

[15 seconds][Agent] : Hi Martin, it's Kim calling from Australian Seniors. In regards to the enquiry you just put through online, how are you today?

[21 seconds][Customer] : Yes, seedingly fast?

[27 seconds][Agent] : Yeah, we'd like to call you back as quickly as possible just so we can answer any questions while they're fresh in your mind.

[34 seconds][Customer] : Sure. No worries.

[36 seconds][Agent] : Yeah. So before I begin, umm, Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation.

[47 seconds][Customer] : Sure, sure. No worries. That's right.

[47 seconds][Agent] : Umm, can I just confirm I'm talking with Martin Sampson and your date of birth is the 14th of the 9th 1950.

[56 seconds][Customer] : That's exactly right.

[58 seconds][Agent] : Beautiful. And can I just confirm, are you a male and an Australian resident?

[1 minutes 3 seconds][Customer] : Exactly. Yes.

[1 minutes 5 seconds][Agent] : Beautiful. Thank you very much for that. So, Martin, what's got you looking into the life insurance today? Do you have cover cover currently in place or are you new to it? Yeah. Oh, she must have been a good lady.

[1 minutes 15 seconds][Customer] : No, I, I've never had life insurance and I lost my, my wife, uh, his name was Kim, uh, seven years ago and, uh, and I just saw, I saw the ad on TV and I thought I might give him a ring to see. Sure.

[1 minutes 35 seconds][Agent] : Yeah, by all means. Well, what I can do for you today, Martin, is I can go through umm and explain the main features and benefits of that product and then I can run through some pricing with you. How does that sound?

[1 minutes 48 seconds][Customer] : Yeah, it's good. Yeah, no problem.

[1 minutes 48 seconds][Agent] : All right, beautiful. So seniors life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away before your 85th birthday. When the policy ends, you can choose cover between \$10,000 and up to

\$200,000 and nominate up to five beneficiaries to receive the nominated benefit amount.

[2 minutes 3 seconds][Customer] : Right, OK, right, sure. Right.

[2 minutes 16 seconds][Agent] : Yeah, so if that is due to an accident, your chosen benefit will triple.

And we also include an advance payment of 20% of the benefit amount to help the funeral costs or any other final expenses at the time.

[2 minutes 16 seconds][Customer] : OK, right. Yeah, Well, that's another Ave. I was looking at. I was going to, I, I was thinking about funeral funds and that sort of thing. And I, I was going to, uh, with our local funeral director, uh, organize a, a prepaid insu, you know, like a burial thing or not burial, but, and, uh, because when my wife passed away, we didn't have anything there.

[2 minutes 53 seconds][Agent] : Oh, lovely, yeah.

[2 minutes 59 seconds][Customer] : And, but I was strong enough to, to warrant that that was no problem. But, umm, yeah. And I just saw, we'll, I'll just see what, what this incurs. And you know, I go that way.

[3 minutes 12 seconds][Agent] : Yeah, that's not a problem.

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

[3 minutes 13 seconds][Agent] : May I ask, is it family members you're trying to protect you, or is it my Elizabeth funeral expenses?

[3 minutes 19 seconds][Customer] : My, I'm going to have two daughters.

[3 minutes 22 seconds][Agent] : Pardon. Oh, lovely. How old are they?

[3 minutes 23 seconds][Customer] : I have two daughters getting on.

[3 minutes 30 seconds][Agent] : Yeah.

[3 minutes 31 seconds][Customer] : One's 40 and I think 40 this year, and then the other one's 42, I think. Yeah, yeah.

[3 minutes 37 seconds][Agent] : Oh that's still fairly young Umm so I will let you know. It's easy to apply for our cover. We just ask you 8 yes or no questions relating to your health over the phone to see if you are approved.

[3 minutes 52 seconds][Customer] : Right, OK. Right.

[3 minutes 52 seconds][Agent] : If you are accepted and once you commence the policy, you'll be covered immediately for death due to any cause except suicide within the 1st 13 months.

[3 minutes 59 seconds][Customer] : Oh, good. Yeah, right.

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

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

[4 minutes 6 seconds][Agent] : In addition, there is a terminally ill advanced payment included in the cover.

[4 minutes 12 seconds][Customer] : Right. Yeah, sure.

[4 minutes 12 seconds][Agent] : If you were first diagnosed with 24 months or less to live by specialized medical practitioner, we can pay your benefit amount in full to help with things like medical costs to ensure you receive the best care possible.

[4 minutes 26 seconds][Customer] : Right, right.

[4 minutes 27 seconds][Agent] : Do you have any questions for me so far or is that sounding pretty good so far?

[4 minutes 32 seconds][Customer] : I know it sounds sounds pretty right.

[4 minutes 34 seconds][Agent] : Yeah, well, let's have a look at a quote together. Umm, may I ask, have you had a cigarette in the last 12 months?

[4 minutes 42 seconds][Customer] : No, definitely not.

[4 minutes 44 seconds][Agent] : Beautiful. OK, And keeping in mind umm, our level of cover ranges from \$10,000 up to \$200,000. Umm, we can look at different amounts, umm, to suit your needs as well. What amount would you like me to begin with?

[4 minutes 54 seconds][Customer] : Yep, look, just do the 200,000 and and we'll go and then work down from there if I need to.

[5 minutes 7 seconds][Agent] : Yeah, by all means, that's not a problem. OK. So Martin, for \$200,000 of cover, you're looking at a premium of \$500.95 per fortnight.

[5 minutes 17 seconds][Customer] : Yeah, right.

[5 minutes 24 seconds][Agent] : Yeah. How does that sound? Or do you want to have a look at

some other levels of cover?

[5 minutes 28 seconds][Customer] : Fortnight every two weeks.

[5 minutes 31 seconds][Agent] : Yeah, that's every two weeks.

[5 minutes 31 seconds][Customer] : So that's 1000 and \$11180.00 a month.

[5 minutes 39 seconds][Agent] : I can change that to monthly for you?

[5 minutes 41 seconds][Customer] : Yeah, that's what it would be, wouldn't it? Yeah.

[5 minutes 43 seconds][Agent] : Yes, it's \$1085.39 a month. I can drop that.

[5 minutes 49 seconds][Customer] : Yeah, but just leave it at that at the moment anyway. And if I wanna change it, I can. Can I?

[5 minutes 58 seconds][Agent] : Yeah, you can reduce the cover.

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

[6 minutes 2 seconds][Agent] : The only thing is you can't increase it. So 200 the most anyway that we have.

[6 minutes 6 seconds][Customer] : Alright, so I gather if you went say, 100,000 it would be half that amount, Yeah?

[6 minutes 12 seconds][Agent] : So if I go to \$100,000 of cover, umm, did you want the monthly or the fortnightly premium?

[6 minutes 20 seconds][Customer] : No, it doesn't matter. Whatever.

[6 minutes 21 seconds][Agent] : OK, so for \$100,000 of cover, umm, it's \$542.69 per month.

[6 minutes 31 seconds][Customer] : It's not.

[6 minutes 35 seconds][Agent] : Yeah. Well, that's totally up to you.

[6 minutes 32 seconds][Customer] : We're actually better off staying on the other, aren't you?

[6 minutes 37 seconds][Agent] : Yeah, I will let you know. Your premium is stepped, which means it will increase each year.

[6 minutes 41 seconds][Customer] : Right, Right. Yep.

[6 minutes 48 seconds][Agent] : As an indication, if you make no changes to the policy, your premium next year on the \$100,000 would be \$580.68 per month.

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

[7 minutes 4 seconds][Agent] : OK, And I can give you that, umm, indicator on the 200,000 as well, if you like.

[7 minutes 10 seconds][Customer] : Yeah, OK. Yeah.

[7 minutes 11 seconds][Agent] : Yeah, let's have a look at that one. So, umm, kind of like if you were to go ahead today on \$200,000, your current monthly premium will be \$1085.39 per month. Next year it would be \$1161.37 per month, OK. You can also find information about our premium structure on our website as well, OK with our policies as well. In addition, we will send you a freewheel kit and a complimentary subscription of Australian Seniors Day magazine with each policy that's taken out with us too.

[7 minutes 36 seconds][Customer] : Yeah, right, right, right.

[7 minutes 58 seconds][Agent] : OK, sorry. You said the 200,000 that sounded fairly suitable for you did.

[8 minutes 5 seconds][Customer] : Well, I do. I just just saw it and I said, well, I'll just see how much it is. That's all.

[8 minutes 9 seconds][Agent] : Yeah. Well, what I can do for you is the 200,000. Those sound suitable. I can take you through the health and lifestyle questions just to see if you're eligible for that cover. Would you like to go ahead and do that?

[8 minutes 21 seconds][Customer] : Fine. Yeah, no problem.

[8 minutes 22 seconds][Agent] : Yeah, just pulling up these details. So it's just asking me to grab your address first, starting with your post code, please. And what area is that? Oh, not far. We're in Sydney. We're based in Northwest. Yeah. What's your street number and name?

[8 minutes 33 seconds][Customer] : The post code's 2749 Cranebrook, right 414 Cranebrook Rd. Cranebrook.

[8 minutes 57 seconds][Agent] : Is that the same as your postal address?

[9 minutes][Customer] : The postal address I have is APO box.

[9 minutes 3 seconds][Agent] : Is that Cranebrook as well?

[9 minutes 3 seconds][Customer] : It's that's right. Yeah. Pi box 25. That's right. That's right. That's right. Yep, Yep.

[9 minutes 17 seconds][Agent] : OK so for your home address I got 414 Cranebrook Rd., Cranebrook and the post code is 2749 and your postal address is PO Box 25, Cranebrook 2749 as well. Beautiful. OK so I'm just going to pull up these questions now. I'm just going to read you a pre underwriting disclosure before I go into those questions.

[9 minutes 46 seconds][Customer] : No problem.

[9 minutes 47 seconds][Agent] : So 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 make sure with other Australian service providers for the purposes 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 MI misrepresentations.

[10 minutes 28 seconds][Customer] : Sure, sure.

[10 minutes 29 seconds][Agent] : 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 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?

[11 minutes 4 seconds][Customer] : Yes, yes, I sure do. Yes.

[11 minutes 7 seconds][Agent] : Awesome, thank you, Sir. I just need to ask the following questions specific to COVID-19. 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? Yes or no?

[11 minutes 22 seconds][Customer] : No.

[11 minutes 23 seconds][Agent] : Beautiful. Thank you for that. So I'm just going to start with the health and lifestyle questions now for you. I just need a clear yes or no answer at the end of each question. OK.

[11 minutes 33 seconds][Customer] : Yep. No problem.

[11 minutes 34 seconds][Agent] : Beautiful. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or a stroke, yes or no? In the last five years, have you been admitted to hospital as an inpatient because of a lung disease other than for asthma or pneumonia as the only conditions, yes or no?

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

[11 minutes 56 seconds][Agent] : 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, yes or no? Do you have a renal kidney condition that currently requires dialysis or a transplant or a doctor has advised will be required in the future, yes or no? Do you have a liver condition that will require a transplant in the future, yes or no?

[12 minutes 17 seconds][Customer] : No, no, no, no, no, I'm not.

[12 minutes 37 seconds][Agent] : I hope not for your sake too. Umm, 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? Yes or no? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes or no?

[12 minutes 58 seconds][Customer] : No, no.

[13 minutes 8 seconds][Agent] : And final question here, 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? Yes or no?

[13 minutes 24 seconds][Customer] : No, no.

[13 minutes 26 seconds][Agent] : Beautiful. So I'm just submitting that. Are you satisfied with the answers provided?

[13 minutes 31 seconds][Customer] : Yeah, yeah, sure.

[13 minutes 33 seconds][Agent] : Beautiful. I'm just seeing if that's been approved. 1 moment. Alright, beautiful. Sorry Martin, congratulations.

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

[13 minutes 42 seconds][Agent] : Umm, your application has been approved. Umm, if that's all sounding suitable for you, what I can do is get you immediately covered over the phone today and I will send you all the policy documents to review. This policy gives you a 30 day cooling off, so if you decide this policy is not suitable for you and cancel within the 30 days then you will receive a full refund of your premium unless the claim has been made. What we do if we enter your BSP and account number, you're not required to make a payment today. So we can, yes. Yeah, not a problem. Would you like me to send you out some of that information so you can have a bit of a look through?

[14 minutes 14 seconds][Customer] : No, not look, I've I've just wanted to know what it was gonna cost me and then I'll I'll have a sit down a bit of a think about it would be if you would do that for me.

[14 minutes 31 seconds][Agent] : Yeah, by all means.

[14 minutes 38 seconds][Customer] : Yeah. Yep.

[14 minutes 33 seconds][Agent] : Umm, just because your cover has been approved for the \$200,000, well, the e-mail that I will send out to you, umm, I'm gonna e-mail you your policy schedule for the \$200,000 of cover. It will be pending activation. So if you do decide you'd like to go ahead, you can actually do that in the comfort of your own home if you like. Umm, otherwise, I'm happy to give you a call back. Umm, that way I can answer any questions as well that you may have if you've got any more questions for me. How does that sound?

[15 minutes 5 seconds][Customer] : It sounds fine. Thank you very much.

[15 minutes 7 seconds][Agent] : Beautiful.

[15 minutes 14 seconds][Customer] : That's right. Exactly. Yeah.

[15 minutes 8 seconds][Agent] : I'll just confirm your e-mail address ihavehereismk\_s@aapt.net dot AU is, that correct beautiful? Thank. You Martin. I'm.



[15 minutes 26 seconds][Customer] : OK.

[15 minutes 23 seconds][Agent] : Just sending that off to you now and. When would be a suitable time to give you a call back I? CAN give you a call back tomorrow afternoon if you like.

[15 minutes 33 seconds][Customer] : Oh, no, not that soon, actually. I'll have to leave it till early next month.

[15 minutes 34 seconds][Agent] : Yeah, yeah, not a problem. I'm happy to give you a call, umm, say around the start of next month, anytime that would be suitable.

[15 minutes 47 seconds][Customer] : Yeah, early, early next month.

[15 minutes 49 seconds][Agent] : Yeah. I think you, uh, give you a call the 1st or the 2nd, which is a Monday or Tuesday.

[15 minutes 55 seconds][Customer] : Yeah, that's fine. Whatever.

[15 minutes 56 seconds][Agent] : Yeah, I'll give you a call on the Monday afternoon.

[15 minutes 59 seconds][Customer] : OK, Terrific.

[16 minutes 1 seconds][Agent] : All right. Beautiful.

[16 minutes 5 seconds][Customer] : Yep.

[16 minutes 3 seconds][Agent] : Well, you have a lovely day and like I said, if you do have any questions my details will be in my e-mail so please feel free to give me a call. I'm happy to help UMM with any inquiries you may have with that.

[16 minutes 16 seconds][Customer] : OK. Thanks very much.

[16 minutes 18 seconds][Agent] : No worries, enjoy the rest of your day there Martin.

[16 minutes 20 seconds][Customer] : Thank you. Bye.

[16 minutes 21 seconds][Agent] : Bye.