[12 seconds][Agent] : Hello, good afternoon there. Brian, this is Charmin calling you from Australian Seniors Insurance. In regards to the life insurance inquiry that was for yourself, how are you doing today?

[11 seconds][Customer] : Alright, I only just sent that.

[26 seconds][Agent] : What was that again, Brian?

[27 seconds][Customer] : I only just sent that.

[29 seconds][Agent] : Yes, we like to work nice and quick for our customer.

[32 seconds][Customer] : Yeah, OK.

[32 seconds][Agent] : We have just received your inquiry. Thank you for putting it through. The purpose of this call, umm Brian, is to run you through how the policy works, explain the features and benefit of the cover, and I'll also bring up the pricing and we can go through the whole process together. OK, to begin with can I quickly confirm that I'm speaking with Mr. Brian Reynolds?

[48 seconds][Customer] : OK, that's right. You are.

[55 seconds][Agent] : Beautiful. And the date of birth I got is second of the 11th 1959.

[59 seconds][Customer] : That's right.

[1 minutes][Agent] : Perfect. And Brian, can I also confirm that you are a male and Australian resident? Yes or no?

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

[1 minutes 7 seconds][Agent] : Perfect, thanks for confirming. Just a friendly reminder to you Brian that all calls are recorded. Any advice I provide is generally nature and may not be suitable to your situation. OK, Brian, help me to understand your situation so I can help you best as well. Umm, is this your first time making the inquiry for the life insurance or do you have a policy that you'd like to compare? What is your situation?

[1 minutes 17 seconds][Customer] : OK, Yep, no, I do do not have any policy at the moment.

[1 minutes 32 seconds][Agent] : OK, Beautiful. Thank you for putting through the inquiry and let me help you today. Umm Brian, just a quick question if you don't mind asking, what made you to look into the life insurance behind?

[1 minutes 42 seconds][Customer] : Oh, just I'm, I'm getting close to spending age now and I haven't got a lot of assets or money and I just want to leave them family, something, you know, cover a funeral and a bit of money themselves. Yeah, that's right.

[1 minutes 53 seconds][Agent] : OK, OK, so mainly wanting to protect them and you don't want to put the button on to them when the time comes so they can they can look after your funeral as well as some other final expenses.

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

[2 minutes 6 seconds][Agent] : OK, beautiful. And this is exactly how the policy is designed to do the life insurance, Brian.

[2 minutes 25 seconds][Customer] : Mm, Hmm.

[2 minutes 12 seconds][Agent] : It is designed to provide that financial protection for your family through a lump sum payment if you were to pass away before your 85th birthday when the policy ends, OK, The policy will cover you Brian, from 64 up until you're 80 up until 85.

[2 minutes 31 seconds][Customer] : Yeah, yeah.

[2 minutes 31 seconds][Agent] : So if anything was to happen to in between, you do know that your family will will be well looked after so they can request the claim amount, OK?

[2 minutes 39 seconds][Customer] : Hmm. Mm.

[2 minutes 40 seconds][Agent] : In terms of the benefit of man, Brian, you can charge the cover from $10,000, which is the minimum, goes up to $200,000, which is the maximum, OK. And as a policy owner, Brian, you can nominate up to five beneficiaries to receive the nominated benefited man.

[3 minutes][Customer] : Yep.

[3 minutes][Agent] : All right, So Brian, are you looking to leave behind anyone in the family who is going to be a beneficiary? Have you decided that yet?

[3 minutes 7 seconds][Customer] : Yeah. My daughter.

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

[3 minutes 10 seconds][Customer] : No, she's 37 now.

[3 minutes 9 seconds][Agent] : How old is she, 37? Beautiful. Not depending on you, I guess.

[3 minutes 15 seconds][Customer] : No.

[3 minutes 16 seconds][Agent] : OK Beautiful. Having a daughter is such a blessing. I have one myself, but she's only two, so I got a long way to go. Yeah. Beautiful, beautiful. So with the policy itself, Brian, it does also have the funeral advance payout that your daughter can request, which is 20% of the benefit amount.

[3 minutes 30 seconds][Customer] : Yes, OK, that's fine.

[3 minutes 33 seconds][Agent] : She can request as an advance payment to take care of the immediate cost while the rest of the money is getting processed for her. OK.

[3 minutes 41 seconds][Customer] : Oh, good. Yeah.

[3 minutes 42 seconds][Agent] : And, and in terms of the application process, Brian, it is very simple and easy process to apply. We just ask you 8 questions that is relating to your health over the phone to see if you're eligible for the life insurance. And those questions, they are not very complicated, OK, very straightforward. So if you're accepted by those questions, Brian, 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.

[4 minutes 12 seconds][Customer] : Yep, Yep. I'm just really just after a quote, you know, it's I've no idea how much this costs.

[4 minutes 19 seconds][Agent] : Yeah.

[4 minutes 30 seconds][Customer] : Well, actually, could you just stop on that? I want you taking the policy out for probably at least a month.

[4 minutes 19 seconds][Agent] : Well, I'm going to go to the pricing with you as well and I'm going to go to the basic information as well, OK, about what you're going to be covered for and what are the benefits that is at us to this policy, OK, OK.

[4 minutes 37 seconds][Customer] : And I'm just looking. I'm just looking for a price.

[4 minutes 39 seconds][Agent] : And the pricing, OK, let's go through the pricing then. To begin with the pricing, Brian, just a quick question. Have you had a cigarette in the last 12 months, Yes or no? Beautiful. And the level of cover between $10,000 to $200,000, I could see that you put through for

the $30,000.

[4 minutes 42 seconds][Customer] : Yeah, no, yeah, that's all.

[4 minutes 57 seconds][Agent] : Is this the amount that you want me to have a look at?

[4 minutes 58 seconds][Customer] : Yeah, yes, please.

[5 minutes][Agent] : Sure, definitely. So do you prefer to pay a full 90 basis or monthly basis, Brian?

[5 minutes 7 seconds][Customer] : Fortnightly.

[5 minutes 7 seconds][Agent] : 490, perfect.

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

[5 minutes 9 seconds][Agent] : SO490 premium, we are looking at $40.87, OK. That would be every two weeks, so roughly about $20.43 a week.

[5 minutes 18 seconds][Customer] : Yeah, OK. Thank you. This.

[5 minutes 22 seconds][Agent] : So how is the premium coming for you, Brian? Would that be manageable?

[5 minutes 26 seconds][Customer] : Yeah, that's not too bad. Yeah, that's basically all I wanted to know. At the moment it's just an enquiry, but I won't be.

[5 minutes 27 seconds][Agent] : OK, OK, OK.

[5 minutes 32 seconds][Customer] : Like I said, it'll be a month or two before I actually get it, get it done, OK?

[5 minutes 36 seconds][Agent] : Sure. Definitely. Brian, if the pricing does sounding suitable, I can take you to the health questions to see if you're eligible for the life cover. OK. And from there with you decide whether you want to proceed next month or Sir or today's entirely up to you.

[5 minutes 53 seconds][Customer] : OK.

[5 minutes 53 seconds][Agent] : OK, I'll take you to those questions to see if you're eligible. All right, just give me one second.

[5 minutes 58 seconds][Customer] : What were questions around your for?

[6 minutes 1 seconds][Agent] : We, we go through some life and health style questions over the phone to see if you're eligible for the life cover. There are only 8 questions to ask you. It doesn't take

long to go through those questions.

[6 minutes 11 seconds][Customer] : OK, alright.

[6 minutes 14 seconds][Agent] : OK, And I'll take you through those questions now. Is that OK with you?

[6 minutes 18 seconds][Customer] : Yes, that's OK.

[6 minutes 20 seconds][Agent] : Sure, definitely. So in terms of the premium, how it's going to calculate in the future, Brian, I'll let you know that your premium is stepped, which means it will increase each year, OK?

[6 minutes 41 seconds][Customer] : OK, alright.

[6 minutes 31 seconds][Agent] : As an indication, if you make no changes to the policy, your premium next year will be $43.73 a fortnight and your benefited man will be locked in at $30,000, OK.

[6 minutes 44 seconds][Customer] : Hmm. Mm.

[6 minutes 45 seconds][Agent] : And you can also find information about your premium instructor on our website as well. So I've opening up the application form. Uh, Brian, and I'm going to ask you this questions, but before I go to the next stage, I do need to input your residential address into the system. Uh, may I know your post code? Brian? What is your post code 4000? And what is the suburb name? Beautiful.

[7 minutes 6 seconds][Customer] : 4000 Spring Hill, 270 Boundary St.

[7 minutes 13 seconds][Agent] : And your home address, please beautiful and your postal address is same as your home address.

[7 minutes 17 seconds][Customer] : Yes, that's correct. Mm Hmm.

[7 minutes 25 seconds][Agent] : Perfect. And with the policy, Brian Umm, there is also a terminally E advanced payment too that is included in the cover.

[7 minutes 40 seconds][Customer] : Mm. Hmm.

[7 minutes 34 seconds][Agent] : It means that if you are diagnosed with 24 months or less to leave by a specialized medical practitioner, we can pay the same amount 100% full so that money can go

towards your medical as well. OK.

[7 minutes 44 seconds][Customer] : OK, OK.

[7 minutes 47 seconds][Agent] : What I'm going to do Brian, now I'm going to read you a small paragraph which is the pre underwriting disclosure that will give you instructions to be truthful and honest while answering those questions. OK, as I say that please bear Our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your issue and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and collect your information and lodge complaints about breaches of privacy.

[8 minutes 33 seconds][Customer] : Oh.

[8 minutes 27 seconds][Agent] : 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 issuer may be entitled to cancel your policy, decline your claim, or make adjustments to the the terms and conditions of your policy. OK, Brian, do you understand and agree to your duty, yes or no? Beautiful. I'm going to ask you the one question that is specific to COVID-19 before you proceed. So 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? Perfect. So I'm taking you through the main application now Brian, at the end of each question, all I need is just a confident and simple yes or no.

[9 minutes 9 seconds][Customer] : Yeah, no, no, yeah, no.

[9 minutes 35 seconds][Agent] : OK, First question, in the last five years, have you been admitted to hospital as an impatient because of the heart attack, heart failure or stroke, Yes or no, Perfect. In

the last five years, have you been admitted to hospital as an impatient because of the lung disease other than for asthma or pneumonia as the only conditions? Yes or no? Beautiful. Next question. In the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or soon to be treated with chemotherapy? Yes or no? Beautiful Do you have a renal kidney condition that currently requires dialysis of transplant or a doctor has advised or a doctor has advised will be required in the future Yes or no Beautiful Do you have a liver condition that will require a transplant in the future? Yes or no?

[10 minutes 2 seconds][Customer] : No, no, no, no, no.

[10 minutes 53 seconds][Agent] : Beautiful. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? Yes or no? In the last five years, have you attempted suicide or been hospitalized for a mental health condition? Yes or no? Perfect. You're doing really well there. All right, Only last questions to ask You OK, umm, are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations being diagnosed as having 12 months or less to leave? Yes or no?

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

[11 minutes 40 seconds][Agent] : OK, beautiful. Thank you for answering all the questions there. Umm, Brian, just give me one second, all right? All right, I'm having difficulty, my system is having difficulty accepting the last question. Right. I'm going to read off the last question again. OK. So 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? Yes or no?

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

[12 minutes 14 seconds][Agent] : Perfect. Thank you. Are you satisfied with the answers that you provided to me, Brian? Beautiful. So I'm going to quickly send your answers back to the underwriter.

Underwriter is written by Handover. They're going to quickly access that questions answers that you gave me and give me the feedback and outcome. Just give me one second. In the meantime, I'm going to quickly rehashing back what you're looking at for you. We are looking at the $30,000 worth of life insurance that will be paid off to your daughter in the event when you pass away. OK. And the fortnight premium was $40.87. And if you just decide to start the policy, Brian, you'll be covered immediately for death due to any cost except three site in the 1st 13 months.

[12 minutes 46 seconds][Customer] : Yeah, OK.

[13 minutes 1 seconds][Agent] : All right, So Brian, your application was assessed and underwriter, they have received the results. So congratulations, there's no surprises there. Your application, it has come back fully approved. OK, so you have been approved for the $30,000 policy.

[13 minutes 2 seconds][Customer] : Yeah, OK, OK.

[13 minutes 18 seconds][Agent] : So Brian, you did mention to me that you do want to start the payment, umm, start the policy until next month, OK? Yes, Sir.

[13 minutes 24 seconds][Customer] : Yeah, yeah, I, I just ran to get a quote.

[13 minutes 26 seconds][Agent] : Yeah, OK.

[13 minutes 29 seconds][Customer] : I'm, I'm, I'm, I'm going to get quite a few quotes. So I'm not, it's not like I'm going to Sign up today, you know what I mean? Yeah.

[13 minutes 34 seconds][Agent] : No, no, of course not. We're not going to sign you up without getting your fully constant. I'm going to follow your comment on what you say. OK. So one of the option I do have Brian is to send you just the pricing, you can review that, OK. And alternatively Brian, since you have been fully approved for the cover and yet we you went through all the questions and you went through all the process. So you are fully approved for the $30,000. So alternatively, what I can do, I can thank you the insurance policy to you so you can review that. OK. And the great thing is this policy does give you a 30 day cooling off. Ryan. So if you decide that you have found a better policy elsewhere or if you do decide if you do change your mind, there's no problem, you can call us back and cancel within the 30 days. Then you'll receive a full refund of your premium unless the claim has been made. OK.

[14 minutes 32 seconds][Customer] : No, no, no. Listen, I I'm not signing up with anything today, OK?

[14 minutes 28 seconds][Agent] : So you'll be covered as of immediately from today, Brian, but the first OK, no, that's OK. I was going to give you 2 options. You'd like me know which option you want to go ahead with. OK, So you like to get some information or you would like to sign up which one option you want to go ahead with Brian?

[14 minutes 37 seconds][Customer] : Yeah, no, I I don't want to sign up. I just wanted a quote. That's all I've asked after. So don't sign me up, OK?

[14 minutes 52 seconds][Agent] : OK, OK, that's OK.

[14 minutes 56 seconds][Customer] : Alright.

[14 minutes 56 seconds][Agent] : Uh, I can send you through some information then. If you are just after pricing, I have the e-mail address hereisbrianthomasreynolds1985@gmail.com. Is that correct? All right, beautiful. But I'm going to send you the information to that e-mail address we can have a look at. And since you have been fully approved, what I'm going to do is e-mail you with the pre activation e-mail that is, uh, for the $30,000 policy of $40.87 a fortnight that is pending activation. If you do decide to go ahead with us, all you have to do is click on the buy now button in the e-mail and follow the instructions so that in that way you can finalize the whole process by yourself.

[15 minutes 10 seconds][Customer] : Yeah, look, please, please just don't send me any information, OK? I, I will Conte, I will contact you if I want to go ahead with it in a couple of months time. OK?

[15 minutes 50 seconds][Agent] : OK, that's OK Brian.

[15 minutes 51 seconds][Customer] : OK, goodbye.

[15 minutes 51 seconds][Agent] : Umm, thank you for your time anyway. Have.