

[4 seconds][Customer] : Hello.

[7 seconds][Agent] : Hello, Good AF. Good morning, Jess. Jess, So it's Avati calling from Will Insurance. We have received your expression of interest online just now in regards to our life insurance cover. Happy to take you short. Yeah. And answer any questions you may. Yeah, alright, I just I can do that for you if you can start with your details that's come through recently. Just just your full name and date of birth here please. Perfect. Thank you for that. Now please no calls are recorded. Any advice I provide is general nature may not be suitable to your situation. Can I also confirm that you are a male Australian resident? Is that right? Perfect, thank you. Now you, your emails come through as Jess Cundra, which is that's right. Yeah, at at yahoo.com dot AU. Is that right?

[31 seconds][Customer] : So Justine 07/09/1984 Yep, Yep, that's right.

[1 minutes 2 seconds][Agent] : OK, perfect. Thank you. And what is your post code in Vic 3149, 3149? OK whereabouts are you? Mount Waverley, Pinewood or Sindore? Mount Waverley. OK, Perfect. And what's your postal address? There is street address there in Mount Waverley.

[1 minutes 7 seconds][Customer] : 3149 yeah uh, look, I don't want to disclose everything, but I just want the price, how much the monthly will be.

[1 minutes 36 seconds][Agent] : No problem. I'll take you through pricing in a moment. I was this your first time looking to life insurance? Yes.

[1 minutes 42 seconds][Customer] : Yeah, that's, that's fine. Yeah.

[1 minutes 45 seconds][Agent] : It's your first time. Yeah. All right. Well, A and the idea behind you having a life insurance coverage is to cover anything specific for you, like a mortgage. Or is it just financial protection for you and your loved ones?

[1 minutes 55 seconds][Customer] : Oh yeah. Just for like to protect.

[1 minutes 59 seconds][Agent] : OK, that is financial protection for the loved ones. Well, look, Jess, it's designed to do that, give you Peace of Mind that you've got the financial protection that you need for you and your loved ones. It covers you also worldwide. So if you're travelling overseas, rest assured you're covered and there are terms. And our life insurance cover has no age expiry, so it

won't expire if you do in a certain age either. Got that Peace of Mind as well? OK AI? Alright, now to apply. By the way, the process is also a simple one. We run through a series of health and lifestyle questions with you over the phone to see if you are approved. If you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any cause. OK. The only thing not covered is suicide in the 1st 13 months, OK. Also just in addition to that, there is a terminally ill advanced payment included in the cover.

[2 minutes 20 seconds][Customer] : Yep, Yep, Yep.

[2 minutes 51 seconds][Agent] : Yeah, that would mean that if you were diagnosed with 12 months or less to leave by a medical practitioner, we'll pay out your claim in full into your hands and the money could be used for medical costs to ensure you receive best care possible. So think of that also as a financial backing initial that occur, OK, We also include \$10,000 advance payment to help out with funeral costs or any other final expenses at the time. So as you can see, it's all together in one package also for your convenience as well.

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

[3 minutes 21 seconds][Agent] : OK, right now before I get into the pricing for you, do you have any questions for me so far about life insurance cover? OK, that's fine. So let's get straight to some quotes together. Now to begin with, just have you had a cigarette in the last 12 months? OK, well that's a great start. And then certainly lower the premiums as well. Let's look at the options you've got. You've options are between 100,000 and \$1,000,000 to get yourself covered. What level of cover were you after?

[3 minutes 53 seconds][Customer] : Yeah.

[3 minutes 51 seconds][Agent] : Does it cover yourself \$1,000,000? OK, so let's look at that level then for you. So Jess, if you're choosing \$1,000,000, which is the highest level here, OK, By the way, the amounts you choose, you're not locked in to the amounts you choose today. So even if you were to choose a lower amount and you decided later on you wanted more coverage, you can do that and be subject to your eligibility at that point in time as well, OK? But if you're choosing \$1,000,000 today to get yourself covered, you're paying \$58.12 a fortnight, which is \$29.06 a week,

and that will get you covered for \$1,000,000 with all those benefits. How does that sound to you so far? Very good.

[4 minutes 35 seconds][Customer] : Yeah, that sounds good, but I need bit of time. Give me little bit of time.

[4 minutes 42 seconds][Agent] : Yeah, of course.

[4 minutes 42 seconds][Customer] : Let me discuss with family and hopefully we yes or need.

[4 minutes 47 seconds][Agent] : Yeah, I understand that. Yeah, just I understand you need the time to speak with the family and there's no problem there at all. What we like to do, first of all, here at Wheel Insurance is establish your level of cover somewhat you'd be looking at. We go through some health and lifestyle questions so we can determine whether you actually are eligible or not because we don't waste your time that way. And then, yes, I'll be in a position to leave to send you out whatever you require from us today. I'll present with an option right at the end. And then that way you can, you know, have an opportunity to review and discuss it there with your family like you mentioned.

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

[5 minutes 18 seconds][Agent] : OK.

[5 minutes 18 seconds][Customer] : I just, I, I just need the pricing. I got the pricing, but other thing just e-mail me your details. I will get back to you.

[5 minutes 29 seconds][Agent] : Yeah, I will give you my details. I'll send you out that quotes that you mentioned there to your e-mail. There's no issues there.

[5 minutes 29 seconds][Customer] : Yeah, yeah, yeah.

[5 minutes 34 seconds][Agent] : And that way you've got that handy. And then we can, we can go from there.

[5 minutes 43 seconds][Customer] : Look, The thing is that I am driving at the moment. That's the main issue.

[5 minutes 39 seconds][Agent] : But look, I mean, if you've got a spare 5 minutes now to quickly take you through the questions, right? I see. I understand.

[5 minutes 48 seconds][Customer] : I am not completed.

[5 minutes 49 seconds][Agent] : Alright, all right. No, that's fine. Look, I I'll send you what would have got anyway.

[5 minutes 56 seconds][Customer] : Hello, leave with me brother.

[5 minutes 52 seconds][Agent] : In the meantime, when do you suppose I can call you back and touch base with you go through those questions for about 5?

[5 minutes 58 seconds][Customer] : The main thing is that I got the pricing I need, the pricing that I need to discuss with.

[6 minutes 3 seconds][Agent] : Yeah, OK.

[6 minutes 4 seconds][Customer] : No need to waste your time at the moment. I'll get back to you. Just please give me a e-mail if I'm interested. I'll.

[6 minutes 7 seconds][Agent] : All right, alright, you give us a call, you give us a call whenever you're ready, OK.

[6 minutes 13 seconds][Customer] : Yeah, yeah, yeah, yeah. That's fine. No worries.

[6 minutes 14 seconds][Agent] : But look, I mean, if you do call us back and we take you through the that process and it and it becomes unsuccessful, declined, then, you know, then that's yeah, it's that's that's why we go. That's why we go through that process.

[6 minutes 28 seconds][Customer] : No, no worries.

[6 minutes 28 seconds][Agent] : So you know what the outcome is on the phone.

[6 minutes 29 seconds][Customer] : No problem brother, No worries.

[6 minutes 30 seconds][Agent] : Alright, all good mate. Alright, I'll, I'll send you what I've got. OK, Have a nice day.