[9 seconds][Customer] : Hello, Craig Speaking.

[11 seconds][Agent] : Hi, good afternoon there. Craig, this is Sharmin calling you from Australian Seniors Insurance.

[16 seconds][Customer] : Yes. Sorry. What was your name again? Sorry. Thank you, Shaman.

[16 seconds][Agent] : In regards to the Sharmin, you're welcome. I'm calling in regards to the life insurance inquiry that you put through in our website.

[26 seconds][Customer] : Yes.

[27 seconds][Agent] : Beautiful. The reason for my call today is to run you through in terms of how the policy works, explain the features and benefits of the cover and also to go through the pricing.

[32 seconds][Customer] : Yep, Right. Yeah.

[36 seconds][Agent] : OK, Let me.

[37 seconds][Customer] : Thank you.

[38 seconds][Agent] : You're welcome. Let me know how everything is sounding to you.

[41 seconds][Customer] : Good. Yes, I will.

[43 seconds][Agent] : Beautiful. So before I start, can I quickly confirm that I'm speaking with Mr. Craig Shivis.

[48 seconds][Customer] : You're correct.

[49 seconds][Agent] : Perfect. And the date of birth is 18th of the 6th, 1952.

[54 seconds][Customer] : Correct.

[54 seconds][Agent] : Wonderful. Can I confirm that you are a male and Australian resident? Yeah, an Australian resident as well. Yes or no? Perfect.

[58 seconds][Customer] : I certainly AM, yes, yes, certainly.

[1 minutes 3 seconds][Agent] : Lovely. Thank you so much for confirming. Just a friendly reminder that all calls are recorded. Any advice that provides generally in nature and may not be suitable to your situation. OK Craig, please help me to understand your situation.

[1 minutes 12 seconds][Customer] : OK, yes, certainly, yeah.

[1 minutes 17 seconds][Agent] : Is this your first time making the inquiry for life insurance or do you

have a policy? Yes, yes.

[1 minutes 21 seconds][Customer] : Look, I had umm, I had, I had life insurance and it was attached to my superannuation, umm, but when I turned 70 they, they stopped it so and I'm still working.

[1 minutes 35 seconds][Agent] : Oh, perfect.

[1 minutes 32 seconds][Customer] : I'm still, I'm, I've got my own business, I'm a gardener and I'm still working. So, umm, I thought, well, I wasn't happy that they, because I've turned 70 that they just stopped my insurance cover.

[1 minutes 43 seconds][Agent] : Oh, OK, so they had it fixed.

[1 minutes 44 seconds][Customer] : So I thought, well, maybe, maybe I'll have a, a look at getting it somewhere else.

[1 minutes 48 seconds][Agent] : Sure. Definitely. Thank you for putting through the inquiry and let me help you today.

[1 minutes 52 seconds][Customer] : Mm hmm.

[1 minutes 52 seconds][Agent] : Uh, so kindly, you're no longer cover even though you're being employed, is that correct?

[1 minutes 57 seconds][Customer] : Yes, yes. I've not, I haven't got any life insurance at the moment.

[1 minutes 58 seconds][Agent] : OK, OK. And what made you to look into the life insurance? Correct.

[2 minutes 3 seconds][Customer] : Oh, well, I get it. I get gardening magazine and sometimes inside the gardening magazines, the little pamphlets that you guys put out.

[2 minutes 7 seconds][Agent] : Mm, hmm, yes.

[2 minutes 13 seconds][Customer] : So I put it aside. I've, I've been thinking to give you guys a call to make enquires about life insurance. But even though I had an e-mail in my SO I just thought I'd, Oh well, it saves me filling out the little pamphlet and sending it off. I'll, I'll do it online. So that's our that's our kind.

[2 minutes 32 seconds][Agent] : That's how it started. Makes sense. So other than the

advertisement, umm, that you saw in the garden magazine, but umm, is there any other thought that you had like did you want to look leave behind that amount to your family? Like do you have any sort of financial commitment at the moment? Oh.

[2 minutes 49 seconds][Customer] : No, no, if I don't have a mortgage or anything like that, I just thought, well, I've got superannuation. But I know, I just thought, well, I had an extra, I had 200 and nearly $300,000 worth of life insurance and I thought, well, no, a bit, maybe a little bit more life insurance to cover in case I had passed away, whatever.

[3 minutes 10 seconds][Agent] : Yep.

[3 minutes 10 seconds][Customer] : My wife has some additional money over the superannuation.

[3 minutes 13 seconds][Agent] : OK, so mainly to, uh, leave behind to your wife so she can have a better life, is that correct? OK, of course.

[3 minutes 19 seconds][Customer] : Yes, so she's not doesn't have to struggle with things.

[3 minutes 23 seconds][Agent] : No, this is what irresponsible her husband does. I think one has been looking the same way as well.

[3 minutes 23 seconds][Customer] : Yep, good on you.

[3 minutes 29 seconds][Agent] : Yeah, beautiful. So with the life insurance as well? Yeah.

[3 minutes 42 seconds][Customer] : Yep.

[3 minutes 31 seconds][Agent] : In terms of how it is designed for a UMM, it is designed exactly the way that you want, umm, to provide the financial protection to your wife to a lump sum payment if you have to pass away before your 85th birthday when the policy ends. OK. The policy will cover you from 71 up until 85.

[3 minutes 46 seconds][Customer] : OK, Yep.

[3 minutes 51 seconds][Agent] : If anything was to happen to you in between, your wife can, umm, claim the money on your behalf. All right.

[3 minutes 56 seconds][Customer] : Right. This too.

[3 minutes 57 seconds][Agent] : And, umm, in terms of the benefit, ma'am, Craig, you can umm, select the cover from $10,000 goes up to $200,000.

[4 minutes 5 seconds][Customer] : Yes, I saw that online. So I think I I I moved it up to 150,000.

[4 minutes 6 seconds][Agent] : OK, yeah, that's right. I saw that as well that you fill out the form for $150,000. More than happy to run you through that pricing, Sir. As a policy owner, Craig, you nominate up to five beneficiaries. They will receive their nominated benefit amount. It's entirely up to you whether you want to just nominate your wife as well as some other people or you want to allocate the 100% of the full amount to her.

[4 minutes 17 seconds][Customer] : Yep, Yep.

[4 minutes 32 seconds][Agent] : OK, Sir. And if your death is due to an accident, that $150,000 you'll receive, you'll receive as as a triple payout. OK.

[4 minutes 44 seconds][Customer] : Is it? What site is that?

[4 minutes 44 seconds][Agent] : It will as three times more so if there's accidental death benefit in with the policy.

[4 minutes 55 seconds][Customer] : Yep.

[4 minutes 51 seconds][Agent] : So if you pass away due to an accident, that $150,000 will become $450,000, OK. And with the policy as well, we include an advance payment that is 20% of the benefit amount that your wife, she can request to have to take care of the immediate funeral cost while the rest of the while the rest of the money is getting processed. OK.

[4 minutes 59 seconds][Customer] : OK, Alright, alright, OK.

[5 minutes 19 seconds][Agent] : So just give you an example, Craig. So say if you umm, went ahead with the $150,000 and when you pass away, your wife can request to have, uh, 20% of that amount, which is come up with $30,000.

[5 minutes 31 seconds][Customer] : 30,000 yeah. 30,000 yeah.

[5 minutes 30 seconds][Agent] : Yeah, yeah, sure.

[5 minutes 36 seconds][Customer] : For funeral. Yep. Yes.

[5 minutes 33 seconds][Agent] : She can use that money as a, uh, to take care of the immediate funeral and while the rest of the money is getting processed.

[5 minutes 40 seconds][Customer] : Yep.

[5 minutes 39 seconds][Agent] : OK Sir, to begin with the pricing, Craig, I'm going to ask you a quick question about your smoking status, Sir. Have you had a cigarette in the last 12 months? Yes or no?

[5 minutes 40 seconds][Customer] : No, no, no, no, no.

[5 minutes 52 seconds][Agent] : They're very, very healthy lifestyle.

[5 minutes 55 seconds][Customer] : Oh, yes, sorry.

[5 minutes 55 seconds][Agent] : If you don't smoke, yes, no. So you're saying something.

[6 minutes][Customer] : Oh yeah. No, look, I'm, I'm a, I'm a gardener. So I'm out and outside working and umm, yeah. So but what?

[6 minutes 5 seconds][Agent] : I think you are inhaling the good oxygen which is better for your lungs.

[6 minutes 9 seconds][Customer] : Yeah, sometimes I wonder, but yes. So I, I live a fair, a very active lifestyle at the moment.

[6 minutes 14 seconds][Agent] : Oh, beautiful, beautiful. I think I'm quite the opposite of you Craig. I, I buy plans and I kill them and you and you made them survive. A good idea.

[6 minutes 14 seconds][Customer] : So yeah. Good, good.

[6 minutes 26 seconds][Agent] : So Craig in terms of the application process, it is very simple and easy process to apply. We just ask you 8 question that is relating to your health over the phone to see if you're eligible for the life cover.

[6 minutes 38 seconds][Customer] : Yep.

[6 minutes 38 seconds][Agent] : OK. And those eight questions, they are very straightforward, not very complicated at all. All I need from you just a yes or no based on your medical condition.

[6 minutes 47 seconds][Customer] : OK. And how many months was it? Sorry. Yeah. OK.

[6 minutes 48 seconds][Agent] : If you're accepted by those questions and if you decide to start the policy, you will be covered immediately for death due to any cause except suicide in the 1st 13 months, 13 months 13 OK.

[7 minutes 6 seconds][Customer] : Right. Yep.

[7 minutes 6 seconds][Agent] : So you'll be covered immediately for deaths due to any cost except

suicide in the 1st 13 months, OK.

[7 minutes 13 seconds][Customer] : Yes. OK.

[7 minutes 14 seconds][Agent] : In addition, there is a terminally in advanced payment that is already included in the cover. It means that if you were diagnosed with 24 months or less to leave by a specialized medical practitioner, we are going to pay you the claim amount 100% full so that money can go towards your medical or any other day-to-day cost. OK, umm, so Craig, I have got a pricing that has loaded up for you, but before I do that, umm, am I being clear to you so far? Have you understood everything?

[7 minutes 27 seconds][Customer] : Yep, yes, certainly, yes.

[7 minutes 47 seconds][Agent] : Perfect, Let's go through it.

[7 minutes 48 seconds][Customer] : So just go back to this one on that.

[7 minutes 52 seconds][Agent] : Yes, yes.

[7 minutes 50 seconds][Customer] : It's diagnosed with a terminal then terminally you're getting advanced payment. Was that within 20, within 24 months or something? Was it?

[7 minutes 58 seconds][Agent] : Uh, no, that there is eligibility criteria in order to apply for the terminally advanced payment.

[8 minutes 5 seconds][Customer] : Oh, OK. Yep.

[8 minutes 5 seconds][Agent] : The eligibility is, uh, if you are diagnosed with 24 months or less to leave by a specialized medical practitioner and then you can actually ensure to give you the benefit amount as you can use that money to receive the best care possible.

[8 minutes 19 seconds][Customer] : OK. Yeah. Thank you.

[8 minutes 19 seconds][Agent] : OK, you're welcome. So let's go to the pricing.

[8 minutes 27 seconds][Customer] : Yep. 3, 128 and 16 per Fort.

[8 minutes 23 seconds][Agent] : So I have got the pricing for the $150,000 and fortnightly we are looking at $328.16, yeah.

[8 minutes 35 seconds][Customer] : Mm Hmm.

[8 minutes 35 seconds][Agent] : So roughly about $164.08 a week. OK. So in terms of the pricing,

Craig, how's that one sounding so far?

[8 minutes 41 seconds][Customer] : UH-100 and 64 per week. It's probably a little bit more than I anticipated. So.

[8 minutes 45 seconds][Agent] : Would that be manageable and suitable to yourself anticipated? OK.

[8 minutes 55 seconds][Customer] : Mm, Hmm.

[8 minutes 56 seconds][Agent] : What I can do, I can reduce the level of cover to say $100,000, just just to give you an example.

[9 minutes][Customer] : Yeah, Yeah.

[9 minutes 2 seconds][Agent] : Sure. Yeah, of course. Read $100,000 policy fortnight. You're coming up at 318 dollars. My apologies.

[9 minutes 2 seconds][Customer] : Can you do that?

[9 minutes 9 seconds][Agent] : Sorry about that, $218.70. Sorry about that. I was just going $100 extra.

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

[9 minutes 16 seconds][Agent] : So $218.77 a fortnight. They ask you about $109.38 a week. OK.

[9 minutes 25 seconds][Customer] : Right, Right.

[9 minutes 26 seconds][Agent] : Is that coming better and manageable, this one?

[9 minutes 29 seconds][Customer] : Yes, Yeah, it's probably a bit more manageable. Yes.

[9 minutes 32 seconds][Agent] : OK, I'm glad to hear that. So Craig, I'll let you know. In terms of how the premium will calculate, your premium is stepped, which means it will increase each year. OK, So I can give you an example. I have the calculator in front of me. So this year your premium is $218.77, right?

[9 minutes 42 seconds][Customer] : Yep, Yep. That's it. Mm hmm. All right.

[9 minutes 51 seconds][Agent] : And, and as an indication, if you make no changes to the policy, your premium next year will be $234.08 a fortnight and your benefit amount locked in. There is no CPA increase or anything involved. So it remains exactly the same as uh, that you're currently

insured for. OK, Uh, if you do require more information, Craig uh, you can also find information about your premium structure on our website, OK.

[10 minutes 18 seconds][Customer] : All right. Just so you, so you've said it goes from 2:18 to 2:34 and after the the first year and the next year, what about the year after? What does it go to then? Right. OK. MM hmm.

[10 minutes 27 seconds][Agent] : At 73, it goes $250.47 a fortnight, OK.

[10 minutes 41 seconds][Customer] : OK, right.

[10 minutes 36 seconds][Agent] : And just to give you an example, at 74 it goes up to $268, OK, Yes, sure. With the cover is belt Craig, it is a very flexible cover. So in the future if you do think that is getting expensive for you, all you can do is call us and apply to have it reduced at your suitable and affordable cover. OK.

[10 minutes 54 seconds][Customer] : OK, OK.

[10 minutes 57 seconds][Agent] : But at the moment for the $100,000 cover the with the fortnight $218.77, are you happy with that? Sure, definitely more than happy to send you to.

[11 minutes 7 seconds][Customer] : Yeah, I mean, I'll, I'll have to talk to my wife about it first, but maybe she doesn't, maybe she doesn't seem to think that we'll probably might not need $100,000 because I do have superannuation. It's paid out if I before I pass away. So I might look at, can you also just do, I'd say $50,000 just so I've got something to talk to my wife about.

[11 minutes 21 seconds][Agent] : Yeah, of course, uh, $50,000 coverage, uh, fortnightly $109.39.

[11 minutes 35 seconds][Customer] : Alright, alright. So it's that that's $54 per week.

[11 minutes 38 seconds][Agent] : So roughly say $54.69 a week.

[11 minutes 43 seconds][Customer] : OK. Hmm. Mm.

[11 minutes 44 seconds][Agent] : OK, So the reason I ask you, correct, whether $100,000, are you happy with that or not?

[11 minutes 53 seconds][Customer] : Yep, Yep.

[11 minutes 49 seconds][Agent] : Because the next stage is to take you through the health questions, OK, Just to see if you're eligible for the cover.

[11 minutes 57 seconds][Customer] : Alright, let's umm, yeah, look, go through the health questions, see if I'm eligible. If I'm not eligible, it doesn't really matter what amount I I choose.

[11 minutes 56 seconds][Agent] : OK, that's correct.

[12 minutes 2 seconds][Customer] : So let's go to Yeah, let's go to the health questions. No, select select 51st, I think.

[12 minutes 5 seconds][Agent] : So do you want me to select $100,000 to go through the next stage 51st? OK, sure.

[12 minutes 10 seconds][Customer] : Yep, Yep.

[12 minutes 11 seconds][Agent] : All right, perfect. So I have selected the $50,000 for you then and I'm taking you through the next stage, which is asking you those questions.

[12 minutes 18 seconds][Customer] : Yes, certainly.

[12 minutes 19 seconds][Agent] : Lovely. All right, Craig, I need to input your residential address first before I take you to the next stage. May I know your post code, please? Perfect. And are you at Doncaster East or Doncaster Heights?

[12 minutes 26 seconds][Customer] : 3101, nowhere at Kew, No 13101.

[12 minutes 37 seconds][Agent] : Did you say 3108 10?

[12 minutes 43 seconds][Customer] : That's OK.

[12 minutes 41 seconds][Agent] : Sorry, my apologies, I heard you wrong.

[12 minutes 44 seconds][Customer] : Yeah, that's OK.

[12 minutes 44 seconds][Agent] : I found you. And what is your home address please?

[12 minutes 48 seconds][Customer] : 471 High Street, NQ Unit 2.

[12 minutes 55 seconds][Agent] : OK 2 OK, so unit 2471 High Street, perfect. And uh, the postal address is same as your home address.

[13 minutes 8 seconds][Customer] : Yes, High Street zoo, Correct.

[13 minutes 14 seconds][Agent] : OK, perfect. I'm going to write a small paragraph now, correct. This is just on the line and to be the instruction that you need to be truthful and honest while answering those questions. OK.

[13 minutes 24 seconds][Customer] : OK, Yep.

[13 minutes 25 seconds][Agent] : And it says that case we are all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance, courage, issue cover and other related services. We will share this between insurer and may share it with other Australian service providers for the purpose of. That means sharing your policy or handling claims. Our privacy policy tells you more, including how to access and correct information and lodge complaints about purchase 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 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. So, Craig, do you understand and agree to your duty, yes or no?

[14 minutes 27 seconds][Customer] : Yep, yes, I do.

[14 minutes 32 seconds][Agent] : Perfect. I'm going to ask you one question that is specific to COVID-19 first before I take you to the full application form. And the question is, 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?

[14 minutes 50 seconds][Customer] : No.

[14 minutes 51 seconds][Agent] : Wonderful. Thank you. And it's taking you through the main application now, correct. At the end of each question, as I said earlier, all you have to say is yes or no. OK.

[14 minutes 59 seconds][Customer] : OK, right.

[15 minutes 1 seconds][Agent] : First question, in the last five years, have you been hospitalized? My apologies. The first question In the last five years, have you been admitted to hospital as an impatient because of a heart attack, heart failure or a stroke? Yes or no? Perfect. In the last five

years, have you been admitted to hospital as an impatient because of a lung disease other than for asthma or pneumonia as the only condition? Yes or no?

[15 minutes 16 seconds][Customer] : No, five years, I think maybe six years ago I had bacterial pneumonia from from, from using some of the composts and whatever in my gardening job. I just don't know what it was. I don't think it was. It was longer than five years ago, so right?

[15 minutes 42 seconds][Agent] : Compose OK OK and we are going to be asking you that other than asthma, pneumonia is the only condition OK, So if you've been hospitalized for pneumonia, that's OK Asthma is OK, but other than these two if you ever been hospitalized because of the lung disease, you can let me know. OK, So I'll re ask the last second question again. So in the last five years have you been admitted to hospital as an inpatient because of a lung disease other than for for asthma or pneumonia as the only conditions, yes or no?

[16 minutes 5 seconds][Customer] : OK, I can't remember the time. So I did put yes because I have had the bacteria on pneumonia.

[16 minutes 26 seconds][Agent] : OK, As I said correct. Other than for asthma or pneumonia as the only conditions, yes.

[16 minutes 33 seconds][Customer] : Oh, other than well, yeah, it's a bacteria on pneumonia. So the answer would be no then.

[16 minutes 37 seconds][Agent] : OK. So was it a no from you?

[16 minutes 36 seconds][Customer] : Other than that's a no yes.

[16 minutes 41 seconds][Agent] : OK, perfect. I have checked it that. And the third question. In the last five years, have you been diagnosed with or treated for any of the following cancers, lung cancer, cancer of the osteophagus, 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 Perfect. Do you have a renal kidney condition that currently requires dialysis of transplant or has a doctor has or? My apologies, I'll read the reread the whole question. Do you have a renal kidney condition that currently requires dialysis of transplant or a doctor has Advice will be required in the future yes or no? Perfect. Do you have a liver condition that will require

a transplant in the future? Yes or no? 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? Beautiful. In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes or no Perfect. Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or being diagnosed as having 12 months or less to leave?

[17 minutes 7 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[18 minutes 13 seconds][Agent] : Yes or no perfect. Those questions, they make you realize how healthy we are, right? I'm glad that you answered all no to all the questions. Happy to are you satisfied with the answers that you provided to me? Correct.

[18 minutes 19 seconds][Customer] : Yes, Yes, yes. I'm satisfied.

[18 minutes 28 seconds][Agent] : OK, perfect. All right, lovely. So what I'm going to do, I'm going to double check about your bacterial pneumonia that you had in the past. I'm going to double check as well. So you said it's just about six years ago, was that correct?

[18 minutes 41 seconds][Customer] : Oh, you couldn't. Look, I'm just trying to think of when it was. It was umm, uh, three. Yeah. Would it At least 6-7 years ago? Yeah.

[18 minutes 49 seconds][Agent] : 6-7, we are going to the five year section, so we should be OK.

[18 minutes 53 seconds][Customer] : So it's beyond. Yeah, it's beyond. It's well, truly over five years ago.

[18 minutes 53 seconds][Agent] : And as I said, OK, perfect.

[19 minutes 1 seconds][Customer] : Yeah, yeah, yeah, certainly.

[18 minutes 58 seconds][Agent] : I was just going to double check at the back end, Craig, is that in case I place you in a quick hold, I'll be right back. Thank you.

[19 minutes 4 seconds][Customer] : OK.

[21 minutes 33 seconds][Agent] : Uh, thank you for holding the line, Craig.

[21 minutes 35 seconds][Customer] : Thank you.

[21 minutes 35 seconds][Agent] : Uh, so coming back to the bacterial, uh, pneumonia that you had

in the past, uh, I just need to confirm the date with that because so we need to be very mindful about the underwriting question. As I said, umm, is there any way that you could check like when did you have it?

[21 minutes 41 seconds][Customer] : Yep, Yep.

[21 minutes 52 seconds][Agent] : Like if you have any medical history of it, maybe you can put the application on hold otherwise.

[21 minutes 54 seconds][Customer] : Well, look, I can do that.

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

[21 minutes 59 seconds][Customer] : I can tell you was a Christmas morning and we were having Christmas at our place that year and I went into hospital at 3:00 AM on Christmas morning and we usually have Christmas every three years at UMM at our place. And it was my sister in law's.

[22 minutes 22 seconds][Agent] : Six years ago.

[22 minutes 18 seconds][Customer] : So it would be at least six years ago because it was six years years old.

[22 minutes 25 seconds][Agent] : OK. Uh, OK. OK. That would be great. Yeah, perfect. Thank you. Take your time.

[22 minutes 25 seconds][Customer] : Umm, there was a big look at the I've been to my sister's place since in my other sister in Can you How long ago did I have umm, the bacterial pneumonia was it haven't? When did I have the bacteria pneumonia and I was in having Christmas here is that is that six years ago or nine years ago? Would it be I was here if I was 6? Six years?

[23 minutes 8 seconds][Agent] : Six years ago. OK, all right then in that case I'm going to re ask the second question again because we need to be very confirmed.

[23 minutes 9 seconds][Customer] : Yep, Yep.

[23 minutes 16 seconds][Agent] : So in the last five years have you been admitted to hospital as an impatient because of lung disease other than for asthma or pneumonia as the only conditions, yes or no?

[23 minutes 28 seconds][Customer] : No.

[23 minutes 28 seconds][Agent] : Perfect, Lovely. And you're satisfied with all the answers that you provided to me, Craig as well.

[23 minutes 33 seconds][Customer] : Yes.

[23 minutes 34 seconds][Agent] : Perfect. Lovely. Thank you. So I'm going to quickly send your answers back to the underwriter and they're going to assist and give me the outcome in a second. In the meantime, quickly rehashing back what we are looking at for you today, we are looking at the $50,000 worth of life insurance that will be paid out to your wife in the event when you pass away. OK.

[23 minutes 53 seconds][Customer] : Thank you.

[23 minutes 53 seconds][Agent] : And fortnight you are looking at $109.39.

[23 minutes 58 seconds][Customer] : Yep.

[23 minutes 58 seconds][Agent] : That could be every two weeks.

[24 minutes][Customer] : Yes.

[23 minutes 59 seconds][Agent] : OK, beautiful. So create your application was assessed by the underwriter and they have to give me the results. So there's no surprises there. Congratulations to you. The application has come back fully approved.

[24 minutes 11 seconds][Customer] : OK, beautiful. Thank you.

[24 minutes 11 seconds][Agent] : OK, so you are fully approved for about $50,000.

[24 minutes 20 seconds][Customer] : Yep.

[24 minutes 15 seconds][Agent] : So at this stage, what I can do Craig, I can definitely send you to some information so you can look over with your wife and also need to please since you are fully approved, what I can do, I can get you the $50,000 life insurance coverage immediately over the phone and send you the policy copy which has the details writing like your policy schedule, PDS and FSG. She can review with your wife. And the great thing is Craig, this policy, it does give you a 30 day cooling off.

[24 minutes 43 seconds][Customer] : OK, Yep.

[24 minutes 42 seconds][Agent] : OK, so if you decide that this policy is not coming suitable after

reading our policy details, you can call us back and cancel within the 30 days. Then you'll receive the full refund of your premium unless the claim has been made.

[24 minutes 57 seconds][Customer] : OK. Yep.

[24 minutes 56 seconds][Agent] : OK perfect. So umm in, in that way how we work Craig, we work in a direct debit system, OK, If you even if we are covering you for the $50,000 policy from today, but you don't have to pay anything today, OK, We were, if you have any pay, they can let me know. I can let up, put down future payment date. In that way I can send you the policy copy. So are you happy for me to get this one organized and send you the policy copy?

[25 minutes 25 seconds][Customer] : Yes, thank you.

[25 minutes 24 seconds][Agent] : Craig OK perfect. Lovely. We can do that. So for the payment Craig, as I said we work in a direct debit system and I'll let you select a payment date of your choice, OK? We do say as a business we generally collect payment within the next 7 days. When is more suitable for you?

[25 minutes 45 seconds][Customer] : I haven't just said sorry I I was just looking at my computer when you said say just say that last bit again please.

[25 minutes 50 seconds][Agent] : Now for the payment, the first payment collection day correct? Umm, let me know if you have a date in mind, I can put it down in the system OK?

[25 minutes 58 seconds][Customer] : Yeah. But I'd like to just go through the policy with my wife first before I pay any money, so we can maybe make it starting at the end of end of May then maybe, I don't know.

[26 minutes 4 seconds][Agent] : OK, Umm, yeah, we can. So I have one of the option, correct? I can send you through like a basic information, you can review that with your wife. And alternatively, I can get the policy on going by putting the fast payment collection the end of this month. You'll be covered as immediately from today, but the first payment can be deducted from your account end of this month. And if you're not happy, you can call us back and cancel anytime. OK, Are you happy to do that? OK, perfect. And which day do you want to pay us?

[26 minutes 39 seconds][Customer] : Yes, maybe the 30th of May.

[26 minutes 42 seconds][Agent] : The first payment day, 30th of May. Let me see if I can push that far. So today is 10th of May. You'd like to pay, make the pay after three weeks. OK, perfect. All righty. All right, I have selected the first payment date of the 30th of May 2024. So which is on Friday, correct? OK, So every Friday, 4 nightly basis, your premium will be deducted.

[27 minutes 18 seconds][Customer] : No, 30th, 30th of May is Thursday.

[27 minutes 20 seconds][Agent] : Oh, I select the 31st of May.

[27 minutes 24 seconds][Customer] : Yeah, that's OK.

[27 minutes 23 seconds][Agent] : Sorry, I was looking at the calendar and I was just saying at the wrong date. My apologies.

[27 minutes 27 seconds][Customer] : Yeah, it doesn't, it doesn't matter. It can be the 31st, like it doesn't really matter. Probably.

[27 minutes 31 seconds][Agent] : Now if you want, I can put thirty 30th of May. That's fine for me. All right, lovely. And for the payment, Craig, we either can do with the BSP and account number or with the card number. How would you like to do it today?

[27 minutes 45 seconds][Customer] : I'd like to look at the policy first before I give you my card details. That's all.

[27 minutes 49 seconds][Agent] : OK, no, that's OK. I, I think I didn't make myself very clear. So in order to send you the policy copy, we do need to sign you off 1st. And by signing up, I mean like I need to put down the banking details and your fast payment collection day. And in that way I can send you the policy copy. If you are after just the information only, I can also organize that.

[28 minutes 10 seconds][Customer] : Right, just about the information only just so I need to just talk to my wife about it first, that's all.

[28 minutes 9 seconds][Agent] : OK, So what which one do you want the policy copy of the information only talk to your wife first. OK, that's OK. Then, uh, let me quickly go back to your profile. I have your e-mail address herecraiguhwhichiscraigschiff@netsnetspace.net dot AU. Is that correct?

[28 minutes 20 seconds][Customer] : Yeah, yeah, but no. But I want to give you another one because I'm changing. I'm going to change out of my e-mail service provider.

[28 minutes 36 seconds][Agent] : OK, OK, All right.

[28 minutes 41 seconds][Customer] : I've got 2 at the moment. I've got that one, but I would like you to send it to Chivers Craig.

[28 minutes 48 seconds][Agent] : Mm hmm. Mm hmm.

[28 minutes 46 seconds][Customer] : Chivers Craig CRA IG50, 353@gmail.com.

[28 minutes 55 seconds][Agent] : mmhmm.com.

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

[28 minutes 56 seconds][Agent] : OK, perfect.

[28 minutes 58 seconds][Customer] : Yeah, you can see that through. I'll have a look at it.

[28 minutes 58 seconds][Agent] : I got your of course. Umm umm correct. My name and number will be written in the e-mail address as well.

[28 minutes 59 seconds][Customer] : If you if you've got your details on it, I can contact you and I'll go ahead here, OK.

[29 minutes 9 seconds][Agent] : And since you are fully approved also what I'm going to do, I'm going to send you a pre activation e-mail which is like active if you like to go ahead.

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

[29 minutes 17 seconds][Agent] : All you have to do is activate the policy by yourself and you can note down your own bank.

[29 minutes 21 seconds][Customer] : And then I can just give you, yeah, I can give you the banking details when I do that.

[29 minutes 25 seconds][Agent] : Umm, like you do it everything by yourself.

[29 minutes 24 seconds][Customer] : Yes, OK.

[29 minutes 27 seconds][Agent] : I don't have to call you and put down the banking details if you like to do it.

[29 minutes 31 seconds][Customer] : Yep.

[29 minutes 31 seconds][Agent] : So as your cover has been fully approved, what I'm going to do is e-mail you with your policy schedule for the $50,000 policy and that was $109.39.

[29 minutes 41 seconds][Customer] : And fortnight, yeah.

[29 minutes 41 seconds][Agent] : That is pending activation. Craig, just letting you know about the process. All you have to do is go on to the e-mail and click buy now button, OK, and review what you have discussed and, and finalize everything. Otherwise, I have made a note to myself that I'm going to give you a call next Tuesday. I will give you the weekend and the Monday to discuss with your wife. OK. Is there any suitable time to call you back on Tuesday?

[29 minutes 50 seconds][Customer] : OK, Yep. Check my calendar Tuesday. That'll be the 14th, wouldn't it?

[30 minutes 13 seconds][Agent] : Uh, that's correct, yes.

[30 minutes 14 seconds][Customer] : Yeah, I've got 1-2. Three. Yeah, would be probably 435 between 435 o'clock.

[30 minutes 23 seconds][Agent] : Umm, that would be tight for me because my shift time ends at 5. I can try to call you 430. Is that OK with you?

[30 minutes 30 seconds][Customer] : Yep. Yep.

[30 minutes 30 seconds][Agent] : Perfect.

[30 minutes 31 seconds][Customer] : On the mobile number. Yep.

[30 minutes 32 seconds][Agent] : Yes, perfect. I'll call you at 4:30 and next call is not going to be that long because he went through all the question section with me today. Sure. The next section just like.

[30 minutes 39 seconds][Customer] : Yeah. And if I come back on via e-mail, you'd probably want you to call me. So if I.

[30 minutes 45 seconds][Agent] : No, if you reply to that e-mail it will prompted me to give you a call back earlier then OK.

[30 minutes 49 seconds][Customer] : Oh, OK, OK. No worries.

[30 minutes 51 seconds][Agent] : Umm, perfect. Umm lovely, that's all done for you today. I'm going to send you the information as you requested. As I said I'm going to send you the pre activation too, but umm, in the meantime is there anything else I can do before I let you go? Correct.

[31 minutes 2 seconds][Customer] : No, Shannon, that's about it. Thank you.

[31 minutes 5 seconds][Agent] : Thank you so much for your time today, I appreciate that and have a lovely rest of the day. A lovely weekend.

[31 minutes 9 seconds][Customer] : Thank you. You too. Thank you.

[31 minutes 10 seconds][Agent] : Take care.

[31 minutes 11 seconds][Customer] : Bye, bye.

[31 minutes 11 seconds][Agent] : I'll speak to you next week. Bye.

[31 minutes 12 seconds][Customer] : Bye bye.