. What's your post code now, 3585 and the suburb that you live in? Yeah. And your address, is that your mailing address as well now? And this number that I've that you are calling from which is 0402654045, this is your best contact number.

[9 minutes 9 seconds][Customer] : 3585 Swan Hill, number 35 Fraser St., Swan Hill Y Yes, yeah, this is my number.

[9 minutes 42 seconds][Agent] : Thank you. Graham. There is another number here 0403658604. Is anyone using that?

[9 minutes 52 seconds][Customer] : Oh, it's my brothers, I think. Yeah, my brothers. And he passed away last week and he was on the 10th of May.

[10 minutes 1 seconds][Agent] : Oh, I'm so sorry. I'll. I'll take that off then.

[10 minutes 5 seconds][Customer] : Nothing. That's another question I want to ask you about.

[10 minutes 7 seconds][Agent] : Yeah.

[10 minutes 7 seconds][Customer] : Or when you finish. When you finish.

[10 minutes 9 seconds][Agent] : No, no, go for it.

[10 minutes 11 seconds][Customer] : I don't know if he was in life insurance or not.

[10 minutes 16 seconds][Agent] : OK, I can. I'll have to check that later on after I'm done with yours because I can't.

[10 minutes 19 seconds][Customer] : Yeah, Yeah, yes.

[10 minutes 20 seconds][Agent] : I'm on a different your profile at the moment, but thank you for asking. I'll make a note of that.

[10 minutes 25 seconds][Customer] : OK.

[10 minutes 25 seconds][Agent] : You'd like to see whether he was with us at all.

[10 minutes 28 seconds][Customer] : Yes.

[10 minutes 29 seconds][Agent] : OK, I'll get his details later. OK, Thank you. And please remind me if I forget. And, umm, grant, do you have an e-mail account at all?

[10 minutes 42 seconds][Customer] : I beg your pardon.

[10 minutes 43 seconds][Agent] : Do you use any e-mail?

[10 minutes 46 seconds][Customer] : No, I don't use it.

[10 minutes 46 seconds][Agent] : That's OK. That's OK. We'll use your address to send out the documents. That's fine. Now, this is a life insurance grant, so Please remember your premium is stepped, which means it will increase each year. And I'll quickly show you how it happened. So it's, uh, clear and transparent. So right now for your \$50,000 cover, it's \$115.67 per fortnight. As an indication, if you make no changes to the policy, your premium next year will be \$117.98 per fortnight. OK, so as an in case you if you make no changes to the policy, your premium next year will be \$117.98 per full time and grand. Remember you can also find information about a premium structure on our website as well. All good, very good. Now the next step is to get you approved for this policy. So I still have to ask 7 questions to check your eligibility. There is a quick paragraph grab that I'll read out to remind you of being honest and truthful with your answers. I know you will be grand but I have to read and remind you of it very quickly.

[11 minutes 43 seconds][Customer] : Oh good, that's OK.

[12 minutes 1 seconds][Agent] : OK thank you Sir. It says. 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 it 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 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 understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each. Thank you. You need to answer each question in full. Even if you have provided some information to us in any earlier 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. Do you understand and agree to your duty? Yes or no? Perfect. And Graham, that's all I need from you. Just a yes or no with these questions at the at the very end of every question. OK, that's it.

[13 minutes 43 seconds][Customer] : Yes, OK.

[13 minutes 53 seconds][Agent] : Now the first one is asking you, in the last five years, have you been admitted to hospital as an impatient because of a heart attack, heart failure? So I'll start again. In the last five years, have you been admitted to hospital as an impatient because of a heart attack, heart failure or 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 condition? Yes or no? In the last five years, have you been diagnosed with or treated for any of the following cancers?

[14 minutes 23 seconds][Customer] : No, no, no.

[14 minutes 51 seconds][Agent] : Lung cancer. Sorry, I have to read the list here. That's OK, I'll start again.

[14 minutes 55 seconds][Customer] : Yeah, sorry, sorry.

[14 minutes 56 seconds][Agent] : No, no, that's OK. My bad. I paused. Let's start again. 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? Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future?

[15 minutes 25 seconds][Customer] : No, I hope not.

[15 minutes 44 seconds][Agent] : I hope not too, but I just need a confident yes or no to the full question, Sir.

[15 minutes 42 seconds][Customer] : No, no, no, no, no neither.

[15 minutes 48 seconds][Agent] : So I'll just beautiful. So I'll just read the question again, Sir, to record your answer. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advice will be required in the future yes or no a big no that just three more and get done. Do you have a liver condition that will require a transplant in the future? So would that be a yes or no to the full question?

[16 minutes 7 seconds][Customer] : No more cars are no, no that that'll be no.

[16 minutes 25 seconds][Agent] : Beautiful. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease And the very last one in the last five years, have you attempted suicide or have you been hospitalized for a mental health condition?

[16 minutes 43 seconds][Customer] : No, no.

[16 minutes 57 seconds][Agent] : Perfect. Looks like Graham, you take very good care of yourself. Knock on wood. Great to see and I go through a lot of obligations every day grants. It's great to see at your age you have been approved so well done again. So, so now that you have been approved, we'll be more than happy to get you protected for that \$50,000 couple. And we'll arrange, I'll arrange to get a copy sent to your address in the next two to five working days. So that allows you time to sit and go through it again at your own time. Sure, your family, talk to them, make sure everything is all right. The beneficiary form where you get to choose who the money goes to will be attached there. So please take time, fill it out, sign it and send it to us so we can put it on your file. And I know you have been wanting to do this for a while. You said that before. So for any reason, say after reading the documents, if you completely change your mind and you don't want to keep the cover, that's financial ground. The cover comes with a full 30 day cleaning off. And we will provide a full refund of your payments. And the second has been made in that time, OK. And you don't even have to make a payment today, ma'am. You get to pick and choose your own payment date. So you know how

you said you're on an age pension? We can align the payments with that. But just keep in mind your birthday is very close. OK?

[18 minutes 1 seconds][Customer] : OK, OK.

[18 minutes 16 seconds][Agent] : So when you pick the payment date, just make sure that it's it's sorry, if you want to, it's up to you. But if you pick your payment date before the 8, it'll be this premium. If you pick a date after 8 or after that, the system will calculate your age of 70. Need to. Does that make sense? So tell me, when do you want the first payment coming out?

[18 minutes 34 seconds][Customer] : Yes, probably on the 17th, so like Friday fortnight.

[18 minutes 42 seconds][Agent] : OK, 17. So that's off to your birthday. So the premium will be slightly higher. Is that OK with you?

[18 minutes 49 seconds][Customer] : That's OK.

[18 minutes 50 seconds][Agent] : Let's have a look and see what the payment looks like. OK, just give me a moment because I need to go back and just back on that. 117 is a Friday. You're right.

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

[19 minutes 7 seconds][Agent] : So for the \$50,000 cover, because you're choosing your first payment to be the 17th after turning 72, for \$50,000 cover, it will be \$128.37 per fortnight and you're still approved for that. Is that OK?

[19 minutes 25 seconds][Customer] : That's OK.

[19 minutes 26 seconds][Agent] : Beautiful. And you want these payments coming out of a card or a bank account?

[19 minutes 31 seconds][Customer] : Well, can I get a direct debit?

[19 minutes 29 seconds][Agent] : Grant, of course. Do you want the direct debit for the card or a bank account?

[19 minutes 37 seconds][Customer] : But, but can I do it please send it in?

[19 minutes 40 seconds][Agent] : Sir? We can't do it directly with Center Pay, if that's what you're asking. We can't do directly with Center link. So we can put the account or a card?

[19 minutes 46 seconds][Customer] : Yeah, I don't think I sent it back.

[19 minutes 48 seconds][Agent] : Yeah, we can put the account.

[19 minutes 48 seconds][Customer] : Yeah, give me a SEC.

[19 minutes 50 seconds][Agent] : OK. Is that a savings or check? Wherever you say, umm, your center in payment goes in, we can use that. Is that a savings or check? Is that in the name of Graham Morgan?

[19 minutes 57 seconds][Customer] : Savings, yes.

[20 minutes 1 seconds][Agent] : Beautiful. And Graham, I'm so sorry I interrupted you before. What's the BSP number on that? Take your time.

[20 minutes 18 seconds][Customer] : The day is 06/3 537 yeah.

[20 minutes 37 seconds][Agent] : 527 So is that Commonwealth?

[20 minutes 41 seconds][Customer] : 06, yeah.

[20 minutes 45 seconds][Agent] : Yeah. 0063527 BSB MM Hmm. Yeah, yeah. Perfect. And umm, crime for security purposes. Can I kindly check with you for the bank details you have just given me is yours and you are authorized to use it. Thank you very much. The very last step, Grant, is for me to read a verbal declaration that summarizes your policy. I'll read that out. There'll be two questions at the end and one in between, and we'll be all done. Now, before I read that out, Sir, I'll just confirm the policy documents that you get. Your name will appear as Mr. Graham Morgan and your date of birth will show 8th of May 52. All correct. And just one more time, You are a male and an Australian resident. Yes or no?

[20 minutes 43 seconds][Customer] : Commonwealth 60, Sorry, 063537, that's the BSB and the account number is 1073, 7743, yes, OK, yes.

[21 minutes 49 seconds][Agent] : Very good. Let me read this out again. Calls are recorded. Any advice I provide you is general in nature and may not be suitable to your situation. My name again is Sarah and this is real insurance it goes. Thank you. Graham Morgan, it is important you understand the following information. I will ask for your agreement to these terms at the end. Sorry. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real term life cover is issued by Hand of Our Life. Three of us today show limited

Hand of our has an arrangement with Greenstone Financial Services trading as real insurance to issue and arrange this insurance on its behalf. Hanover has relied upon the information you have provided when assessing your application. That includes the information we initially collected from you to provide a quote. Hanover has said a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty, Yes or no, yes or no?

[23 minutes 22 seconds][Customer] : Yes, yes.

[23 minutes 26 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. The accepted cover pays the lump sum benefit amount of the following. Graham Morgan receives \$50,000 in the event of death. Cover is for accidental death only for the 1st 12 months of cover, with death by any Cause cover thereafter. If you die as a result of an accident, the loss cover benefit amount triples the policy cover. The policy also covers terminal illness where you are diagnosed as having 12 months or less to live and diagnosis occurs at least 12 months after the policy commences. The benefit is not paid in the event of suicide in the 1st 13. Sorry. The benefit is not paid in the event of suicide in the 1st 12 months of the policy. The last cover for Graham Morgan expires on May 7th, 2037, 12:00 AM. Upon expiry, you will have the option to cash out 10% off your benefit amount and end your policy, or you can retain your policy with cover. Sorry. Upon expiry, you will have the option to cash out 10% of your benefit amount and end your policy, or you can retain your policy with cover equal to 20% of your benefit amount for a further 10 years at no additional cost. Your premium for your first year of cover Your premium for your first year of cover is \$128.37 per fortnight. Your premium is a stepped premium, which means it will generally increase at at each. Sorry. Your premium is a stepped premium, which means it will generally increase at each policy anniversary. Once set up, you are unable to make amendments to increase your level of cover.

Included in your IN premium is an amount payable to real insurance of between 26% and 65% of each premium calculated on a level basis over the life of your policy. Your premium will be debited from your nominated bank account in the name of Graham Morgan, which you are authorized to debit from and has provided to us. We may provide written communications to you via the e-mail address you have provided to us. This will include any legal notices we required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FSG via mail if you have provided us with an e-mail address. Your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you Grant my last two questions, Sir, and we are all done. Do you understand and agree with the declaration? I've just read you yes or no?

[27 minutes 16 seconds][Customer] : I understand.

[27 minutes 18 seconds][Agent] : Thank you Sir. So I just, I can only, I can only record yes or no. So I'll just read that again. Do you, do you understand? No, that's OK. Do you understand and agree with the declaration? I've just read you yes or no? Perfect. And the very last one, would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[27 minutes 17 seconds][Customer] : Yeah, yeah, yeah, yeah, yes.

[27 minutes 48 seconds][Agent] : Yes, yeah. So the last question is asking whilst you have me on the phone before I set up the policy, if you have any questions you can ask me. So what would you like to ask?

[27 minutes 58 seconds][Customer] : I was just wondering about my brother. I don't know if he was in real life insurance or not.

[28 minutes 5 seconds][Agent] : Right Sir.

[28 minutes 8 seconds][Customer] : It's there.

[28 minutes 5 seconds][Agent] : Remember I mentioned that after I'm done with yours, I'll just have to jump out of your profile to check that. So before I set yourself, I'll get it. I'll get to that right now. So before I set yourself my last question again, would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no? Yes. So what question do you have? OK. That company.

[28 minutes 28 seconds][Customer] : Yes, I have AI used to be with Aboriginal one in Victoria and that that fell apart sort of like they folded, they went into liquidation.

[28 minutes 50 seconds][Agent] : Oh, wow, I'm so sorry to hear that. OK, So what was your question? I'm sorry to hear you went through that.

[28 minutes 56 seconds][Customer] : I was wondering if I can get that money, why wasn't like insurance, but the payroll fund have a, you know, payroll fund to get that. What's can I get it get in guys to transfer that money over to use?

[29 minutes 10 seconds][Agent] : Oh, I see what you're asking. That's a good question, Graham.

[29 minutes 19 seconds][Customer] : Oh, right there.

[29 minutes 13 seconds][Agent] : But no, Sir, we can't, we, we can't contact that company to transfer what you have paid into them and transferred over to you. We don't have that option. Sorry about that.

[29 minutes 22 seconds][Customer] : Yeah, I've got to get that one to look at that.

[29 minutes 25 seconds][Agent] : That's a very good question. I'm sorry you went through the experience. Umm, so yeah, we, we, we don't do that.

[29 minutes 29 seconds][Customer] : Yeah, You know, I've been paying whatever, you know, I've been paying since 1992 I think.

[29 minutes 40 seconds][Agent] : Oh, wow. Umm, I'm so sorry that happened. I'm so sorry we don't have the option to transfer the money from them to us.

[29 minutes 40 seconds][Customer] : And they thought only about 4-5 year ago they went to liquidation, I like to say about it.

[29 minutes 50 seconds][Agent] : Umm, you may want yeah, if you want to have a if you, if it's a completely up to you if you'd like to contact them.

[29 minutes 59 seconds][Customer] : No.

[29 minutes 58 seconds][Agent] : So this thank you Sir. So before I get your life insurance and say so, the last question is just asking whilst you have me on the phone. If you have any questions with your cover, you can ask me and after I'm I'll set up yours. I'll check and see if your brother was with us or not. So once again, before I set this one up and get all the documents sent to you by post once again, would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[30 minutes 28 seconds][Customer] : No, I'll get a check in the mail out there.

[30 minutes 32 seconds][Agent] : Right, it is coming by mail and also remember you can always get in touch over the phone if you have any questions. 8:00 AM to 8:00 PM on it your Friday anytime we always have.

[30 minutes 41 seconds][Customer] : Yeah.

[30 minutes 40 seconds][Agent] : So I just need a clear yes or no. Would you like any other information about the insurance now, yes or no or would you like me to read any part of the PDS to you, Yes or no? So Gram, what would you like me to read out again?

[30 minutes 45 seconds][Customer] : Not no, no, yes, Whatever you want. Tell me whatever you read.

[31 minutes 3 seconds][Agent] : OK, right. So Gram I've gone through the policy with you this, the last part that I'm reading out is the declaration that I've just read out. So before I set it up, whilst you have me on the phone, we don't send a copy of this. So we read it out to you and before I set it up and get all the documents sent. If you have any questions for me, feel free to ask about this policy. So once again, before I set it up and send it out, would you like, and I can, I only need a yes or no. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no? Yeah. What would you like to know?

[31 minutes 42 seconds][Customer] : Yes, whatever you want to read that to me, dear.

[31 minutes 48 seconds][Agent] : Whatever you want to read it, right. So I've read the declaration out to you already. What I've just read out, that was a summary of your policy. So what we just ask our customers, we don't send a copy of this. So whilst you have me on the phone, if you have any questions before I set it up and sent out, you will be getting a policy to your policy documents by mail in the next two to five working days. But before I set it up and send out, whilst you have me on the phone, if you have any questions, feel free to ask. So once again, my last two questions before I set it up. Do you understand and agree with the declaration? I've read you yes or no.

[32 minutes 26 seconds][Customer] : Yes.

[32 minutes 27 seconds][Agent] : Would you like any other information about the insurance now yes or no or would you like me to read any part of the PDS to you yes or no?

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

[32 minutes 40 seconds][Agent] : OK, that's it. Hold on. And completed your first payment is not due until the 17th as you requested, Grant, which aligns with your payday, right.

[32 minutes 49 seconds][Customer] : Right.

[32 minutes 50 seconds][Agent] : Beautiful. So your first payment will be due then. And now what I'm going to quickly do, Grant, is have a search and see whether your brother was with us or not. OK. Now that yours is done, Sir, if you just allow me a minute, just give me one minute. I'll just put you on a quick hold and I'll make a quick search for your brother. OK, Stay with me. Thanks.

[33 minutes 9 seconds][Customer] : Thank you.

[33 minutes 10 seconds][Agent] : You're welcome. Hey, Graham, thank you so much for waiting. I appreciate it. What was your brother's date of birth? Yep. Yep. OK.

[34 minutes 57 seconds][Customer] : I 25th 25th of the 5th 48 Gordon Melbourne. Morgan.

[35 minutes 6 seconds][Agent] : And what was this for Gordon? And what was the last name?

[35 minutes 14 seconds][Customer] : Yeah, Morgan.

[35 minutes 21 seconds][Agent] : OK Golden. Malcolm Morgan.

[35 minutes 24 seconds][Customer] : That's right.

[35 minutes 25 seconds][Agent] : OK yeah. You did have an insurance as well. Do you know if you

are the beneficiary on that?

[35 minutes 35 seconds][Customer] : That would be.

[35 minutes 39 seconds][Agent] : OK so did when did you say you passed away? Uh.

[35 minutes 38 seconds][Customer] : I certainly was, I think last Wednesday week.

[35 minutes 49 seconds][Agent] : I'm so sorry I can't give you 2 seconds. Umm. So what I need you to do then is just stay on the line and I'll transfer you to the claims team so you can. Have you spoken to anyone here at all before about Gordon? OK, that's OK. That's OK. Can you just confirm? Can you just confirm the address for Gordon?

[36 minutes 2 seconds][Customer] : No, no, no, no. Shetland, 90 Patterson Rd.

[36 minutes 18 seconds][Agent] : What was the house number again?

[36 minutes 17 seconds][Customer] : Shepperton #90 Patterson Rd. Shepperton.

[36 minutes 25 seconds][Agent] : And the post code 3630 Victoria.

[36 minutes 28 seconds][Customer] : Yeah, I think so, yeah.

[36 minutes 30 seconds][Agent] : OK. And what type of insurance did you say he had with us?

[36 minutes 35 seconds][Customer] : I don't know.

[36 minutes 37 seconds][Agent] : OK, not a problem. Umm Morgan, I'm sorry. Just stay on the line for me. Sorry, the name is on in front of me.

[36 minutes 35 seconds][Customer] : He never, never told me, right?

[36 minutes 43 seconds][Agent] : Graham, just stay on the line for me and umm, I'm going to transfer you to the claims team. So the next person hopefully that you'll speak to will be someone in the claims team, OK? And they'll be assisting you. Thank you.

[36 minutes 55 seconds][Customer] : Was was he registered with you guys?

[36 minutes 59 seconds][Agent] : Sorry.

[37 minutes 1 seconds][Customer] : Was he registered with you guys?

[37 minutes 3 seconds][Agent] : Yeah, he is with us. So I'm sending you to the claims team so they can start the claims process for you. OK. Thank you, Graham.

[37 minutes 9 seconds][Customer] : OK, thank you.

[37 minutes 9 seconds][Agent] : Yours is all done. And now you'll be talking to the claims team for your brother's policy. And yours is all done. OK. Thank you.

[37 minutes 16 seconds][Customer] : And you have a bloody good day today.

[37 minutes 19 seconds][Agent] : Thank you, Sir.

[37 minutes 19 seconds][Customer] : Happy birthday to you.

[37 minutes 19 seconds][Agent] : It's been in my happy birthday to you. Happy. It's been a pleasure helping you, Sir. Take care of yourself. OK.

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

[37 minutes 28 seconds][Agent] : You're.

[37 minutes 27 seconds][Customer] : Thank you very kindly.

[37 minutes 29 seconds][Agent] : You're welcome. Hey, how are you?

[37 minutes 41 seconds][Customer] : Hey, good. How are you?

[37 minutes 42 seconds][Agent] : I'm good. You're in the claim scheme, right? Beautiful. So this is the new one. I'll give you the policy number.

[37 minutes 44 seconds][Customer] : Yep, Yep.

[37 minutes 49 seconds][Agent] : So it's 1310047455.

[37 minutes 57 seconds][Customer] : OK, thank you. And that's for Gordon.

[38 minutes 2 seconds][Agent] : Yeah. Got Malcolm Morgan.

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

[38 minutes 4 seconds][Agent] : He passed away on the 18th last month. So I have his brother Graham on the line. I just so I just set up a term last cover for him.

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

[38 minutes 16 seconds][Agent] : So he's on the line and he was just asking me whether his brother was with us so that I found this account.

[38 minutes 24 seconds][Customer] : OK. OK.

[38 minutes 21 seconds][Agent] : So it's the brother Graham on the line and he's confirmed, umm, sorry, the customer's name, date of birth, the address was wrong, umm, wrong house number and

that's it. OK.

[38 minutes 35 seconds][Customer] : OK. No worries.

[38 minutes 35 seconds][Agent] : And he couldn't confirm what policy type either.

[38 minutes 37 seconds][Customer] : Yeah, that's OK. You can pop him through. Thank you.

[38 minutes 40 seconds][Agent] : Thank you. I'll drop them in 321.