

[1 seconds][Agent] : Hi, how you going?

[3 seconds][Customer] : Hey, how you going?

[4 seconds][Agent] : What you got from me?

[6 seconds][Customer] : I do have a because I originally, Long story short, yeah, originally transfer was transferring through to support for the cancel replace. But I said, you know what, directly called the sales team.

[17 seconds][Agent] : Right.

[18 seconds][Customer] : I'll jump out of the lead to cancel or replace funeral insurance, cancelling and taking out life insurance. It's going to be a joint policy. I do have mail on the phone. I'll jump out of the lead for you, man, so I can have a look.

[23 seconds][Agent] : OK, Yep.

[30 seconds][Customer] : Just put in night stream. So to transfer to, I'll potentially be a joint cover. Yeah, joint life insurance cover.

[39 seconds][Agent] : So she wants 2 covers as in OK, As in a joint life insurance cover OK.

[47 seconds][Customer] : Yeah, I'm just putting next. OK. Oh good, I'm jump out. Jumping out of the lead. Now I can just see the blue circle of trusts rotating in a clockwise direction.

[1 minutes 18 seconds][Agent] : Alright.

[1 minutes 22 seconds][Customer] : Yes. Oh good man. I'm out of the lead, champ.

[1 minutes 25 seconds][Agent] : Great. Awesome. Thank you. I'm in now.

[1 minutes 27 seconds][Customer] : Yep.

[1 minutes 27 seconds][Agent] : So yeah, transfer over.

[1 minutes 29 seconds][Customer] : Oh, good. Just to let you know as well, I've done the full full ID, full name, date of birth address, contact details of all of the e-mail address. But just to let you know, I'm not too sure if it's gonna matter or no. It's been a long time since I've done salesman.

[1 minutes 36 seconds][Agent] : Yeah, that's OK. I know it has been ages. All good.

[1 minutes 44 seconds][Customer] : All good. Also, man, I'll do a warm transfer for you. OK.

[1 minutes 47 seconds][Agent] : Thank. Thank you.

[1 minutes 48 seconds][Customer] : Thanks, Al, Good to hear. Hearing your voicemail.

[1 minutes 50 seconds][Agent] : Yeah, you too, man.

[1 minutes 51 seconds][Customer] : Cheers.

[1 minutes 52 seconds][Agent] : Thank you so much for all your time this morning.

[1 minutes 53 seconds][Customer] : Thank you for holding. Thanks very much for your your patience. Oh, good.

[1 minutes 54 seconds][Agent] : Thanks very much for your time.

[1 minutes 58 seconds][Customer] : Yeah, I do have the helpful and handsome Alfred on the phone, and he'll look after you this Tuesday. Thanks, Alfred.

[2 minutes 5 seconds][Agent] : Thank you.

[2 minutes 5 seconds][Customer] : Thank you so much.

[2 minutes 6 seconds][Agent] : Thanks, Thanksgiving. I'm Ali Tiffany from Wheel Insurance. How are you?

[2 minutes 11 seconds][Customer] : I'm not bad. Thank you.

[2 minutes 12 seconds][Agent] : Very, very good. Thank you for asking. So I understand that you're looking at, since you're looking at cancelling and replacing your existing policy from going from a funeral to a life insurance cover, is that right?

[2 minutes 25 seconds][Customer] : Yes, please.

[2 minutes 26 seconds][Agent] : OK, fantastic. I'll certainly take it to it. Go through the options available to you and have you find a good solution and works well for you as well.

[2 minutes 34 seconds][Customer] : Thank, thank you.

[2 minutes 34 seconds][Agent] : OK, excellent. You're welcome. So my name is Alfred from Wheel Insurance. So Please note calls are recorded. Any advice I provide is general nature. It may not be suitable to your situation. So just for compliance purposes, if I can get you to reconfirm to me your full name and date of birth there please.

[2 minutes 52 seconds][Customer] : May 8th of the 11th at 12th August 83.

[2 minutes 58 seconds][Agent] : Perfect. Thank you. And can I also confirm that you are a female

Australian residence? Is that right?

[3 minutes 4 seconds][Customer] : Yes, yes.

[3 minutes 5 seconds][Agent] : Fantastic. Now your e-mail. Can I get to confirm your e-mail as well, please? Perfect. And what is the best contact number there for yourself? Perfect. And just your postal address.

[3 minutes 10 seconds][Customer] : Yeah@gmail.com 0452092559 3064 Remember that? It's 20633064.

[3 minutes 26 seconds][Agent] : That's the post code and your postal address, your your address and that is your postal address. That's where we mail out all the documents to. OK, perfect.

[3 minutes 36 seconds][Customer] : Yes, yes.

[3 minutes 38 seconds][Agent] : Thank you. Now let's go now through the life insurance cover and potentially you're looking at coverage for both of you or is it just for yourself?

[3 minutes 46 seconds][Customer] : Good. Just for, for, for me, it's Jonny, my husband.

[3 minutes 49 seconds][Agent] : Alright, OK. And you're both together.

[3 minutes 49 seconds][Customer] : Yeah, at the moment, I'm. I'm, I'm, I'm not the team. I'm on my way to get home.

[3 minutes 56 seconds][Agent] : OK, OK, that, that's fine. Umm, the reason I'm asking because whether you take out a insurance cover that is for a joint cover or two single covers, it will make no difference to the premium anyway.

[3 minutes 58 seconds][Customer] : But yeah, yeah.

[4 minutes 9 seconds][Agent] : It works out to be the same either way. So we can still look at you, uh, getting yours organized and then when your husband is available, we'll get his organized as well. No issues OK, Since it's not going to make any difference to bring him umm and each of you could have obviously a life insurance cover umm, and you can be policy owners as well.

[4 minutes 20 seconds][Customer] : Yes, yes.

[4 minutes 29 seconds][Agent] : OK alright, so I'll take you to the cover first. So the life insurance cover that we offer, it does provide you with peace in mind that you do have financial protection. It is

there for you and your loved ones through a lump sum payment if you were to pass away. And this could be used to help pay off a mortgage or loans, maintain their lifestyle or any other costs involved in raising a family. So basically it's that to give you Peace of Mind and if something happens to you, your family would have that financial security and you to nominate up to five beneficiaries to receive their nominated benefit amounts. So the process is an easy 1:00. So we just ask you some health and OP style questions 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. The only thing not covered is suicide in the 1st 13 months. OK.

[5 minutes 24 seconds][Customer] : Yes, yes.

[5 minutes 29 seconds][Agent] : Also, in addition to that, there is a terminally ill advanced payment included in the cover. Now that means that if you were diagnosed with 12 months or less to leave by a medical practitioner, in that case 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 as a living benefit tied in with the insurance also for your Peace of Mind, OK, We also include \$10,000 that is paid out as an advance payments in to help with funeral costs or any other final expenses at the time. So as you can see, it's all together in one package for you in the life insurance cover.

[6 minutes 11 seconds][Customer] : Yes.

[6 minutes 10 seconds][Agent] : OK, perfect. Now, before we head towards some quotes for yourself, do you have any questions for me so far? OK, all right, all right, so then let's go through a quote together to begin with, have you had a cigarette last for once? OK, fantastic. Me too. Never in my life. That's amazing. All right, And that's going to certainly certainly help us here as certainly lower premiums as well. So let's look at, let's look at, umm, an amount that would cover your needs. I mean, the amounts you're looking for. Is this to cover anything specific for you? Like is it a mortgage? Is it just financial protection for you and your family? I mean, what, what's, what, what amounts you look kind of looking for and what, what does it cover for you?

[7 minutes 6 seconds][Customer] : At the moment they don't have a mortgage.

[7 minutes 8 seconds][Agent] : OK.

[7 minutes 8 seconds][Customer] : They they offer our yes people. They they offer our house and that's basically like this for help and yes, like if they have any other experience or something, yes.

[7 minutes 20 seconds][Agent] : Yep, Peace of Mind, I suppose. All right, so financial protection for you and your family. That's understandable. Umm, So look, looking at the amounts available here to cover yourselves, umm, you can choose an amount money to cover you from say 100,000 to \$1,000,000 based on your current age. So what level of cover would you like me to quote you when I can begin anywhere so you can work out whether it's suitable first or not. And then we can go up or down depending on the budget as well, OK. Yeah, well, what amount? Sorry, What amount did you say for you to cover you? Yeah, Yeah, we could look at 1,000,000.

[7 minutes 54 seconds][Customer] : OK, yes, if I can see like if I can reach like the other one, one mail or yes.

[8 minutes 13 seconds][Agent] : So for instance, to cover you for \$1 million, you alone, OK, umm, you would be paying. This is just you alone, OK? You'd be paying an amount of \$47.67 a fortnight, which is \$23.84 a week is what you're paying to cover you for \$1,000,000. How does that sound to you so far?

[8 minutes 38 seconds][Customer] : Much of it just, yeah, it's, it's more safe for me and I've been there.

[8 minutes 48 seconds][Agent] : So, so money without cover, right? You're not locked into the amount you're choosing. So you can choose a different amount and then so you're comfortable with the premiums. And then down the track, if you want to apply for more coverage, you can simply give us a call back and apply for more and it'd be subject to to your eligibility at that point in time. OK. But if you feel that this fits within your budget, \$1,000,000 and you'd be paying \$47.67 per fortnight, we can leave it at that for you. Or we can look at a different option if you like.

[9 minutes 19 seconds][Customer] : Yeah, because I so I kind of joined with my husband, so I didn't ask him, as I said, for that box. Or is it for myself or now?

[9 minutes 26 seconds][Agent] : Yeah, I'll, I'll quote you. I'll quote you for both you and your husband. So you know what you'd be looking at first and then we can look at yours and then your

husband's one later on when he's available. OK, so can I get you to confirm for me your husband's full name and date of birth there for him?

[9 minutes 45 seconds][Customer] : Yeah, yeah. June 55.

[9 minutes 48 seconds][Agent] : Yes, Fantastic. And can I confirm that Sione is a male and an Australian residence, is that right?

[9 minutes 58 seconds][Customer] : Yes, I know. Mail is is fixed. Australia fixed. It's Australia fixed.

[10 minutes 4 seconds][Agent] : Sorry, is Australian citizen, so the male Australian citizen, is that right?

[10 minutes 7 seconds][Customer] : Yes, Yes. Yes.

[10 minutes 10 seconds][Agent] : And OK, that's fine. So, and has he had a cigarette in the last four months?

[10 minutes 15 seconds][Customer] : No, no.

[10 minutes 16 seconds][Agent] : OK, Now I've just noticed something about him.

[10 minutes 25 seconds][Customer] : Yes, yes.

[10 minutes 23 seconds][Agent] : He's currently 68 years of age, right?

[10 minutes 26 seconds][Customer] : Yep.

[10 minutes 27 seconds][Agent] : For this particular life insurance cover, it's not available to him. OK, Which means there is another life insurance cover that is available to him, OK.

[10 minutes 33 seconds][Customer] : Yeah, yeah.

[10 minutes 38 seconds][Agent] : But the range to cover him, the highest amount we could offer him would be at 100,000. Not more than that.

[10 minutes 45 seconds][Customer] : 100,000.

[10 minutes 46 seconds][Agent] : Yeah, not not more than.

[10 minutes 46 seconds][Customer] : Yeah, yeah.

[10 minutes 47 seconds][Agent] : So they've anywhere between 10,000 and 100,000.

[10 minutes 52 seconds][Customer] : Oh yeah, yeah. If it's 100,000, yeah. How much for that one?

[10 minutes 51 seconds][Agent] : All right, All right. So I bet, as I mentioned, I can't. I can't. It's not

this particular life insurance cover that we could offer you. So to him, best we do is that it would have to be a separate policy. It can't be a joint cover, OK.

[11 minutes 5 seconds][Customer] : Yeah, I'll get it. Yeah. So I'm, I'm, I'm going to be a a different line, but yeah. So probably A454 kids. It's how much it's it's \$100.

[11 minutes 14 seconds][Agent] : And, and yeah, it'll be a separate policy for him, but yeah, all right. It's because I'm in your profile and I kind of didn't do a joint quote there. I can't I've, I've got to go out of your profile and go into his one to give you a quote for him.

[11 minutes 40 seconds][Customer] : Yes, yes.

[11 minutes 45 seconds][Agent] : OK, so whi whi while I'm in your profile at the moment, umm, I just wanted to sort out this, this this part out first. Umm GI give me a second. Let me see if I can go back one step here just to give you an answer for him.

[11 minutes 55 seconds][Customer] : OK, sorry.

[12 minutes 3 seconds][Agent] : That's OK. Umm, before I talk about your husband, umm, are you happy with your cover with \$1 million cover or do you want to consider a lower amount than \$1,000,000? Yeah.

[12 minutes 18 seconds][Customer] : Actually, I'm going to be putting a little bit lower because, yeah, because I I can't make the choice between. So I appreciate the rate a little bit lower.

[12 minutes 33 seconds][Agent] : All right.

[12 minutes 28 seconds][Customer] : It's going to be like 400 hundred.

[12 minutes 34 seconds][Agent] : All right then. In that in that case, let's just look at what? Well, I've got you here on your profile, I'll just show you what it would look like if it was 500,000 for you, right?

[12 minutes 34 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 45 seconds][Agent] : For you, it drops all the way down to an amount of \$23.84 a fortnight instead.

[12 minutes 54 seconds][Customer] : Oh, yeah, yeah, I'm, I'm peppered by me. Please. Like me.

[12 minutes 56 seconds][Agent] : Alright, all right, so if you don't mind, let's proceed then with yours.

[13 minutes 1 seconds][Customer] : Yeah, yeah, yeah, yeah, I'm the fifth.

[13 minutes][Agent] : Get that on the way first and then what we'll do is that I'll talk to you about your husband's one in a moment after we complete yours OK, because yeah, all right, no problem. So let's leave it at 500,000. No problem.

[13 minutes 9 seconds][Customer] : Yeah, yeah.

[13 minutes 12 seconds][Agent] : Couple things to keep in mind as well umm in regards to your premium, which is the amount that you pay your premium. These steps, which means it will generate increase each year as you age. In addition, this policy has automatic indexation, which means each year your sum insured will increase by 5% with certain increases in premium. You can opt out of this automatic indexation each year. OK, so as an indication, if you make no changes to the policy, your premium next year will be I'll just work this out for you. So, you know Marley, keep keeping in mind that all of our premium projections, they are indicative only and assume that you do not, uh, that you do not make any amendments to your cover.

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

[14 minutes 1 seconds][Agent] : So as an example, if you do not decline indexation on your policy, the premium payable in your following year of cover will be \$27.22 a fortnight and your benefit amount would also have increased to \$525,000 as well. OK. Yeah, the cover increases and your premiums increase accordingly as well.

[14 minutes 20 seconds][Customer] : So every year it has to increase the payment and increase the cover like what it's made, Yeah.

[14 minutes 30 seconds][Agent] : If you're happy with half \$1,000,000 and you want to just keep it at half \$1,000,000, you can opt out of that indexation and then obviously your premiums will be lower. OK. So that's another option too. OK. You don't mind the increase? Yeah.

[14 minutes 43 seconds][Customer] : Umm, I'm, I'm wondering what's the one that's gonna be increased because, umm, it's yeah, yeah. I don't mind if it's sure.

[14 minutes 50 seconds][Agent] : All right, that's fine.

[14 minutes 54 seconds][Customer] : Yeah.

[14 minutes 51 seconds][Agent] : Every year you're giving the opportunity to review your situation

because we send you out a new policy schedule, generally one, one month prior to your policy anniversary dates. OK. And then you can opt out of that if you wish, or you can keep it going, uh, where you can, what, watch the sum insured increase along the years if you prefer, OK All right.

[15 minutes 2 seconds][Customer] : Yeah, yeah, yeah, sure.

[15 minutes 11 seconds][Agent] : Now you can also find information about our premium structure on our website as well, by the way. OK, fantastic. So now the next step as I mentioned is to take you through the health not stock questions as the final price is determined on the outcome of these questions, which I'll take you through now.

[15 minutes 17 seconds][Customer] : Yeah, yeah.

[15 minutes 29 seconds][Agent] : OK, all right, fantastic. So it reads here. 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'll share this with your insurer and make sure with other strange service providers for the purpose of ministering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breach of the privacy. By proceeding, you understand that you're 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 that you provide honest, accurate and complete answers. You need to answer each question in full, even if you're. Even if you provided some information to us many earlier discussions you have had, if you do not take reasonable care, you may break your duty. And if this happens, you're to ensure maybe time 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?

[16 minutes 41 seconds][Customer] : Yeah, I understand.

[16 minutes 42 seconds][Agent] : You understand and agree to your duty, yes or no?

[16 minutes 46 seconds][Customer] : Yes.

[16 minutes 46 seconds][Agent] : Thank you. So first question, have you been hospitalized for COVID-19 last six months or have you been diagnosed with COVID-19 last seven days? Yes or no?

Yeah. So let me get your OK, thank you. Are you a citizen or permanent resident of Australia or New Zealand kind of residing in Australia, yes or no?

[16 minutes 58 seconds][Customer] : No, Yes, Australia.

[17 minutes 9 seconds][Agent] : That's your you're Australian citizen. Perfect.

[17 minutes 12 seconds][Customer] : Yes, Australia. Sorry. Yes.

[17 minutes 15 seconds][Agent] : So you're Australian permanent resident of Australia.

[17 minutes 18 seconds][Customer] : Yes.

[17 minutes 17 seconds][Agent] : OK, perfect. Does your work require you to go underground? Work at heights above 20 meters, dive depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no?

[17 minutes 33 seconds][Customer] : Oh, sorry. Come again.

[17 minutes 36 seconds][Agent] : So the question yes. So the questions to do with your work, your occupation. So does your work require you to go underground, work at heights above 20 meters, dive depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no?

[17 minutes 36 seconds][Customer] : Sorry, no.

[17 minutes 58 seconds][Agent] : OK, the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words, or height and weight ranges. What is your exact height as you know it?

[18 minutes 21 seconds][Customer] : My exact, my height is 1.7.

[18 minutes 26 seconds][Agent] : Yeah, 1.7. So do you mean 170 centimeters, is that right?

[18 minutes 27 seconds][Customer] : Yep, Yep, Yep.

[18 minutes 31 seconds][Agent] : Yeah. And what is your exact weight?

[18 minutes 35 seconds][Customer] : The last my weight is 135. Yeah, yeah, yeah.

[18 minutes 32 seconds][Agent] : Just the last time we checked, 135 kilograms, OK. No, no, no, no. So. So we can put off the first payment date to something to a future date that will be suitable for

you. OK. So what date would you be happy with to have the first payment set up? Yeah. So when's your next payment due? OK, So exact height measurement last time we checked is 170 centimeters, 1.7 liters. You mentioned umm, exact white measurement as you mentioned is 135 kilograms last time we checked, Sir.

[19 minutes 32 seconds][Customer] : Yes.

[19 minutes 32 seconds][Agent] : OK, so based on your answer to uh, Judith BMI which is greater than 45.1, we are unable to offer cover this time. You can ask the insurer to review this, this decision and if you're not happy with the outcome, you can request that we treat this as a complaint. So that was the, the umm, results of, of what happened in regards to the, uh, life insurance cover for yourself. OK. Yeah, As for your husband, if it's something that you'd like to still do, uh, for your husband, umm, you can still consider a life insurance cover there for him. And do would you like me to call back when you're both together, you and your husband?

[20 minutes 17 seconds][Customer] : And then we finalize the entry.

[20 minutes 19 seconds][Agent] : Well, this is the result for yourself. That's, that's occurred. I mean, you've already got a funeral insurance cover with us in place, right?

[20 minutes 27 seconds][Customer] : Oh, so, so maybe that it's not that it's not go through.

[20 minutes 31 seconds][Agent] : And then, yeah, well, when able to take it through, the life insurance cover became unsuccessful due to BMI, as I mentioned, umm, which is greater than 45.1, right? We understand that BMI can obviously change along the years down the tracks. So you can obviously reapply down the track, umm, if that obviously changes, uh, but As for now that that became unsuccessful for yourself, but As for your husband, you can still take streams through a life insurance cover for you if you want to. It'll be a different one than this one, by the way, that he can apply for.

[21 minutes 6 seconds][Customer] : So I can't success for the amount I see. Yeah. Oh.

[21 minutes 12 seconds][Agent] : No, I say he'd need to, he need, he needs to answer those questions himself. There's, there's, it's not going to be these questions that I took you through. There are different questions. That's only think I believe only 7 questions he needs to answer to get

him approved for the, uh, life insurance cover for him. No, no, you don't.

[21 minutes 29 seconds][Customer] : Oh, so all the answer I already answer or the question you asked me, Is there any other question I can go again?

[21 minutes 30 seconds][Agent] : So we set up the authority, set up the direct, umm, no, except for yourself.

[21 minutes 44 seconds][Customer] : Yes.

[21 minutes 43 seconds][Agent] : We weren't able to take you through what would became unsuccessful due to, as I mentioned, you due to BMI. Umm, when? So for you, if, if that changes down the track to BMI, which is a measurement between height and weight, umm, then you can apply, you can reapply for a life insurance cover with us.

[21 minutes 59 seconds][Customer] : OK, OK.

[22 minutes 5 seconds][Agent] : Uh, but you've, you've already got a funeral cover in place for yourself. OK. Uh, so that's still active there for yourself. But what we can do, uh, for your husband is obviously take him through a life insurance cover available to him if you want to.

[22 minutes 21 seconds][Customer] : Yeah, yeah, I am. I am alright.

[22 minutes 19 seconds][Agent] : OK, So what?

[22 minutes 23 seconds][Customer] : So I still have to, if you can, half an hour or I'm still on my way. I'm still at home.

[22 minutes 32 seconds][Agent] : Uh, would he be there in half an hour?

[22 minutes 32 seconds][Customer] : But yeah, yeah, yeah, I'll be here in half an hour. But yeah, I just want to see because I still have to speak to the Monfino or the.

[22 minutes 34 seconds][Agent] : Your husband, All right, umm, so either way, yeah, it needs to be, it needs to be, umm, it needs to be a single cover for your husband because the one that you just applied for, it was available at that time for you. Umm, we took you through that process. So that became unsuccessful, as you know. Umm, so you've still got that funeral cover for yourself in place. So you've got that level of cover, umm, for your husband. We can exercise and look at a life insurance cover available to him. This one isn't, uh, because of his age, it's 68. Umm. So therefore

there is another term life insurance cover that is available now. What? What? What?

[23 minutes 33 seconds][Customer] : OK, yeah, you can call in half an hour and then verify this thing and maybe I'll I'll I'll come back again and call again to see if I can approve for the life insurance some other time.

[23 minutes 50 seconds][Agent] : Yeah, yeah, yeah. That's fine. That's that's totally fine. Umm, so I'll call back like you said in about half an hour while I've got you on the phone. I can take you through a quick fight for your husband, as I said to you at the beginning of the phone call, umm, to do that. So let's do that and then maybe by the time you get home, we can, uh, we can have a look at there for your husband.

[23 minutes 52 seconds][Customer] : Yeah, at the moment I'm, I'm still wake up for my, my work because I'm yeah, yeah, yeah, yeah, yeah, yeah, sure, yeah.

[24 minutes 30 seconds][Agent] : Now I'll just quickly go out of this section, go into another one. Let's find your husband's details on our system. What, what was his date of birth again, please?

[24 minutes 41 seconds][Customer] : 5th of June 55 Yeah.

[24 minutes 44 seconds][Agent] : Did you say 5th of June, 5 of 6/6/19 65? Got it.

[24 minutes 49 seconds][Customer] : Fifth of the 6th 55, 55.

[24 minutes 54 seconds][Agent] : And that was, uh, sorry, 5555, all right. And his name is Sioni.

[24 minutes 54 seconds][Customer] : Yeah, yeah, yeah.

[25 minutes 5 seconds][Agent] : OK, let's just look up the details. So this type of cover that it's available for your husband, it's known as a term life insurance cover. OK, so I'll explain to you how this cover works. So that way you've got an idea, I'll be taking your husband through it obviously again when you when you get home. But since you're asking about pricing, how much would cost him, I'll take you through that too.

[25 minutes 44 seconds][Customer] : Yep, Yep, Yep.

[26 minutes 2 seconds][Agent] : OK, So I basically with the term life insurance cover, the way it works is it provides A and it will provide financial protection. It is obviously there for you and your loved ones to a lump sum payment. If he was to pass away during during the term of the policy, he

can choose cover between 10,000 up to 100,000 and also nominate up to five beneficiaries to receive their nominal benefit amounts. Now if that is due to an accident, his chosen benefit amount, we pay that as triple the amount. OK, so for instance, if you chose 100,000 and he does pass away due to an accident, then the payout would work out to be 300,000. OK.

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

[26 minutes 53 seconds][Agent] : So we can include, uh, we also include an advanced payout of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. So as you can see, uh, that, that benefit as well is in there too. So it is easy to apply for. The reason is, is that we just ask Seoni 7 yes or no questions related relating to his health over the phone to see if he's approved. And if he is accepted and once he commences the policy for the 1st 12 months, he will be covered for accidental death.

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

[27 minutes 31 seconds][Agent] : Only after the first 12 months he will be covered for death due to any 'cause as well. In addition, there is a terminally ill advanced payment included in cover. That basically means that which means after holding his policy for 12 months, if he was, if you were first diagnosed with a terminal illness for 12 months or less to leave by a medical practitioner. In that case, we'll pay out his claim in full into his hands, money he could use for medical costs to insure he receives best care possible.

[28 minutes 8 seconds][Customer] : Yes.

[28 minutes 4 seconds][Agent] : So that's a feature also part of the insurance or Peace of Mind for him. OK, this this cover all this policy will cover the only for a twenty term or until until his 85th birthday, whichever occurs first. At this time the life insurance benefit expires and premiums will see. So doesn't need to pay premiums anymore and his policy automatically converts to a final expenses benefit, which is 20% of his life insurance amount and covers he covers him for a further 10 years if you were to pass away at no additional cost to him. Final question. Now during this 10 years, he also has an option to cash out half the final expenses benefit and and his policy if he wishes. OK.

[28 minutes 58 seconds][Customer] : Yeah.

[28 minutes 56 seconds][Agent] : So while while we're speaking, do you have any questions for me so far about this cover?

[29 minutes 3 seconds][Customer] : No, no, no, I, I am.

[29 minutes 6 seconds][Agent] : All right, perfect.

[29 minutes 4 seconds][Customer] : I'm, I'm Yeah, yeah.

[29 minutes 8 seconds][Agent] : So basically for Cioni, keeping in mind that the cover does range from as low as 10,000 up to 100,000 and we can look at different amounts for him as well. So what?

[29 minutes 20 seconds][Customer] : Oh, OK.

[29 minutes 21 seconds][Agent] : What benefit amounts would you like me to quote? You want to start off with how much cover?

[29 minutes 21 seconds][Customer] : Yeah, yeah, I'm yeah, I just want the the highest one like the 100,001.

[29 minutes 30 seconds][Agent] : 100,000 OK, look at that one there.

[29 minutes 32 seconds][Customer] : Yeah, yeah.

[29 minutes 42 seconds][Agent] : OK so if he chooses the highest level 100,000 umm, the amount that you guys would be paying remember it will cover him not not only 400,000 but also accidental death would be pay up 300,000. So you'd be paying \$189.50 that's a fortnight which works it'll be \$94.75 a week.

[30 minutes 10 seconds][Customer] : How much to are they? Sorry, a fortnight.

[30 minutes 7 seconds][Agent] : That's how, that's how much you'd be paying for him \$189.50 per fortnight for him for cover him for 100,000. OK or, or if you choose, for example, I'll just show you another a few options.

[30 minutes 29 seconds][Customer] : Yes.

[30 minutes 28 seconds][Agent] : OK, if you choose 50,000 to cover, get him covered for an amount of 50,000, the premium will will go down to \$94.75 a fortnight instead. OK, Another option, let's say if you go down to even 25,000, so let's say 25,000 instead, you would, you would be paying for him \$47.38 a fortnight and that gets him covered for 25,000 any cause of death, but also 75,000 for

accidental deaths. OK, but you could look at the other options too, because the increments they go up or down by 5000 that you can select from. So the next one down is 20,000, then you've got 15, then you've got 10,000.

[30 minutes 53 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[31 minutes 26 seconds][Agent] : All right.

[31 minutes 32 seconds][Customer] : I don't know. I'm I'm the biggest to see the highest one and all the all the amount that you say about all the different.

[31 minutes 27 seconds][Agent] : Are there any other announce you'd like to see you're happy with the highest level for Sione?

[31 minutes 44 seconds][Customer] : Yeah, I'm happy with the highest level. And I just wanted to figure if it like this, I'd prefer to to go some other signal cover. So I I just have one single cover and then I'll pay for his for his life insurance.

[32 minutes 4 seconds][Agent] : Yes. So are you saying, are you saying that for your, for your, you have a single funeral cover for you? Umm, so you'll take him off the funeral cover and then you replace it with this one for him? Is that the idea?

[32 minutes 16 seconds][Customer] : Yes, yes, yes. We just have one single cover and then only and then I pay the insurance for him.

[32 minutes 20 seconds][Agent] : OK, Yeah, yeah, yeah. That makes sense.

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

[32 minutes 29 seconds][Agent] : So, so you'll keep your funeral cover, you'll take him off the funeral cover. So you won't have a funeral cover. Instead, he'll replace it with this life insurance cover.

[32 minutes 39 seconds][Customer] : OK, So yeah, is it like this?

[32 minutes 38 seconds][Agent] : Is that right or, or you can keep or you can keep the funeral cover up to you.

[32 minutes 42 seconds][Customer] : How how much my or how much for my? Is it myself for female color for myself?

[32 minutes 52 seconds][Agent] : Well, that's I don't have an answer for you about that one. But

when we do, when we do get in contact with him, this is what we'll do.

[32 minutes 56 seconds][Customer] : OK, Yeah, yeah, yeah, OK. Alright.

[33 minutes][Agent] : We'll, we'll go through the process with him get him approved first right get get his one sorted and then straight after that we can look into your one and then you can decide uh, if you want to yeah.

[33 minutes 14 seconds][Customer] : Yeah, thanks for that.

[33 minutes 15 seconds][Agent] : How much is it to, to cancel him uh, take him off the cover and so forth.

[33 minutes 17 seconds][Customer] : Yeah, sure, sure. Thank you. I'm I'm I'm I'm nearly home.

[33 minutes 19 seconds][Agent] : All right, all right, OK, I can, I can, I can wait. I, I can wait. I can wait. That's fine.

[33 minutes 25 seconds][Customer] : O or if it's up to you if you can wait or yeah, yeah, yeah.

[33 minutes 30 seconds][Agent] : If you're nearly home, then I might as well wait for you Uh, and then we can just have this completed then on the phone call now I forgot to mention as well couple couple more things on this cover too. First of all, what is applied on this cover for Sione is also the real reward. Now, the reward would mean you might have remembered this from last time with us following his first policy anniversary date. The first year that he signs up with us, we're going to also refund him 10% of what he paid during that whole year. So he gets 10% back as well.

[34 minutes 6 seconds][Customer] : OK.

[34 minutes 5 seconds][Agent] : OK, that's also part of the insurance. Umm, with this particular cover, his premium is steps, which means it will increase each year. Umm, but I'll take, I'll take you guys through an example when you're together, if you like, in regards to looking at umm, what the increases will be and umm, we can, we can go through that together as well.

[34 minutes 32 seconds][Customer] : Yep. I'll just stay inside.

[34 minutes 35 seconds][Agent] : Yeah, no worries. Take your time. I'm with you.

[34 minutes 35 seconds][Customer] : And yeah, OK, thank you.

[34 minutes 41 seconds][Agent] : That's all right.

[36 minutes 33 seconds][Customer] : Hello.

[36 minutes 35 seconds][Agent] : Hi.

[36 minutes 34 seconds][Customer] : Yeah, Yeah. Sorry, sorry. Yeah, I'm, I'm here with my husband.

[36 minutes 39 seconds][Agent] : OK, perfect. So it's Alfred here again. So Please note calls are recorded.

[36 minutes 44 seconds][Customer] : Yeah.

[36 minutes 44 seconds][Agent] : Any advice I provided, general nature may not be set up with this situation. Am I on speaker?

[36 minutes 50 seconds][Customer] : Yes, you're on speaker.

[36 minutes 51 seconds][Agent] : Perfect. Thank you for that. Excellent. So Fionnie, it's offered here from real insurance. So your wife and I were just having some discussions about some options for both of you. So considering you've got a funeral cover with us, cancelling that one and replacing it with the life insurance cover for yourself. OK, So I'm about to take you through the life insurance cover that is available for yourself. I'll explain that to you. We'll go through the options available and hope you find a good solution. It works for yourself as well. OK, now, now Johnny, what I'd like to do first of all is have you confirm to me your full name and date of birth here please.

[37 minutes 38 seconds][Customer] : Yes. OK.

[37 minutes 40 seconds][Agent] : Yep. Thank you, Sione. And can I also confirm that you are a male Australian residence, is that right?

[37 minutes 39 seconds][Customer] : 5th of June 1955, Yes.

[37 minutes 52 seconds][Agent] : Perfect. Thank you for that. And your e-mail, can I get you to confirm to me your e-mail address for yourself?

[38 minutes 1 seconds][Customer] : So we, we did the same e-mail.

[38 minutes 5 seconds][Agent] : Yes, that's that's fine.

[38 minutes 4 seconds][Customer] : This is yeah, we have one e-mail.

[38 minutes 7 seconds][Agent] : Just one e-mail. Yeah, that it's important that he answers all these

questions. Umm. So if it's the one e-mail, if I can have you confirm the e-mail then for me, please see your name. Yep. OK, so it's a shared e-mail. Is it, is that your wife's e-mail or it's both of you?

[38 minutes 18 seconds][Customer] : Yeah, yeah, yeah. It's both of us.

[38 minutes 31 seconds][Agent] : OK, it's both of you. OK, All right, now if you can also confirm to me your address as well, please.

[38 minutes 38 seconds][Customer] : Yeah #32 Walking Street, Quakeyden.

[38 minutes 38 seconds][Agent] : Postal address, thank you and that's in Victoria, I believe, of course.

[38 minutes 47 seconds][Customer] : Yeah, yeah. Vic, 3064.

[38 minutes 48 seconds][Agent] : All right and the date of birth there, oh the date of birth, sorry, the post code there as well is OK, thank you. OK, that's fine. And so now let's go through the life insurance cover together, explain that to you, and then we can hope you find a good solution. It does work. So with the term, it's a term life insurance cover. So you don't need it is available for yourself because you're currently 68 years of age. OK, so this cover is available to yourself. It's a term life insurance cover. And what it means to you is it provides financial protection for you and your loved ones through a lump sum payment if you were to pass away during the term of the policy, you can choose cover between 10,000 up to 100,000. So that's the range and dominate up to five beneficiaries to receive the nominant benefit amounts. And if death is due to an accident, your chosen benefits will be paid out as triple the amounts, so three times the amounts. We also include an advanced payout of 20% of the benefit amount to help with funeral costs or any other final expenses at the time. So as you can see, it's together in one package for your Peace of Mind. OK.

[40 minutes 16 seconds][Customer] : OK.

[40 minutes 17 seconds][Agent] : Yeah. So it's easy to apply for. The reason is, is that we only ask you 7 yes or no quest. Yes, S7, yes or no questions relating to your health. Over the phone to see if you are approved. If you are accepted and once you commence the policy for the 1st 12 months you will be covered for accidental death only. After the first 12 months you will be covered for death due to any 'cause as well. In addition to that, there is a terminal terminally ill advanced payment included

in the cover now, which means after, after holding your policy with us for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to leave by a medical practitioner. Well, in that case, we are to pay out your claim in full to help you with medical costs to ensure you receive best care possible. So that's a feature that is part of the insurance as well for your Peace of Mind as well as your need. OK, this policy will cover you for a 20 year term or until you're 85th birthday, whichever occurs first. At this time the life insurance benefit expires. Your premiums will cease, so you no longer need to be paying premiums anymore. Your policy also automatically converts to a final expenses benefit, which is 20% of your life insurance amount and covers you for a further 10 years if you were to pass away at no additional cost to you. During these ten years, you also have an option to cash out half of the final expenses benefit and end your policy if you so wish. OK, that's the only. Is it all making sense to you or do you have any questions for me so far? Any questions? No questions. All right, that's fine. So now let's go through a quote together then in that case, keeping in mind so only that we can look at different options. The range is from 10,000, that's the lowest demand, up to 100,000, the highest demand. And we can look at different amounts until we find right now we'll cover. So what benefit amount would you like me to quote you on? How much coverage were you thinking for yourself?

[42 minutes 13 seconds][Customer] : Yes, yes, 50,000.

[42 minutes 53 seconds][Agent] : Sorry, I was just sort of moving my headphone there so I can hear you better. What what amount did you say? Fi 50,000? Let's look at 50,000. Alright, that's fine. So if you look at 50,000 right to get yourself covered, the amount you'd be paying for 50,000 works out to be an amount of \$94.75 a fortnight. That's for 50,000. Are you happy with that amount?

[42 minutes 59 seconds][Customer] : Oh, 50,000 or yeah yeah yeah would be alright. Would be happy instead.

[43 minutes 29 seconds][Agent] : You're happy with that? OK, now a couple of things to keep note here as well. Your premium is stepped, which means it will generally increase each year as you age. In addition, if you make no changes to the policy, your premium next year will be. So repeat that again, sorry. Your premium is stepped, which means you increase each year. So as an indication, if

you make no changes to the policy, your premium next year will be keep in mind that all of our premium projections, they are indicative only. They assume that you do not make any amendments to your cover. So as an example, the premium payable in your following year of cover will be \$96.64 a fortnight and your benefit amount will be \$50,000, OK? And also remember that cover will expire after 20 years or when the life insured which is age 85, whichever occurs first. So just keep that in mind as well, OK?

[44 minutes 24 seconds][Customer] : Yeah, OK. OK.

[44 minutes 36 seconds][Agent] : And you can also find information about our premium structure on our website as well, by the way, OK, per perfect. OK, So the next step, now I mention this to your wife as well. So following your first policy anniversary, that's your need, we're going to refund you 10% of what you paid during that whole year. So you get 10% back of what you've paid during that whole year. OK then fantastic.

[44 minutes 42 seconds][Customer] : Yeah, Yeah, OK.

[45 minutes 3 seconds][Agent] : So what I'm going to do now, I'm going to read out to you a pre underwriting disclosure first. I'm going to grab your understanding. We're going to head towards some questions you and I and it's very important that you've answered these questions on your own record. You can't have help from your wife. So if the question is not clear, just ask me. I'm here to help you, but it's very important that you answer these questions on your own accord.

[45 minutes 27 seconds][Customer] : Yes, yes.

[45 minutes 26 seconds][Agent] : OK, All right, fantastic. Thank you. So it reads here. 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'll share this with your insurer and make sure with other strange service providers for the purpose of administering your policy or handling claims. Our privacy policy tells me tells you more, including how to access incorrect 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 asked you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you provided some information to us in any early 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?

[46 minutes 47 seconds][Customer] : Yes, yeah.

[46 minutes 48 seconds][Agent] : OK, thank you. First question in the last five years. Now by the way, before I go into the questions, you will notice that each and every one of these questions are quite specific. All right? So and now the only requirement is for you to answer with either yes or no at the end of each each question. 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? Yes or no? No, No. OK. 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? Yes or no?

[47 minutes 25 seconds][Customer] : No, no, no, no.

[47 minutes 43 seconds][Agent] : No, No. OK, thank you. In the last five years, have you been admitted to. So 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, brain cancer, multiple myeloma or any other cancer that's spread to other organs, yes or no? OK. Thank you. Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advised will be required in the future, yes or not? OK, thank you. Do you have a liver condition that will require transplant in the future? Yes or no? No. OK, thank you. 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? No. OK, Thank you. In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes or no?

[48 minutes 8 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no.

[48 minutes 56 seconds][Agent] : No. OK, Thank you. Fantastic. Sione, I'd like to tell you now, congratulations, You now have been fully approved for the life insurance cover. So that's a good outcome there for yourself. Now, what this means to you right now is that you can have that Peace of Mind where we can provide you with immediate cover as of now under these terms. The way we get it organized for you is that we send out these policy documents out to you right away. So they will, they will arrive to your e-mail usually within 15 minutes. We'll post them out to you as well to your postal address, documents that arrive to your postage. They generally arrive between 2:00 to 5:00 business days with those particular documents. Tioni, you will notice your beneficiary forms are there where you can get to nominate who you have in mind, such as your wife.

[49 minutes 42 seconds][Customer] : OK.

[49 minutes 41 seconds][Agent] : OK, you can nominate more than one person by the way, up to five beneficiaries. All right, you sign them for us, send them back to us when you're ready as well. My name and my numbers will be there for you too. So this policy also gives you a, a 30 day calling off. As well. So, so you can choose now a future payment that suits you and align those payments the way you'd like to as well. So at the moment I have you organized as fortnightly payments. Are you happy with fortnightly payments for you?

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

[50 minutes 16 seconds][Agent] : Happy. All right, so we'll leave it for nightly payments for you. Now, today happens to be the 19th of March. Today is Tuesday. So what day do you want to align it to? Is it Thursday, Friday a Monday? What day is a good day for you for for the payment day?

[50 minutes 15 seconds][Customer] : Yes, yes, yeah. Can you talk to my wife or?

[50 minutes 40 seconds][Agent] : For, for is she organising the payments or are you going to be organising the payments?

[50 minutes 43 seconds][Customer] : Yeah, for organizing the payment.

[50 minutes 46 seconds][Agent] : All right then I'll talk to you again at the end to just read out to you a declaration and grab your acceptance. OK.

[50 minutes 54 seconds][Customer] : OK. Yep, Yep.

[50 minutes 55 seconds][Agent] : Oh, I'll talk to your wife in a moment. OK. Thank you. Hello.

[51 minutes 6 seconds][Customer] : Yeah, sorry. I'm, I'm waiting. Sorry.

[51 minutes 7 seconds][Agent] : Hi, that, that's OK. No problem. So that's our to hear again from Wheel Insurance.

[51 minutes 15 seconds][Customer] : Yeah.

[51 minutes 13 seconds][Agent] : I've been on speaker anyway, so you heard me say say all right, perfect. So you're organising the payments there for your husband. All right, so let's get that organiser. So I'll put you down here as payee. Now, if I can have your details again, your first name again, sorry.

[51 minutes 20 seconds][Customer] : Yes, Yes, Miley.

[51 minutes 31 seconds][Agent] : Marley. That's right. MAILE, that's right.

[51 minutes 34 seconds][Customer] : Yes, the same as a Lily.

[51 minutes 36 seconds][Agent] : And surname Taufalele, that's TAUFALLELE. And that's your full name, Marley Tafalele, is that right?

[51 minutes 48 seconds][Customer] : Yes, yes.

[51 minutes 49 seconds][Agent] : All right, now it's putting down these these details on your husband's profile.

[51 minutes 57 seconds][Customer] : 12th August 83.

[51 minutes 54 seconds][Agent] : So your date of birth again, sorry. Can you repeat that again?

[52 minutes 1 seconds][Customer] : 12th August 83.

[52 minutes 2 seconds][Agent] : Yep, perfect. 12th of August 1983. Thank you.

[52 minutes 7 seconds][Customer] : Yeah, yeah.

[52 minutes 8 seconds][Agent] : And I'll put you down as wife since this is for your husband. Wife. OK, So the amount is \$94.75 a fortnight.

[52 minutes 26 seconds][Customer] : Yep.

[52 minutes 25 seconds][Agent] : All right, That's the amount that's to cover him for 50,000. OK. All right. Now what payment day did you want to pick that works in the future?

[52 minutes 44 seconds][Customer] : Wednesday.

[52 minutes 45 seconds][Agent] : Yeah, I can look at Wednesday. The Wednesday's available here. Tomorrow, obviously is Wednesday the 20th. And then there's next.

[52 minutes 52 seconds][Customer] : Yeah, yeah. Like if I can start tomorrow.

[52 minutes 55 seconds][Agent] : You want to start it tomorrow. There's a case, the first payment, it would be tomorrow, the 20th. And then from there it'd be every fortnight thereafter. OK.

[53 minutes 3 seconds][Customer] : Yes, yes.

[53 minutes 4 seconds][Agent] : All right, all right, that's fine. And what would you like to attach for payments? You can either attach either your Visa or your master debit card or credit card or your BSB in account numbers, which you prefer to attach.

[53 minutes 17 seconds][Customer] : Just the three is the account number.

[53 minutes 20 seconds][Agent] : OK, so BSB an account number. Let's do that. And is that in your name? Is in as in?

[53 minutes 20 seconds][Customer] : It's just no, it's just just Botha, Botha train account.

[53 minutes 29 seconds][Agent] : Yeah, it's a joint account. Oh, OK. So if this is a joint account, if you can do me a favor, I didn't realize it's a joint account. If you can pass those details over there to your husband, then I'll grab them off him. OK, that's fine.

[53 minutes 35 seconds][Customer] : Yes, yes, hello.

[53 minutes 51 seconds][Agent] : Yes, that's out for here again. So Please note calls recorded just for compliance purposes. If I can have you confirm your full name and date of birth in there, please.

[54 minutes][Customer] : Oh, Shionette and Shintos again.

[54 minutes 3 seconds][Agent] : Thank you. All right, perfect. So I believe the account details that they are, umm, uh, you, you in both your names, you, you and your wives. Is that right? OK, that's fine. So whatever range so far is for payments to be coming out tomorrow, the 20th of March. I was doing that with your wife for tomorrow.

[54 minutes 19 seconds][Customer] : Yep, Yep, Yep.

[54 minutes 30 seconds][Agent] : Are you happy for for that to like to for you to be charged tomorrow

and then from there be every fortnight thereafter?

[54 minutes 38 seconds][Customer] : Yes, yes.

[54 minutes 39 seconds][Agent] : So you are happy with that because that's the 20th of March which is tomorrow first payment then it will be every fortnight thereafter.

[54 minutes 49 seconds][Customer] : Yes, Yes.

[54 minutes 45 seconds][Agent] : Now, the account name is in both your names you mentioned, so for both of you.

[54 minutes 52 seconds][Customer] : Yes.

[54 minutes 53 seconds][Agent] : Yes.

[54 minutes 53 seconds][Customer] : Yes.

[54 minutes 53 seconds][Agent] : All right. All right. So yes, I'll grab the details of you. OK.

[54 minutes 58 seconds][Customer] : Yes.

[54 minutes 58 seconds][Agent] : So Cioni and male MAILE Tafari.

[55 minutes 5 seconds][Customer] : Yes, Yes, yes.

[55 minutes 6 seconds][Agent] : All right, That's the account name. All right, That's fine. And is that a savings account or check account, Cioni? Is it saving? Yes, Yeah. Is that the savings account, Cioni? All right. So savings accounts in both your names and you, do you have authority to use that account yourself? Sure. Yes. OK. Thanks, Gianni. And what's the BSB number?

[55 minutes 19 seconds][Customer] : Yes, yes, yes, yeah. PSP number.

[55 minutes 32 seconds][Agent] : Gianni, That's all right. Take your time. That's fine.

[55 minutes 50 seconds][Customer] : Yeah, it's, yeah, I found. Get my Wi-Fi check.

[55 minutes 55 seconds][Agent] : No, no, I need you to say this yourself. Please. Can you? I don't mind her giving the details over to you, but I'd need you to say these details yourself.

[56 minutes 6 seconds][Customer] : Yeah, hang on.

[56 minutes 7 seconds][Agent] : Yeah.

[56 minutes 7 seconds][Customer] : I just, yeah, tried to get my class.

[56 minutes 12 seconds][Agent] : Your glasses. OK. Take the time. Take all the time you need.

That's fine. Yes, please.

[56 minutes 35 seconds][Customer] : Yeah, PSP number 063873.

[56 minutes 42 seconds][Agent] : Yep, 063873. Is that right? Yep.

[56 minutes 51 seconds][Customer] : Yeah, oh sorry, 03875.

[56 minutes 55 seconds][Agent] : So 063875, is that right? OK. That's fine. Again, I just need to make sure that you are reading this on your own accord. All right. And then the account number please.

[56 minutes 59 seconds][Customer] : Yep, 10468729.

[57 minutes 21 seconds][Agent] : All right, I'll confirm that number there for you.

[57 minutes 24 seconds][Customer] : Yeah, yes, yeah. 729.

[57 minutes 24 seconds][Agent] : So you said 10468, did you, did you say after that, did you say 1029, 729? Thank you. All right. So I'll confirm that number again.

[57 minutes 44 seconds][Customer] : Yep.

[57 minutes 40 seconds][Agent] : That's account number is 10468729, is that right?

[57 minutes 47 seconds][Customer] : Yes, that's it.

[57 minutes 48 seconds][Agent] : And the BSB number as you just gave me as well is 063875, is that right?

[57 minutes 55 seconds][Customer] : Yeah, that's right.

[57 minutes 56 seconds][Agent] : OK. Account number, just to confirm with you again, Cioni is a joint account in the name would be Cioni and Mali Tafari, is that right? And you've confirmed that you have the authority to use that account, Is that right?

[58 minutes 7 seconds][Customer] : Ye, yes, yes, yeah.

[58 minutes 13 seconds][Agent] : OK, perfect. In that case, I'll just read out to you a declaration and then yours will be all set. And then I'll have a quick chat with your wife as well because her and I had discussions about what to do about her. So I'll just I'll just read this out to you. I'll grab your acceptance and then and then I'll have a chat with your wife right at the end.

[58 minutes 35 seconds][Customer] : OK, Yeah.

[58 minutes 34 seconds][Agent] : OK OK, perfect. So it beats here. Thank you, CNN. Tafa Lily, It is important to understand the following information. I will ask for your agreement to these terms at the end and your policy not be enforced. Let's agree to these terms in full. Real term life cover is issued by Hanover Life RA of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as real insurance, to issue and arrange this insurance on its behalf. Hanover has relied upon the information you provided in the sensing application that includes the information we initially collected from you to provide a quote. Hanover said it targets market determination for these products, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. I need to remind you of the duty to take reasonable care that you agreed to. Can you please confirm you've answered all our questions in accordance with your duty, Yes or no?

[59 minutes 39 seconds][Customer] : Yes.

[59 minutes 39 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you've provided to us in relation to other products and services. By green to this declaration, you can sense to allow us to contact you for this purpose until you opt out. The accepted cover pays a lump sum benefit amount of the following so your need to follow. Lily receives \$50,000 in event of death. Cover is for accidental death only for the 1st 12 months of cover, with death by any cause covered thereafter. If you die as a result of an accident, the life cover benefit amount triples. The policy also covers terminal terminal illness where you are diagnosed having 12 months or less to live and diagnosis occurs at least 12 months after policy commences. A benefit is not paid in the event of suicide in the 1st 30. A benefit is not paid in the event of suicide in the 1st 12 months of the policy. The life cover for Sioni Tafalili expires on June 4, 2040, 12:00 AM. Upon expiry, you'll have the option cash out 10% of the benefit amount and end your policy at all. You can retain your policy with cover equal to 20% of the benefit amounts for a further 10 years at no additional cost. Your premium for your first year of cover is \$94.75 per fortnight. Your premium is a step premium which means we calculated your premium is that premium, which means it will generally increase at each policy anniversary. Once set up, you are unable to make amendments to

increase your level of cover included in your premiums now payable to real insurance of between 26% and 65% of each premium calculated on a level basis of life the policy. Your premium will be debited from your non bank account name of Sioni and Ma Mali Tafaleli which were authorized debit from and have provided to us.

[1 hours 1 minutes 43 seconds][Customer] : Mm hmm.

[1 hours 1 minutes 44 seconds][Agent] : We may provide reading communications to you by the e-mail address you provided to us. This will include any legal notices required to provide you. This will include any legal notices required to provide to you. If you would prefer to receive these, e-mail. So if you would prefer to receive these, these only by via e-mail. Via mail. If you would prefer to receive these only by mail, you can update your communication preference at any time. We will send you a welcome pack including policy schedule, PDF and FSG Via mail. If you have provided us an e-mail address, your policy schedule also be emailed to you today. You should consider these documents to ensure the product meets your needs. Give a 30 day calling off. In which you might cancel your policy and any premium you may have paid will be refunded in fullness. You've lodged a claim with a complaint process which can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Do you understand and agree with declaration of just ready Yes or no? Thank you. Sione, would you like any other information about the insurance now or would you like me to read any part of the PDSU? Yes or no?

[1 hours 2 minutes 56 seconds][Customer] : Yes, no, no.

[1 hours 3 minutes 8 seconds][Agent] : No.

[1 hours 3 minutes 8 seconds][Customer] : We'll yeah.

[1 hours 3 minutes 9 seconds][Agent] : OK, that's perfect. Now see only in regards to your cover now. So, because congratulations by the way, you've got now a term life insurance cover in place now for you. Umm, so that's now being organized. Now in regards to your existing cover, I believe that you've got one which is umm, I believe it's a joint cover, isn't it?

[1 hours 3 minutes 33 seconds][Customer] : Yes, yes. The single one.

[1 hours 3 minutes 31 seconds][Agent] : Umm Molly joint cover it's no, they said the funeral 1 is a

joint cover. So, so you're, you're the, you're the policy holder and then your husband will be the second insured. Is that right? OK, all right, that's fine. Umm, that's fine. Just both if you stay on the phone because and what did you want to do about umm, that one that covers? You want to you want to explore the option of perhaps keeping yourself on that cover and then maybe not, not so your husband because he's got this one or do you want to keep that one the way it is at the moment?

[1 hours 3 minutes 46 seconds][Customer] : Yes, no, I just wanted to take my husband off.

[1 hours 4 minutes 12 seconds][Agent] : Take your husband off. All right, All right.

[1 hours 4 minutes 12 seconds][Customer] : He's focused on insurance and the didn't cover insurance just myself.

[1 hours 4 minutes 19 seconds][Agent] : Yep.

[1 hours 4 minutes 20 seconds][Customer] : Yes yeah, it's not the point They both we already have this one did this.

[1 hours 4 minutes 25 seconds][Agent] : All right, all right, all right, all right. So you're both available now. Just both of you stay on the phone because what I'll do now is transfer you back over to customer support to to organise to do that. OK, Just hold the hold the line and, and just both of you be be side by side, be available. OK, Won't be long.

[1 hours 4 minutes 25 seconds][Customer] : I'm happy to, yeah, leave myself for the single cover and then focus my husband on the yeah, yes.

[1 hours 4 minutes 49 seconds][Agent] : Thank you. All right. Hi, it's not actually convey, so convey yes, he transferred this customer over to me. Umm, a customer is umm, Molly right now. I'll give you a Long story short.

[1 hours 6 minutes 4 seconds][Customer] : Activate the customer is Marley Now I'll give you a lot for a short.

[1 hours 6 minutes 18 seconds][Agent] : Umm, the idea was she wanted to cancel my place, her existing cover, her existing cover is a funeral cover and applied for life insurance cover.

[1 hours 6 minutes 20 seconds][Customer] : The idea was she wanted to cancel, replace her digit

cover, cover the funeral cover, apply for life insurance cover.

[1 hours 6 minutes 28 seconds][Agent] : So she UMM became unsuccessful. Her husband is 68 so I had to take him through a separate cover.

[1 hours 6 minutes 29 seconds][Customer] : So she umm became a successful her husband is 68, so I had to take him through a separate cover.

[1 hours 6 minutes 38 seconds][Agent] : UMM which is the term life's cover. Got him approved.

[1 hours 6 minutes 38 seconds][Customer] : Umm, which is the term lights cover got approved.

[1 hours 6 minutes 41 seconds][Agent] : Got that in place.

[1 hours 6 minutes 43 seconds][Customer] : They're both on the line full name, date of birth address.

[1 hours 6 minutes 43 seconds][Agent] : They're both on the line, both confirm full name, date of birth, address, UMM. All those details are confirmed contact details as well. I'm in Sione's profile at the moment.

[1 hours 6 minutes 53 seconds][Customer] : I'm in Gioni's profile at the moment. Umm, she wants him to be taken off the funeral cover.

[1 hours 6 minutes 56 seconds][Agent] : UMM, she wants him to be taking off the funeral cover and her her to remain?

[1 hours 7 minutes 3 seconds][Customer] : OK, this I'm not in, I'm not on there at the MI in there at the moment.

[1 hours 7 minutes 9 seconds][Agent] : Yes, as in she told me that she's it's a joint cover.

[1 hours 7 minutes 8 seconds][Customer] : However, there is 2 funerals as in she told me that she's it's a joint cover. It's actually 2 policies in force.

[1 hours 7 minutes 19 seconds][Agent] : Oh, OK.

[1 hours 7 minutes 20 seconds][Customer] : OK, let me go in.

[1 hours 7 minutes 20 seconds][Agent] : So OK, so you've got all the details for both of them.

[1 hours 7 minutes 23 seconds][Customer] : OK, so you've got all the details for both of them. I need to see what authorities are on.

[1 hours 7 minutes 26 seconds][Agent] : Yes, I'm out.

[1 hours 7 minutes 29 seconds][Customer] : They're both there anyway.

[1 hours 7 minutes 30 seconds][Agent] : They're they're both there anyway you can have a chat with the other?

[1 hours 7 minutes 35 seconds][Customer] : OK, let me just check the funeral covers now let's see I need on that one. I've got 2IN price 10,000. That's might be a SEC.

[1 hours 7 minutes 41 seconds][Agent] : Sure, no worries.

[1 hours 8 minutes 15 seconds][Customer] : We've got two funerals, both 10,000 each for both of them.

[1 hours 8 minutes 20 seconds][Agent] : All right. I'll need to run through.

[1 hours 8 minutes 20 seconds][Customer] : All right, I'll need to run through. OK, whenever you're ready.

[1 hours 8 minutes 22 seconds][Agent] : OK whenever you're ready. OK, I'll just drop it in for you. Thanks.

[1 hours 8 minutes 30 seconds][Customer] : Good afternoon.