

[2 seconds][Agent] : Good morning there. My name is Jordan from Australian Seniors. How are you?

[6 seconds][Customer] : I'm fine. Thanks, Jordan. It's more in smart here.

[10 seconds][Agent] : How are you today, Maureen?

[10 seconds][Customer] : Jordan. I'm trying to get a quote on our car.

[19 seconds][Agent] : I see.

[14 seconds][Customer] : Yeah, 'cause we already have our funeral insurance with you people and I'm just wondering what a a quote. I just wonder if we can get a quote on our car. We're not happy with our current insurer.

[27 seconds][Agent] : Oh, I see. And I can certainly help you with that. So that's not a problem. We'll run through a new quote and get this one sorted for you if you're happy with it. Now what I'll grab from you. Thank you for your name.

[37 seconds][Customer] : Yeah, I tried to do it online but it won't let. I tried to do it online but it won't let me get past.

[42 seconds][Agent] : Mm. Hmm.

[42 seconds][Customer] : It won't let me enter our post code.

[45 seconds][Agent] : Hmm. Mm. Oh. OK. How strange. Well, thank you for letting me know that you've tried already. Let's see what I can do, and we'll see if we run into that same issue. I'll let you know if I do so. I do.

[48 seconds][Customer] : Yeah, OK, OK.

[54 seconds][Agent] : Thank you for your name there. Could I describe your date of birth as well?

[59 seconds][Customer] : 6th of the 8th 45.

[1 minutes 1 seconds][Agent] : Thank you. OK, let's get this one started for you. Now let's open up a new quote. There we are now with that one there. If I could also just get you, I do apologise, I know you did state it. If I could describe just the first and last name.

[1 minutes 23 seconds][Customer] : It's Maureen Smart.

[1 minutes 21 seconds][Agent] : Again, thank you very much there. Now, let's open up these questions. Now, before we jump into the questions, I'm just going to read to you what we call your

duty to answer honestly. We will ask you questions that are relevant to our decision to provide insurance and on what terms. We will use your answers to decide what insurance we will offer to calculate the premium and to assess claims. It's important that you answer honestly, accurately, and with reasonable care. You are answering for yourself and anyone else to hear. Any questions apply and your answers need to be correct as of the date you want your policy you to start. If you are unsure wanted to check something please do so before you answer. If your answers are not accurate and complete, the policy may be cancelled or treated as if it never existed and claims may be denied or not paid in full. Do you understand and agree yes or no? Thank you. Now my first question, do you have the number plate for that car?

[2 minutes 12 seconds][Customer] : Yes, yes, it's CA 13 TC.

[2 minutes 26 seconds][Agent] : Now I'll just repeat that one back. So that was C for cat, A for Apple, 13T for Tom, C for cat.

[2 minutes 34 seconds][Customer] : Yep.

[2 minutes 34 seconds][Agent] : Thank you.

[2 minutes 38 seconds][Customer] : Northern Territory.

[2 minutes 35 seconds][Agent] : And what state or territory was that registered under the NT? Thank you. Now that did come up for a 2008 Ford Territory Argia.

[2 minutes 45 seconds][Customer] : Hang on a second. Sorry.

[2 minutes 46 seconds][Agent] : That's OK.

[2 minutes 46 seconds][Customer] : Hang on a minute.

[2 minutes 46 seconds][Agent] : That's OK.

[2 minutes 47 seconds][Customer] : Hang on a minute. I can't hear within my. Yeah, sorry. I'm sorry about that. I can't hear with the belt bag.

[2 minutes 54 seconds][Agent] : That's that's that's perfectly fine. All good.

[2 minutes 58 seconds][Customer] : Yeah. What did you say? Yep.

[2 minutes 57 seconds][Agent] : So with that number plate, it came up as a 2008 Ford territory GRGHIA rear wheel drive. It's SYM YO7.

[3 minutes 14 seconds][Customer] : Yep.

[3 minutes 8 seconds][Agent] : It's a four door wagon 4 speed auto sequel SEC sports 6 multipoint fuel injection under that plate. Is that the correct one?

[3 minutes 18 seconds][Customer] : That's the correct one, Yeah.

[3 minutes 19 seconds][Agent] : Thank you. And you're after a full comprehensive quote. Is that right?

[3 minutes 23 seconds][Customer] : Yeah. Well, we're trying to work out what's the best way to go because we, we've had the car ourselves for three, three years. So we've only driven it 17,000 kilometers. So we don't drive it a lot. It's done like 6000 kilometers a year.

[3 minutes 34 seconds][Agent] : I see, I see, I understand that.

[3 minutes 39 seconds][Customer] : So won wondering if we should go for pay as you pay as you drive.

[3 minutes 44 seconds][Agent] : I see. We can.

[3 minutes 45 seconds][Customer] : I'm not sure.

[3 minutes 46 seconds][Agent] : That's OK. I'll happily what I'll do. Let me give you a quote for that comprehensive, if that's alright.

[3 minutes 54 seconds][Customer] : The damn dog. Sorry.

[3 minutes 56 seconds][Agent] : No, no, they're alright. That's all good. Now, yes, I'll happily give you a quote for the the comprehensive if you're eligible.

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

[4 minutes 3 seconds][Agent] : I will look toward that page you drive and then I'll explain it in a bit more detail just to see if that that does suit you guys.

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

[4 minutes 10 seconds][Agent] : Now if you were happy with the quote, when would you need it to start?

[4 minutes 16 seconds][Customer] : Second of Jan. January.

[4 minutes 18 seconds][Agent] : The 2nd of January? Thank you.

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

[4 minutes 19 seconds][Agent] : Let's move on from there. How is your car used?

[4 minutes 26 seconds][Customer] : Private.

[4 minutes 23 seconds][Agent] : Was it just private, no business private. Thank you.

[4 minutes 26 seconds][Customer] : Yeah, yeah.

[4 minutes 28 seconds][Agent] : Is your car used to earn income for delivering goods such as food and or carrying passengers such as high car services including Uber? Thank you. Now as I mentioned approximately how many kilometers will your car be driven per year? Would you like me to quote you on 6000? OK, thank you.

[4 minutes 36 seconds][Customer] : No, 6000, is that 100 a Hun, that 115 kilometres a week, isn't it?

[4 minutes 46 seconds][Agent] : And that's that is what has popped up. That is correct.

[4 minutes 51 seconds][Customer] : Yeah, Yeah.

[4 minutes 52 seconds][Agent] : 115 kilometres per week is what popped up on my end.

[4 minutes 56 seconds][Customer] : If we do that, we're lucky if we do that even.

[4 minutes 56 seconds][Agent] : Would you I see. Understood. So you'd be happy for me to quote you on that?

[5 minutes 2 seconds][Customer] : Yeah, quite. It's on that one, yeah.

[5 minutes 4 seconds][Agent] : Certainly Now the address for your car is kept overnight. Where was that?

[5 minutes 10 seconds][Customer] : Unit 259 Angel Rd. Johnston, NT 0832.

[5 minutes 17 seconds][Agent] : Thank you very much. I have found that. And where is your car kept overnight? For example, is it kept in a garage? There we go garage and during the day, is your car kept in the same post code as the overnight post code? Thank you. And was it also kept in that same garage during the day?

[5 minutes 23 seconds][Customer] : Garage, Yeah, Yes, yes.

[5 minutes 37 seconds][Agent] : Thank you. Now moving on, does your car have any existing damage? Yes or no?

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

[5 minutes 44 seconds][Agent] : Is your car financed in the last 30 days? Have you held insurance excluding compulsory third party CTP flush, green slip for this car?

[5 minutes 58 seconds][Customer] : Are you asking me have we got insurance on the car? Yeah.

[6 minutes 1 seconds][Agent] : So for example, has the car held a comprehensive insurance in the last 30 days as an example with API? Thank you.

[6 minutes 9 seconds][Customer] : With API, yes.

[6 minutes 11 seconds][Agent] : Let me pop them down now. Does your car have any aftermarket extras and optional factory fitted extras?

[6 minutes 19 seconds][Customer] : No, we don't have any opportunity extras under there. No, no.

[6 minutes 23 seconds][Agent] : Thank you. Thank you. And does your car have any other modifications? Thank you. Moving on, the main driver of the vehicle, would that be yourself or someone else?

[6 minutes 28 seconds][Customer] : No, Yep. No, it's me.

[6 minutes 38 seconds][Agent] : I understand. So it's yourself. OK. And with that one there, once again, I have your date of birth as the 6th of August 1945. Your gender is female. Both correct.

[6 minutes 37 seconds][Customer] : I can't drive anymore, Correct?

[6 minutes 52 seconds][Agent] : Thank you. Now I have an option to exclude drivers under 25. Would you like me to apply that? Understood. It says if you restrict drivers under 25 years of age from driving your car, it may reduce your premium. Whenever a person under 25 years of age drives your car, you will not be covered. Is that OK?

[7 minutes][Customer] : Yes, yes.

[7 minutes 16 seconds][Agent] : Thank you. Now just coming back to you there, Maureen, it says just confirming, do you have a valid license to drive in Australia?

[7 minutes 23 seconds][Customer] : I do.

[7 minutes 25 seconds][Agent] : Thank you. And to the best of your knowledge, at what age were you when you got a full driver's licence?

[7 minutes 24 seconds][Customer] : I do 18.

[7 minutes 33 seconds][Agent] : Thank you. Just two more questions. How many car related claims including not at fault did you make in the last three years?

[7 minutes 43 seconds][Customer] : None.

[7 minutes 44 seconds][Agent] : How many other regular drivers other than yourself will be driving the car on average more than twice a month?

[7 minutes 53 seconds][Customer] : Just me, yeah.

[7 minutes 55 seconds][Agent] : Just you understood And let's get you a quote then, shall we? Were you after a annual amount or a monthly amount?

[8 minutes 2 seconds][Customer] : A monthly amount please.

[8 minutes 4 seconds][Agent] : A monthly amount. Understood. Let me bring that up for you. Now whilst I'm doing that, I just want to provide you a bit of further information just to let you know that other people can drive the car and will be covered provided that they have a valid driver's licence, driving lawfully and 25 years of age or above.

[8 minutes 25 seconds][Customer] : That's corrected.

[8 minutes 24 seconds][Agent] : OK, now let's get you this price now. So with this one, a reminder and that is that our comprehensive policy covers you for all major events like collision, fire, theft and malicious damage and also for natural events like storm and hail damage. Now you are eligible for our pay as you drive policy as well. This offers comprehensive cover for a discounted premium based on the distance you estimate you will drive. So if you plan to drive less, they can potentially save you money. So looking at what's in front of me, let me know if you'd like to make any changes. It was to insure the car for the comprehensive pay as you drive annual kilometers 6000, the car's agreed value for \$4600 and the basic excess of \$900 monthly it is 58, \$8.17 and that does include the GST and government charges.

[9 minutes 9 seconds][Customer] : Yeah, and you're and you reduce the value of the card to 4001.

[9 minutes 37 seconds][Agent] : So what they've put down the vehicle for is 4600, but you can adjust that if you'd like.

[9 minutes 45 seconds][Customer] : Yeah, it's a bit low because the card's in perfect condition.

[9 minutes 55 seconds][Agent] : I see.

[9 minutes 50 seconds][Customer] : It's only done still like 17,000 KS in three years and umm, you can still sell it up in here in the territory for 10 grand.

[10 minutes][Agent] : Oh I see. OK well with this one here I do appreciate you letting me know with this vehicle it does give me a range. Now the lowest I can insure is 3220 and the maximum I can insure is \$5980.00. So with the maximum agreed value that I can change it to for 5000, \$980, it does bump up the premium to \$90.50 a month. So it's something to think about there.

[10 minutes 31 seconds][Customer] : Oh, OK, Yeah, yeah, yeah.

[10 minutes 39 seconds][Agent] : So the first one, that's OK. Let me just grab that again. Bear with me. Let me just open that one up.

[10 minutes 36 seconds][Customer] : And what was the quote on the first one that a month Ford what is that was sorry.

[10 minutes 50 seconds][Agent] : No, no, you're OK. So that one was for \$4600 and it was \$58.17 a month.

[10 minutes 57 seconds][Customer] : Yeah, yeah, I just forgot to write it down, that's all.

[11 minutes 3 seconds][Agent] : No, that's OK. That's OK.

[11 minutes 6 seconds][Customer] : Now that's now what about as as pay as you go is that it? Is it?

[11 minutes 11 seconds][Agent] : So with that one there, that W that, that is correct there Maureen. So that was the pay as you drive.

[11 minutes 15 seconds][Customer] : Oh, OK, OK. Yeah.

[11 minutes 17 seconds][Agent] : We do have the just so you can compare the two, we do have the comprehensive unlimited where you can drive as much as you would like.

[11 minutes 26 seconds][Customer] : And how much is that? Yeah, how much?

[11 minutes 25 seconds][Agent] : That one is for that one for 4600 for the agreed value is \$82.57 a month, 8257 and then 5 seven.

[11 minutes 34 seconds][Customer] : 80, Sorry, 8257. Yep. Alright, look, you've been very helpful.

[11 minutes 40 seconds][Agent] : Yeah, that's the case of course. Anyway, certainly I'll happily leave that.

[11 minutes 45 seconds][Customer] : I'll talk it over with hubby and it it and we'll get back to you before the the the 2nd of January, so probably within the next few days.

[11 minutes 57 seconds][Agent] : Yeah, that's OK. So with that one there, I'll happily let the two of you sit down, have a talk about it and compare what I might do just to just to see where you guys are at. So today's Monday, the 9th of December. I am busy this week. If I gave you a call maybe next week, the 16th on a Monday, would that be OK?

[12 minutes 6 seconds][Customer] : Yeah, you're not be fine. That'll be great.

[12 minutes 19 seconds][Agent] : Yes, certainly.

[12 minutes 23 seconds][Customer] : Yeah, OK.

[12 minutes 20 seconds][Agent] : Just to see where you guys are at and if I can help any further and if you're happy with it, I can get it all sorted for you.

[12 minutes 27 seconds][Customer] : That'll be great. Yep, that'll be fine.

[12 minutes 26 seconds][Agent] : Would around the same time be OK for you between 11:00 and 12:00 or would you prefer a different would be fine.

[12 minutes 34 seconds][Customer] : That's great.

[12 minutes 33 seconds][Agent] : OK, just so you can, just so you can.

[12 minutes 34 seconds][Customer] : Thank you for that.

[12 minutes 35 seconds][Agent] : Oh, that's OK. Just so you can expect my call, you can write down that Jordan will call you between 11:00 and 12:00 next Monday and then we'll go from there.

[12 minutes 45 seconds][Customer] : I have written it down. Yeah.

[12 minutes 44 seconds][Agent] : OK, no worries. I do.

[12 minutes 47 seconds][Customer] : Thanks, Jordan.

[12 minutes 48 seconds][Agent] : Thank you for your time. We'll speak soon. Take care. Bye now.

[12 minutes 50 seconds][Customer] : Thank you. OK, bye.

[12 minutes 52 seconds][Agent] : Bye.