

[2 seconds][Customer] : Hello, Lucy speaking.

[4 seconds][Agent] : Lucy, hi, good afternoon. It's Ozina calling from Australian Things Insurance.
How are you?

[9 seconds][Customer] : Yeah, that was quick.

[9 seconds][Agent] : Oh, you've just popped that in on our website. Beautiful. Well, thank you. And yeah, well, that's very prompt for you. Thank you. So yeah, we are calling in regards to the life insurance there. And Lucy, what I'll do is I'll just confirm that your details you've entered are correct. And I do have here Miss Lucy Kurtz. Would that be correct?

[16 seconds][Customer] : Yeah, Yes, yes, that's my full name is Lucinda.

[39 seconds][Agent] : Oh, J Sure, Lucy.

[39 seconds][Customer] : But, but it's basically short, that's all.

[44 seconds][Agent] : No, Thank you for letting me know. So I will just change that. Lucinda. I've spelled it, Lucinda.

[53 seconds][Customer] : That's right.

[54 seconds][Agent] : Perfect.

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

[55 seconds][Agent] : Thank you, Lucy. And Lucy, your date of birth is the 11th of the 3rd 1973.

[1 minutes][Customer] : That's correct.

[1 minutes 2 seconds][Agent] : Fantastic. Thank you, Lucy. Can I also confirm that you are a female Australian resident?

[1 minutes 1 seconds][Customer] : Yes, yes, Yes I am.

[1 minutes 8 seconds][Agent] : Beautiful, beautiful. Thank you. And Please note, all of our calls are recorded. Any of us are provided generally in nature and that will be suitable to your situation. Oh, Sir. Good. My name is Zena from Australian Seniors so that I can assist you a little bit further. What has got you looking into the life insurance there for yourself?

[1 minutes 28 seconds][Customer] : Oh I'm a house owner of a of a house.

[1 minutes 33 seconds][Agent] : Oh, OK. And yeah, just wanting to make sure that look, you know, if

anything was to ever happen to yourself, there's money there to take care of the mortgage, so to speak.

[1 minutes 43 seconds][Customer] : That's correct, yes. I just wondered how to have half the mortgage paid off if I if I were to pass away.

[1 minutes 53 seconds][Agent] : All right, beautiful. Not a problem. And look, I do wish you a long and healthy life, but yeah, that is exactly. But yeah, you know, and that is exactly what the life insurance is designed to do. So listen, what I'll do is let me explain the main features, the benefits running through the pricing and yeah, if you have any questions as we go along, ask and I'll answer those for you as well.

[2 minutes 16 seconds][Customer] : OK, thanks.

[2 minutes 17 seconds][Agent] : Thank you. Now what The seniors life insurance, so it is designed to provide a financial protection for your loved ones and it is through a lump sum payment that we will actually provide that to your loved ones, your beneficiary if you were to pass away before your 85th birthday when the policy ends.

[2 minutes 35 seconds][Customer] : Yep.

[2 minutes 35 seconds][Agent] : And thank you. And now you can choose a coverage anywhere from \$10,000 right up to \$200,000. And you can also in regards to the the policy, I'll just explain. So if that is due to an accident that your chosen benefit amount will triple and we also include a an advanced payment of 20% of the benefit amount. Now that is there to help with funeral costs or any other final expenses at that time. And thank you. Now Lucy, we actually go through just eight yes or no questions relating to your health over the phone.

[3 minutes 7 seconds][Customer] : OK, OK.

[3 minutes 16 seconds][Agent] : And so it's a very quick, simple and easy process. Now Lucy, if you are accepted you will be covered immediately for death due to any cause. Now the well 'cause accept suicide in the 1st 13 months.

[3 minutes 26 seconds][Customer] : Yep, Yep, Yep.

[3 minutes 33 seconds][Agent] : Thank you.

[3 minutes 33 seconds][Customer] : That that's fine. That won't happen.

[3 minutes 33 seconds][Agent] : Good to know, good to know. Thank you and Lucy. In addition, there is what's called a terminally ill advanced payment, meaning that if you were diagnosed with 24 months or less to leave by a specialized medical practitioner, we will pay the claim in full and you can actually use the money towards medical costs to ensure that you receive the best care possible. Now. Thank you. Now, our policy actually covers you all around the world. So it is a 24/7 coverage all around the world.

[3 minutes 58 seconds][Customer] : OK, OK. Yep.

[4 minutes 6 seconds][Agent] : So there's some other benefits in the features. Any questions for me so far? Hello. Yep.

[4 minutes 11 seconds][Customer] : Well the main reason for quoting is I just wanted to know roughly how much I was looking at for that amount and if I if I need to adjust it.

[4 minutes 21 seconds][Agent] : Yeah, sure, yeah, sure. Not a problem. Please let me know if you want me to increase it or decrease it. But yeah, we can definitely look at anywhere between the, you know, the 10 right up to the \$200,000. So I do need to ask and let me bring those details up. So let's see now I do need to ask. Have you had a cigarette in the last 12 months?

[4 minutes 36 seconds][Customer] : Yep, no.

[4 minutes 46 seconds][Agent] : Beautiful and with a level of cover. As you mentioned here, you'd like to take a look at the \$150,000.

[4 minutes 59 seconds][Customer] : OK, Yep.

[4 minutes 53 seconds][Agent] : You are looking at \$58.68 a fortnight there, Lucy, so that that's on the 150,000 as you mentioned. Would you like me to adjust it up or down?

[5 minutes 6 seconds][Customer] : I think it's have a few other action. I want to write this down because I mean, I don't know what's involved with the other quote that I got from my actual from AHM. I actually need insurance through them with just net, you know, health insurance.

[5 minutes 25 seconds][Agent] : Yes, Yep, \$58.68 a fortnight.

[5 minutes 25 seconds][Customer] : But so saying that was 58, Yeah, yeah. But this is worldwide like

you stated and you station, is it 20% payment like that in it?

[5 minutes 38 seconds][Agent] : Yes, yes, correct. So there's 20% advanced payment to assist with funeral costs.

[5 minutes 45 seconds][Customer] : Yeah, OK, no problem.

[5 minutes 51 seconds][Agent] : And also included in the policy as I mentioned, yeah, is a terminally ill advanced payment as well. So that's also included.

[5 minutes 55 seconds][Customer] : Oh yeah, yeah, yeah.

[6 minutes 3 seconds][Agent] : And also with our policy, as I mentioned, if death is due to an accident, you, your, your chosen benefit amount will actually triple. MM hmm.

[6 minutes 12 seconds][Customer] : OK, no problem.

[6 minutes 15 seconds][Agent] : Now Lucy, in regards to the level of cover and knowing how much you would like is one thing, but knowing to see if you're eligible, that is another thing. So what, what we'll do is we'll quickly go and there's only 8 questions and they're just yes or no answers as well.

[6 minutes 22 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 33 seconds][Agent] : But what I'll do is let's go through those questions really quickly. We'll take a look to see if yes, in fact you would be eligible for the cover as well. And that way we are, I'll, I'll send you through the quote as well to your e-mail address. But that way when I send that through, you will also know that. Yeah, look, you know I have been approved for that cover. Yep.

[6 minutes 53 seconds][Customer] : Oh, OK, that's great.

[6 minutes 55 seconds][Agent] : Beautiful. Now Lucy, before we go into those questions, what is your post code there in South Australia? And would that be, yeah, backup?

[7 minutes 1 seconds][Customer] : OK, so it's 5373 Panda.

[7 minutes 9 seconds][Agent] : Well, would that be can Kapunda? Thank you. And your address in Kapunda.

[7 minutes 17 seconds][Customer] : Yeah, 22 and I'll spell it for you Cos it's pronounced Craig, but it's CRA. Hang on. Yes, CRASE Street.

[7 minutes 32 seconds][Agent] : Oh, beautiful. Thank you for spelling that out. Yeah, I can see how

sometimes that could be very difficult or spells pronounced different and beautiful. And, uh, Lucy, is that also your postal address as well?

[7 minutes 39 seconds][Customer] : Yes, it is. Yes.

[7 minutes 46 seconds][Agent] : Thank you. So 22 Christ St. in Caponda, SA 5373. And if you are, yeah, I, if you are accepted and, you know, with a policy, that is where we would send through the hard copy documentation where there is a beneficiary forms where you fill that in, you sign it and you send it in. And Lucy, I do have your e-mail address as lucykurtz@hotmail.com. Would that be correct?

[7 minutes 45 seconds][Customer] : Yep, Yep, that's correct. Yes. Thanks.

[8 minutes 14 seconds][Agent] : Thank you. No, my pleasure. So Lucy, I'll also explain that with our policy your premium is stepped, which means it will increase in due. So as an indication, if you make no changes to the policy that your premium next year will be \$62.79 a fortnight and yes, the benefit amount will be \$150,000. And Lucy, you can also find information about our premium structure on our website as well. Thank you. Now from here, the next step is to take you through the health and lifestyle questions to confirm if you're eligible for the cover. I'm going to read what's called a pre underwriting disclosure. And then, yeah, let's get straight into these questions.

[8 minutes 42 seconds][Customer] : OK, OK.

[8 minutes 55 seconds][Agent] : And Lucy, thank you. And this says please be aware all calls are recorded for quality and monitoring purposes. Request your personal information to provide the insurance quotes, issue cover and other related services. We will share this with your insurer and then share it with other Australian service providers. It is 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 it answers. 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 reach your duty and if this happens, your insurer may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Lucy, do you understand? Then agree to your duty.

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

[10 minutes 5 seconds][Agent] : Yes or no, Beautiful. First question is just in regards to COVID. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days? Thank you. And here come the 8 questions. First one, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke? Thank you. 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?

[10 minutes 20 seconds][Customer] : No, no, sorry. Say that one again.

[10 minutes 48 seconds][Agent] : Yeah, sure. 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?

[11 minutes 5 seconds][Customer] : No thanks.

[11 minutes 6 seconds][Agent] : Beautiful. Thank you. Thank you. Next one, 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? Or are you currently or soon to be treated with chemotherapy? Beautiful. Yeah. Thank you. And the next one, do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future? Thank you. Do you have a liver condition that will require a transplant in the future? Thank you. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for no to neurons disease or any form of dementia including Alzheimer's disease? Thank you. In the last five years, have you attempted suicide or been hospitalized for a mental health condition?

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

[12 minutes 22 seconds][Agent] : Beautiful. And last question, Lucy and this one he asks, are you

experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to leave?

[12 minutes 41 seconds][Customer] : No, but I've been like just diagnosed with parasomnia, which is, you know, the sleep. It's a sleep condition, that's all. Are you saying diagnosed things within the last how long?

[12 minutes 57 seconds][Agent] : Sure. Because with this particular so you've you've already been diagnosed with a condition.

[13 minutes 5 seconds][Customer] : Yeah. Or it it was just from a sleep position. She's diagnosed me with parasomnia.

[13 minutes 11 seconds][Agent] : So is that like a form of insomnia?

[13 minutes 15 seconds][Customer] : Yeah. It's actually where you act out your dreams in like moving. So yeah, my body, I move around at night time and I and I talk.

[13 minutes 29 seconds][Agent] : So like sleepwalking.

[13 minutes 31 seconds][Customer] : I talk like I quit talking. Like I I'll just constantly talk in my sleep and scream and stuff.

[13 minutes 41 seconds][Agent] : Oh my goodness. Oh well, OK.

[13 minutes 39 seconds][Customer] : So it's not pleasant, but yes, that's the only thing that I've been diagnosed with sort of like that. I do have chronic pain.

[14 minutes 7 seconds][Agent] : OK.

[13 minutes 51 seconds][Customer] : So that is something that I should probably mention to you, but I've not been in hospital with that, that I have been put into hospital in the last five years due to a my stomach hurting and then they just said it was pancreatitis.

[14 minutes 11 seconds][Agent] : OK. Now with the pancreatitis that that's, uh, relating to the pancreas with these questions, Lucy, they are quite specific questions.

[14 minutes 24 seconds][Customer] : Yeah, yeah.

[14 minutes 24 seconds][Agent] : So it, it is yeah. And it is in regards to, you know, for example, the kidney, the liver, the, the renal function, umm, and you know, umm, the heart, the lung and so forth.

So even with your pancreatitis, So that's well controlled.

[14 minutes 42 seconds][Customer] : Yes, it is. Yeah. Yes.

[14 minutes 43 seconds][Agent] : Yeah, beautiful. Well, look that, that doesn't even, umm, affect the, the outcome of this policy. And even with things like umm, diabetes, high blood pressure, high cholesterol, it also doesn't affect the, the outcome of the, uh, the policy. Now, Lucy, you mentioned that that you, you have been diagnosed with, umm, the sleeping disorder. So you already know that you have this condition.

[14 minutes 52 seconds][Customer] : Oh, yes, that's correct. Yes. No, it's not gonna really affect. I thought I shouldn't be dying in my sleep or anything like that.

[15 minutes 23 seconds][Agent] : OK, good to know. Good to know. Sure. Yeah.

[15 minutes 24 seconds][Customer] : So I'm not yet but I just thought I'm the only diagnosis I've had would be that so I wanted to start.

[15 minutes 33 seconds][Agent] : No. And thank you very much for letting me know. I I will let you know with the question and I'll just repeat the last one.

[15 minutes 40 seconds][Customer] : Mm Hmm.

[15 minutes 40 seconds][Agent] : And it says are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to live?

[16 minutes 6 seconds][Customer] : So the question, yes, no, I will say no.

[16 minutes 9 seconds][Agent] : Yeah, perfect. Yeah, because you already know you have been diagnosed. Thank you for clarifying and letting me know about those other conditions. But that does not affect the policy.

[16 minutes 10 seconds][Customer] : Yeah, yeah, yeah. Great, Awesome. That's good to know.

[16 minutes 19 seconds][Agent] : Lucinda, Lucy, Beautiful. And Lucy, are you satisfied with the answers you provided me today?

[16 minutes 29 seconds][Customer] : Oh yes I am. Yes I am.

[16 minutes 31 seconds][Agent] : Beautiful, beautiful. And you see that is how quick, simple and

easy that process is. You, you mentioned you currently, do you have a policy there with umm, you said HCS or something.

[16 minutes 44 seconds][Customer] : Oh no I don't. I just enquired with a my my health insurance company. Ahmi just enquired with them but TH they just gave me a very basic sort of quote that wasn't involved questions or anything like that.

[17 minutes 2 seconds][Agent] : Yeah, yeah. And, and yeah, and I was going to say, ha, have you been approved for that? Because as you know, you were just mentioning, you know, the, the, the conditions and so forth. But with our policy, Lucy, so we've completed them and I'm very happy to say congratulations, your application has been approved.

[17 minutes 23 seconds][Customer] : Good. Thank you. Thanks.

[17 minutes 21 seconds][Agent] : Congratulations and that's absolutely beautiful. So you know, we are looking at the \$150,000 and you're wanting to Co cover the mortgage and have that you know that that money there and let's see, let's see \$58.68 a fortnight would that be affordable there to you?

[17 minutes 33 seconds][Customer] : Yep, Yeah, it's a bit more than the other quote that I got. That's all. So I wouldn't really think about it the extra so on that quote and that's why it is more so I just assess that really.

[17 minutes 47 seconds][Agent] : So sure, sure, yes, of of of all those benefits and features. Yeah, beautiful.

[18 minutes][Customer] : Yeah. Is that OK? But you said the information, is that correct?

[18 minutes][Agent] : So, yeah, now Linda, yes. So what I'm able to do is e-mail you the quotes that we have discussed to lucykurtz@hotmail.com.

[18 minutes 11 seconds][Customer] : Yep, Yep.

[18 minutes 15 seconds][Agent] : So you, yeah, now what? I'll also explain as well. Alternatively as well, because we have been fully approved, I am able to get you immediately covered over the phone today, send you all the policy documents to review. You can sit down, review everything you see. I'll also explain this policy gives you a 30 day cooling off period. Now if you decide this policy is

not suitable for you and cancel within the 30 days, then you will receive is a full refund of your premiums. And yes, the claim has been made. And what that means is Lucy, you're actually covered and protected from today and don't even have to pay for anything at all today. We, we can actually coincide it with your preferred predate and if you have that preferred payday, you know, I don't know in a week's time for example or things like that, by all means we we can do that. Say you then will be covered. We will send you the documentation. It will arrive within three to five working days. Let's see if you're happy with our policy. You you're actually covered from today.

[19 minutes 18 seconds][Customer] : Mm hmm.

[19 minutes 18 seconds][Agent] : And if you're not, yeah, again, there are no looking contracts or even cancellation fees. You can just simply come back to us and apply to have that policy cancelled. But with our policy, you know you have been approved. But how does that all sound to yourself?

[19 minutes 34 seconds][Customer] : Well, I'm just if I were to call back and say, hey, look, I've had my information, this my quote number, is that gonna still be OK to do it like that?

[19 minutes 47 seconds][Agent] : Yeah, sure. And what I'll also explain and let you know because I, I'll let you know all of your available options here, Linda. And sorry, I just called you, Linda. Sorry, Lucy. My goodness, sorry about that. But Lucy, thank you. So, Lucy, I'll also explain because we have gone through the health and lifestyle questions because you have been fully approved, but I'm going to e-mail you your policy schedule for \$150,000 level of cover that is pending activation. And what that means is you can go into the e-mail your health and your your health application questions and responses will actually be in the e-mail as well. Have a read through it, review everything what we have discussed today.

[20 minutes 27 seconds][Customer] : OK, Yep.

[20 minutes 30 seconds][Agent] : And when you're ready, you can actually activate the policy by clicking on the Buy Now button.

[20 minutes 38 seconds][Customer] : OK, wonderful. That's really easy. Cool.

[20 minutes 41 seconds][Agent] : Beautiful Lucy. What I've also done is I've made a note to give you a call back now tomorrow is Thursday. Are you available tomorrow?

[20 minutes 50 seconds][Customer] : Actually, I'm not.

[20 minutes 51 seconds][Agent] : No, that's OK.

[20 minutes 53 seconds][Customer] : I'm. Yeah.

[20 minutes 53 seconds][Agent] : That's OK. What I'll do is I'll give you a call back next week. Umm, what about Tuesday or Monday?

[21 minutes][Customer] : Monday or Tuesday, either one of those. I'm OK.

[21 minutes 3 seconds][Agent] : Beautiful.

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

[21 minutes 4 seconds][Agent] : I'll give you a call back on Tuesday and morning. Lunch or afternoon. Lucy.

[21 minutes 10 seconds][Customer] : Well, I'm usually best in the morning, to be honest.

[21 minutes 14 seconds][Agent] : Yeah, no problem.

[21 minutes 15 seconds][Customer] : Yeah, Yeah.

[21 minutes 16 seconds][Agent] : No problem.

[21 minutes 17 seconds][Customer] : I'll just a minute.

[21 minutes 19 seconds][Agent] : Beautiful. I'll give you a call in the morning on Tuesday. But again, if you're liking everything and you have actually activated this policy over the weekend, for example, then you're covered.

[21 minutes 31 seconds][Customer] : Yeah, yeah, yeah.

[21 minutes 34 seconds][Agent] : Beautiful. And Lucy, your best contact number is 0431563173.

[21 minutes 33 seconds][Customer] : That's good to know or that's correct. Yes, yes.

[21 minutes 41 seconds][Agent] : Fantastic. Again, you've been speaking to Zina. That's ZINA. And Lucy, it's been my pleasure. Congratulations. I'll give you, I'll talk to you next Tuesday. And please, if you have further questions, I'll answer those as well. If not, yeah, we can get all of that set up for you as well.

[21 minutes 58 seconds][Customer] : Right. Thanks for that, Dana. Thank you.

[22 minutes][Agent] : My pleasure. My pleasure. That's beautiful. Have a lovely weekend, Lucy. I'll

Speak to you next week.

[22 minutes 6 seconds][Customer] : Thank you. You too. Bye.

[22 minutes 8 seconds][Agent] : Thank you. Bye.