

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

[9 seconds][Agent] : Hi Margo, it's Cedar calling from Australian Senior. How are you doing today?

[13 seconds][Customer] : Thank you.

[14 seconds][Agent] : OK, great. I'm just contacting you in regards to your enquiry relating to life insurance. Just so I can assist you further. Can you please confirm your full name and date of birth?

[25 seconds][Customer] : I'm not Mohammed. I'm her son, Mohammed Hashemi.

[29 seconds][Agent] : OK Mohammed. So, Mohammed, did you put in an enquiry in regards to your mum?

[35 seconds][Customer] : Yeah.

[36 seconds][Agent] : Oh OK, perfect. Now I'm just going to let you know that all calls are recorded. Any advice that provides General nature may not be through both the situation. Can you please confirm your mum's full name and date of birth?

[49 seconds][Customer] : Mahgul MAHGUL first name. That's the last name Hashemi.

[1 minutes 1 seconds][Agent] : Great. Thank you so much for this information. Can I confirm that your mother is a female Australian resident? OK, great. Now are you with your mother at the moment?

[55 seconds][Customer] : HASHEMI and date of birth 31st 12/19/51 Yes yes.

[1 minutes 13 seconds][Agent] : Oh OK, perfect. So what I can do is I can go through all our benefits and features over the phone with you, answer any questions you have along the way. Although there will be a few health questions that I will need to ask, but I will need to speak with Margo in regards to that. Does she speak English? OK, what I'm going to do is I will need to add an interpreter. Can you confirm what language you speak?

[1 minutes 30 seconds][Customer] : No, uh, just before you add in, uh, interpreter, we've been through this, uh, questions, uh, uh, actually to, uh, first or second question. Last time we interrupted, uh, and because we were not sure, uh, regarding to some, uh, uh, uh, like, uh, issues, uh, like, uh, the questions you had, we did, we were not clear about the answers. That's why we went to, uh, her GP to get a whole record of five years, uh, to see it, to make it, uh, clear and answer the old

questions correctly.

[1 minutes 50 seconds][Agent] : Yeah, yeah, yeah, yeah, yeah, yeah.

[2 minutes 23 seconds][Customer] : Yeah. If I've got the, all the five years record in front of me, like there's, uh, a few pages, like 100 or 50 pages, something like that. Uh, I couldn't, uh, understand some of them, uh, couldn't, uh, like, umm, she's not able to speak English. Uh, that's OK. We can get translator. Uh, uh, that's, uh, that's all good, but I have to help her regarding to the answer, But it's still, I'm not the, uh, umm, uh, I, I don't, I'm not able to answer the correct way. That's why I, I thought if I e-mail you the record, is that, or, or you, uh, ask her GP regarding some questions which we are not sure does it work that way or, or because we, we don't wanna answer wrong and that's when she needs the most. Uh, then say no, you did, uh, you didn't answer this correctly.

[3 minutes 20 seconds][Agent] : Yeah, yeah.

[3 minutes 28 seconds][Customer] : So, uh, I don't wanna go that way at all. I wanna, uh, be straightforward correct now and not to be, uh, excuse for anyone, me or someone else in the future.

[3 minutes 36 seconds][Agent] : No, sure, no sure, definitely. What I'm going to do is I'm going to just have to place you on a brief hold for maybe 5 or 6 minutes. I will need to get some clarification on whether we can receive an e-mail from you with her health documentation. I do sorry, remember this call, I did have a Persian interpreter in the last calls that we had on the 9th of December. And then we did get up to the heart questions. But then we did advise you to provide us with more information once you've received all that from your doctor.

[4 minutes 8 seconds][Customer] : Yeah, OK.

[4 minutes 17 seconds][Agent] : So I'm also just going to place you on a brief hold on Mohammed, just so I can see some more clarification into this to see what we can do because I do understand how important it is to answer the questions correctly. Just so that therefore I, if you were to make a claim in the future, you would be able to, umm, proceed with this in the right manner.

[4 minutes 28 seconds][Customer] : Yes, yes. Thank you.

[4 minutes 36 seconds][Agent] : So I'll just place you on a brief hold for 5 or 6 minutes and then I'll come back to the call.

[4 minutes 40 seconds][Customer] : Thank you.

[4 minutes 40 seconds][Agent] : Thank you. Place you on hold. Thank you so much for waiting. I appreciate your patience Mohammed.

[7 minutes 15 seconds][Customer] : You're welcome.

[7 minutes 16 seconds][Agent] : OK, So what I have been advised is that when we are asking you the health questions for Margo, your mom, we only require the time frame. So for an example, as we asked about the if she had a heart attack question that would be in the last five years. So what I can do is I can get interpreted in the call, I can ask you all the 8 health and lifestyle questions. You can write this down. And then what we will recommend you do is just contact the hospital, ask the 8 questions if they receive, if your mom has experienced this in the last five years. And then what we'll do is we'll contact you back and then you can provide us with the answers if it's a yes or no. So we don't need to know any in depth information. We just need to know the time frame because if there was, for an example, she did experience this in the last five years and she won't be eligible. But if it was longer than five years, then yes, she may be eligible because, yeah, we are unfortunately unable to take any documentation.

[8 minutes 12 seconds][Customer] : OK then, then, OK, still.

[8 minutes 39 seconds][Agent] : Yes, I can do.

[8 minutes 31 seconds][Customer] : So it's not possible to give us the, uh, questions and then we can go find a correct answer, then, uh, come back quickly.

[8 minutes 40 seconds][Agent] : Yes, I can do that for you. I can provide you with the questions and then you will just need to find out the time frame from your, I'm sorry, from Mrs. Margles, Doctor or GP.

[8 minutes 55 seconds][Customer] : OK, Yeah, OK. We can make an appointment with the GP and just take the questions to him and get the correct answer from him.

[9 minutes 7 seconds][Agent] : Yeah, sure. So would you like to proceed so I can provide you with these questions? OK. Sorry, please bear with me. I'm just going to set this up for you. So we were looking at \$200,000, correct?

[9 minutes 14 seconds][Customer] : Yes, yes.

[9 minutes 35 seconds][Agent] : OK, I may. OK. Well, I'm sorry, must have finished. Just waiting. I'm just going to have to place you on hold for another 2 minutes. Is that OK?

[9 minutes 52 seconds][Customer] : Yep.

[9 minutes 53 seconds][Agent] : Sorry. Thank you.

[9 minutes 54 seconds][Customer] : So I can take.

[10 minutes 30 seconds][Agent] : Thank you so much for waiting. I appreciate your patience. All right, perfect. So Are you ready for the questions? OK. So the first question is, in the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke?

[10 minutes 32 seconds][Customer] : You look, Yeah, Heart attack at all.

[11 minutes 4 seconds][Agent] : Heart failure or a stroke? Yeah, I'm the second one will be in the last five years. Have you been admitted to hospital as an inpatient because of a lung disease?

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

[11 minutes 47 seconds][Agent] : Other than for asthma, other than for asthma or pneumonia as the early conditions.

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

[12 minutes 7 seconds][Agent] : OK. So third question, in the last five years, have have you been diagnosed with or treated for any of the following cancers?

[12 minutes 37 seconds][Customer] : What's that?

[12 minutes 39 seconds][Agent] : Sure. So it's lung cancer.

[12 minutes 38 seconds][Customer] : What's go California long cancel cancel.

[12 minutes 44 seconds][Agent] : Cancer, the esophagus.

[12 minutes 51 seconds][Customer] : So cancel off of what?

[12 minutes 53 seconds][Agent] : The esophagus.

[12 minutes 55 seconds][Customer] : Sausages.

[12 minutes 55 seconds][Agent] : So yeah, I can spell that out for you if you need. Yep. SOOE OESO

PHA Gus. Yep. Stomach or pancreas cancer? Yep. So stomach or pancreas? So I can spell that out for you. PAN CRE AS cancer. Brain cancer.

[12 minutes 58 seconds][Customer] : Ye yes OESO PHAG US eight O what's so what's the type Yes CAN Brea S cancer.

[13 minutes 59 seconds][Agent] : Multiple myeloma.

[14 minutes 11 seconds][Customer] : I'm writing it now. I know it's up to that question. Is it possible for you to just e-mail me this question? Is it very easier way?

[14 minutes 25 seconds][Agent] : Unfortunately, there is actually no way for us to actually send you an e-mail of the questions.

[14 minutes 30 seconds][Customer] : OK, what about texting? I'm a bit lazy.

[14 minutes 35 seconds][Agent] : No, sure. I do understand. I won't be able to send. We actually my system isn't allowed to send an SMS with the questions for you. Yeah, I'm so sorry about that.

[14 minutes 42 seconds][Customer] : OK, OK, I can write letters. OK Umm, multiple.

[14 minutes 48 seconds][Agent] : Multiple myeloma, so I can spell the myeloma for you.

[14 minutes 51 seconds][Customer] : Yes. M YEL Yeah.

[14 minutes 51 seconds][Agent] : MYELOMA or any other cancer.

[15 minutes 5 seconds][Customer] : Oliver North, Order of cancer. Yep.

[15 minutes 12 seconds][Agent] : That has spread to other organs or are you currently? Or Soon to be treated with treated with chemotherapy. Perfect.

[15 minutes 57 seconds][Customer] : Yep, Yep, Yep.

[16 minutes 15 seconds][Agent] : So the 4th question is do you have a renal, RENAL Mal?

[16 minutes 29 seconds][Customer] : RE NAL kidney condition.

[16 minutes 36 seconds][Agent] : Yep, kidney condition that currently requires.

[17 minutes 4 seconds][Customer] : Required. Yeah.

[17 minutes 6 seconds][Agent] : Dialysis or transplant?

[17 minutes 25 seconds][Customer] : Yep.

[17 minutes 25 seconds][Agent] : Or or a doctor has advised will be required in the future.

[17 minutes 46 seconds][Customer] : The quiet future. OK, let's see down.

[17 minutes 51 seconds][Agent] : OK, perfect.

[17 minutes 53 seconds][Customer] : Yep, legal transition.

[17 minutes 52 seconds][Agent] : So the 5th question, do you have a liver condition that will require a transplant in the future?

[18 minutes 19 seconds][Customer] : Why future? OK.

[18 minutes 34 seconds][Agent] : Umm, great. So we've got three more. So the next one is have you been diagnosed with?

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

[18 minutes 51 seconds][Agent] : I mean, I guess probably a woman might help. Or currently undergoing testing 4.

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

[19 minutes 17 seconds][Agent] : Yeah, testing TESTINZ. Yeah. 4 Or has a doctor advised you to be tested for OK the next motor neuron disease so I can spell this one out for you? Yep. So MOTOR.

[19 minutes 47 seconds][Customer] : 4 Yes please.

[20 minutes][Agent] : Sorry MOTOR. Yep.

[19 minutes 58 seconds][Customer] : MOTR OR yeah, MEU Rome.

[20 minutes 5 seconds][Agent] : So neurone is NEU RONE disease or any form of dementia, dementia, dementia.

[20 minutes 21 seconds][Customer] : Amy from DEMP N Tia. Yep. Excuse me. Yeah.

[20 minutes 32 seconds][Agent] : Yep, NTIANTIA, including Alzheimer's disease.

[20 minutes 51 seconds][Customer] : Oh yeah.

[20 minutes 49 seconds][Agent] : So that's ALZ HEI. No, sorry. HEI.

[20 minutes 56 seconds][Customer] : HER yeah. Oh, HER yeah.

[21 minutes 4 seconds][Agent] : Yep, MERS disease.

[21 minutes 3 seconds][Customer] : I MERS, yeah.

[21 minutes 13 seconds][Agent] : OK. The next question is in the last five years, have you attempted suicide? Or being hospitalised.

[21 minutes 32 seconds][Customer] : Mm hmm Yep, suicide RB. Why?

[21 minutes 46 seconds][Agent] : Hospitalised for a mental health condition.

[21 minutes 51 seconds][Customer] : Yep, mental condition.

[22 minutes 6 seconds][Agent] : Mental health condition.

[22 minutes 8 seconds][Customer] : Mental health condition. Yes, are you?

[22 minutes 12 seconds][Agent] : And the last question is, are you experiencing any unexplained symptoms?

[22 minutes 28 seconds][Customer] : Yep, any.

[22 minutes 49 seconds][Agent] : Symptoms. Yep.

[22 minutes 48 seconds][Customer] : Yep, Yep.

[22 minutes 50 seconds][Agent] : Or are you currently undergoing or waiting for the results?

[23 minutes 12 seconds][Customer] : 19 Hold on. Yeah, it is old. Yep.

[23 minutes 22 seconds][Agent] : Of any health related tests, health related tests.

[23 minutes 26 seconds][Customer] : Of any yes, umm yes. Yep.

[23 minutes 43 seconds][Agent] : Or investigations or being diagnosed as having 12 months or less to live as So all being diagnosed as having 12 months or less to live. Yeah, so as having 12 months or less to live.

[24 minutes 29 seconds][Customer] : 12/9 4 Yes.

[24 minutes 40 seconds][Agent] : So I'll just read that last question back out for you. So that's are you experiencing any eye explained 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?

[24 minutes 57 seconds][Customer] : OK, good.

[24 minutes 59 seconds][Agent] : Yep. So those are any questions that you will need to seek the answers for from the doctor in regards to your mum. And then when we do call you back, we can

proceed with the interpreter and answer these questions to proceed with the policy to see if your mother is improved. Approved.

[25 minutes 16 seconds][Customer] : OK, that's good. Thank you.

[25 minutes 18 seconds][Agent] : No sure. Was there anything else I can assist you with today or any questions?

[25 minutes 22 seconds][Customer] : Uh, no, that's, that's, that's good. Thank you very much. And just, uh, her GP SH, he's a bit in the whole thought of going to holiday. We couldn't make the appointment, uh, with him. Uh, just, we got the, this results, all the papers from the administration, uh, it'd be hard to get in.

[25 minutes 33 seconds][Agent] : Yeah, yeah, no.

[25 minutes 46 seconds][Customer] : Uh, this time it's very good, Doc.

[25 minutes 49 seconds][Agent] : Oh, OK. So do you know when the best time for me to contact you back would be? You could just give me a day and a time.

[25 minutes 54 seconds][Customer] : Uh, quick question, uh, probably end of January sort of thing. Uh, yeah. Because he, he's not able to see her because I, I, I need to see her GP.

[26 minutes 5 seconds][Agent] : Oh, OK. So the only issue is that you're currently, your current inquiry will expire on the 18th of January. So yeah, the 18th of January. So if it is after this date, then we would need you to call us back in regards to this.

[26 minutes 40 seconds][Customer] : Yeah, that's good.

[26 minutes 36 seconds][Agent] : Otherwise I can try and call you on the 17th of January just to see if it comes through.

[26 minutes 42 seconds][Customer] : Yeah. As, as long as we can see the GP because we tried to, uh, to make appointment, uh, he was, uh, going away.

[26 minutes 51 seconds][Agent] : Yeah, no, that's not understandable yet.

[26 minutes 52 seconds][Customer] : Uh, so if you give us the call, I, I write down here on 17th and before that we try to, uh, if, if we find out, uh, more about the like sooner can we call you, uh, on a number or something or reference or something?



[27 minutes 12 seconds][Agent] : Yes. So you can call us on our number that's I've just contacted you on. You can just call me back on this number. Otherwise I can call you back on the 17th. What time would you prefer?

[27 minutes 26 seconds][Customer] : 17, it's OK afternoon this time. That's good.

[27 minutes 29 seconds][Agent] : Alright, perfect. OK, so I've just put that for for. OK, perfect. That's it. That's for the 17th. But if you do see a doctor before then please, it says he's had to contact us back and I can have this go through it all with you with a Persian interpreter.

[27 minutes 53 seconds][Customer] : Make a dairy interpreter. It's hard to get dairy interpreter, but sometimes we understand Persian like uh, there is no issue, but Persian people, Iranian, we are from originally from Afghanistan, sometimes they have to understand our accent.

[28 minutes 14 seconds][Agent] : OK, OK, perfect. Sorry. So I've noted this down. So when we do contact you back on the 17th, we will have a diary interpreter ready for you for Mrs.

[28 minutes 12 seconds][Customer] : So very thank you so much.

[28 minutes 23 seconds][Agent] : Margo.

[28 minutes 24 seconds][Customer] : Yeah, thanks for your call.

[28 minutes 26 seconds][Agent] : No SU.

[28 minutes 26 seconds][Customer] : Have a good day.

[28 minutes 27 seconds][Agent] : Sure. Thank you so much. You have a good afternoon.

[28 minutes 30 seconds][Customer] : You too.