

[1 seconds][Agent] : Welcome to Real Insurance. My name is Brooke. How can I help you?

[5 seconds][Customer] : Good afternoon, Morgan Thompson. How you going?

[9 seconds][Agent] : I'm good.

[11 seconds][Customer] : Yeah, not too bad. I want to change your address on two of the funeral insurance policies.

[10 seconds][Agent] : How Are you sure? You should update your address. OK.

[26 seconds][Customer] : Sorry.

[29 seconds][Agent] : What was your date of birth, Walter?

[34 seconds][Customer] : 22nd 11th, 1960.

[37 seconds][Agent] : Thank you. And what address would we have on file for you?

[41 seconds][Customer] : One on file should have Unit 15 and 17. Whiteander Crescent, NSW.

[49 seconds][Agent] : In what suburb? Sorry.

[51 seconds][Customer] : Wiley.

[52 seconds][Agent] : Well, I'm perfect. Yep, there we go. Yes, that's when we have to update that for you. What was your current post code? Yep.

[1 minutes 2 seconds][Customer] : The current one is 2770. Well, that was the old one.

[1 minutes 8 seconds][Agent] : You're right. What was the new, the new postcard?

[1 minutes 9 seconds][Customer] : Yeah, well, the new one is. Where is it?

[1 minutes 17 seconds][Agent] : Yeah, take your time. Right. And is that what suburb was that? Suicide? Yep. And the number in straight? Yep. Pick. Yep.

[1 minutes 19 seconds][Customer] : That's right, 2767, the new one, that's a blue sign 49 perigee PER IG EE.

[1 minutes 52 seconds][Agent] : close. What's that?

[1 minutes 54 seconds][Customer] : Yes, it is.

[1 minutes 55 seconds][Agent] : Yep, perfect. SO49 Paraguay. Sorry, close.

[1 minutes 59 seconds][Customer] : Yeah.

[1 minutes 59 seconds][Agent] : Do inside NSW. Tongue twister there.

[2 minutes 2 seconds][Customer] : Yeah, Well, I know it is. That's correct.

[2 minutes 6 seconds][Agent] : I've got a phone number, I think it's the one you've called on today, 0431549248 Yep. And I have here that you don't have an emails That's that's still correct.

[2 minutes 12 seconds][Customer] : That's correct.

[2 minutes 18 seconds][Agent] : All right perfect. So your address is updated. Is there anything else I can help you with today?

[2 minutes 24 seconds][Customer] : What about the air and Kavanaugh?

[2 minutes 26 seconds][Agent] : Yep. So she's got her own policy. Sure.

[2 minutes 29 seconds][Customer] : Yeah, she's got a policy. Don't believe you. Want me to read it out to you?

[2 minutes 33 seconds][Agent] : All right, let me just I'll jump out of this one. Bear with me for a moment, OK? It's not the same policy. Before I jump out of your policy and have a look at it, umm, did you have any other questions or anything to your policy?

[2 minutes 48 seconds][Customer] : No, just change of address.

[2 minutes 50 seconds][Agent] : Sure, not a problem. Let me trust.

[2 minutes 53 seconds][Customer] : Impossible. Anyway, Yeah, the trust is in Cavanaghs with Trust Online.

[2 minutes 53 seconds][Agent] : Just a umm, sure.

[3 minutes 2 seconds][Customer] : Whatever.

[3 minutes 5 seconds][Agent] : So let me just jump out of your policy.

[3 minutes 12 seconds][Customer] : Yeah, it's good to play.

[3 minutes 9 seconds][Agent] : So you said it was in Kavanaugh and sorry, date of birth for Anne. All right? OK. Just bear with me.

[3 minutes 18 seconds][Customer] : First of the 2nd 54, it's OK. Take your time.

[3 minutes 33 seconds][Agent] : OK, that up now, OK, I'll just check any authority on there to see if it's in here. Otherwise, Ann might have to give us a call, but I'll just check, see if there's anything on this side.

[4 minutes][Customer] : That's OK.

[4 minutes 2 seconds][Agent] : Yes, I can see that there's no authority listed for Anne's policy. Is she there with you or she can give us a call back to update the details?

[4 minutes][Customer] : She's in the toilet at the moment.

[4 minutes 13 seconds][Agent] : Sorry.

[4 minutes 12 seconds][Customer] : I think because I'm she's in the toilet.

[4 minutes 16 seconds][Agent] : Oh, OK. Sure.

[4 minutes 16 seconds][Customer] : I think because I'm the beneficiary for her.

[4 minutes 23 seconds][Agent] : Yes. And if any beneficiaries, they have an authority on the policy after the life insurance has passed. Uh, however, yeah, to be able to make any to assist with anything whilst the policy owner is still living there would, doesn't need to be an authority listed. So yes, if it's ready, she can come and I can, I can assist you with that.

[4 minutes 50 seconds][Customer] : 223, Yeah.

[4 minutes 46 seconds][Agent] : Otherwise, uh, she can give us a call back when I should think.

[4 minutes 51 seconds][Customer] : OK.

[4 minutes 52 seconds][Agent] : Perfect. Thank you.

[4 minutes 53 seconds][Customer] : Yeah, she's finished with them.

[4 minutes 55 seconds][Agent] : That's all right.

[4 minutes 59 seconds][Customer] : OK.

[4 minutes 57 seconds][Agent] : Poor thing certainly waiting for us.

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

[5 minutes 1 seconds][Agent] : All right, Well, all right. Well, if you say you have a good afternoon. Thanks, Alta. Hi, am I speaking with Anne? Hi, Anne.

[5 minutes 8 seconds][Customer] : Well, you too, darling.

[5 minutes 14 seconds][Agent] : My name is Brooke and I'm from Real Insurance. How are you?

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

[5 minutes 20 seconds][Agent] : That's good. Just because you come onto the line, I'll let you know

that all our calls are recorded and any of us who provides general in nature and may not be suitable to your situation. And then I'll just get you to confirm for me your name, date of birth and address for me or the old one we'd have on file.

[5 minutes 37 seconds][Customer] : What? What? The old address?

[5 minutes 39 seconds][Agent] : Yeah.

[5 minutes 41 seconds][Customer] : Yeah. Did you say on the secret? I'm sorry about that.

[5 minutes 39 seconds][Agent] : If you know that you're OK, that's OK. You're all right.

[5 minutes 55 seconds][Customer] : My name, then.

[5 minutes 59 seconds][Agent] : Yep. No, you're OK. Your date of birth?

[5 minutes 56 seconds][Customer] : Kavanagh What else was I supposed to do?

[6 minutes 5 seconds][Agent] : Yep. And what would your old address be that we'd have? Yep. And what state was it that in?

[6 minutes 3 seconds][Customer] : First of the 2nd 54 unit 15 number seven games by Candy Crescent, Weyland, NSW.

[6 minutes 18 seconds][Agent] : Perfect. And you know what type of policy you hold with us?

[6 minutes 23 seconds][Customer] : Just a female policies.

[6 minutes 25 seconds][Agent] : Sure. Thank you. OK, so we're going to update your address. OK. All right. So the one that Walter provided for his own policy was 49 perigee close to inside NSW.

[6 minutes 31 seconds][Customer] : Yeah, Yeah.

[6 minutes 46 seconds][Agent] : Is that the same as yours, 2767?

[6 minutes 49 seconds][Customer] : Yeah.

[6 minutes 50 seconds][Agent] : Yeah. Save you having to read it out loud. So I thought you had a bit of a cost there. So 49 perigee close to inside NSW.

[6 minutes 59 seconds][Customer] : Yeah. Yeah, yeah.

[6 minutes 59 seconds][Agent] : I have here that you don't have an e-mail address and I have two phone numbers.

[7 minutes 12 seconds][Customer] : Yeah. That's mine.

[7 minutes 5 seconds][Agent] : So I've got 0413635478 and that's yours.

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

[7 minutes 14 seconds][Agent] : A landline which might not be valid anymore, 0296779585.

[7 minutes 17 seconds][Customer] : No, Nah, that's gone.

[7 minutes 19 seconds][Agent] : That's alright.

[7 minutes 22 seconds][Customer] : I've got another one, but I've got no idea what to read.

[7 minutes 26 seconds][Agent] : That's alright. So I'll just leave you one on there. All right, perfect.

So that's all updated for yours as well. And was there anything else I can help you with today?

[7 minutes 37 seconds][Customer] : Yeah, I've got a, I've got a, It's got the funeral for \$7000.

[7 minutes 42 seconds][Agent] : Let's have a look. Yes. All right. For \$7000, correct.

[7 minutes 47 seconds][Customer] : Yeah, I'm not sure that's going to be enough by the time I die.

[7 minutes 54 seconds][Agent] : Yeah. So it's \$7000. And then the event of an accidental death or accidental serious injury is \$21,000. Is that triples? Let me have a look. I'm going to see how and your current fortnightly premium is \$18.13. Actually you can, you can apply to increase the benefit amount.

[7 minutes 56 seconds][Customer] : Yeah, yeah, yeah, yeah.

[8 minutes 20 seconds][Agent] : So let's have a look. OK, So the maximum you can apply for is \$15,000, so it's in \$1000 increments. So 8009 thousand 10,000 all the way up to 15,000. Did you have an idea in mind what you would look at if you wanted to increase?

[8 minutes 39 seconds][Customer] : Yes, we'll get the 15,000. Please, I forgot to say. I forgot to say please.

[8 minutes 46 seconds][Agent] : OK, that's OK. OK. Alright. So \$15,000 would be a fortnightly premium of \$68.34 instead of \$18.13.

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

[9 minutes 11 seconds][Agent] : Did you, did you want to look at increasing that or what?

[9 minutes 16 seconds][Customer] : No, that's that's OK the way it is. Yeah.

[9 minutes 18 seconds][Agent] : Just leave it as, yeah, not a problem.

[9 minutes 21 seconds][Customer] : Yeah. Yeah. 15,000. Yeah.

[9 minutes 23 seconds][Agent] : Oh, so you'd like to look, you'd like to increase the policy?

[9 minutes 27 seconds][Customer] : Oh, yes, please. Yeah.

[9 minutes 28 seconds][Agent] : Yeah, Yeah. No, sorry, sorry, I misunderstood.

[9 minutes 30 seconds][Customer] : Yeah. I gotta be confused, eh?

[9 minutes 32 seconds][Agent] : No, that's OK. So currently you have \$7000 at \$18.13. Uh, you'd like to increase that to the \$15,000.

[9 minutes 38 seconds][Customer] : Yeah, yeah.

[9 minutes 41 seconds][Agent] : OK. And that was uh, \$15,000 at, uh, \$68.34 a fortnight.

[9 minutes 52 seconds][Customer] : Can you just tell her?

[9 minutes 54 seconds][Agent] : Sure.

[9 minutes 53 seconds][Customer] : I'll just check please though.

[9 minutes 54 seconds][Agent] : Now take your time.

[10 minutes 25 seconds][Customer] : This is the new old written. Sorry about that.

[10 minutes 53 seconds][Agent] : That's OK, not a problem.

[10 minutes 53 seconds][Customer] : The morning I was talking, what have I done? The same policy? What? He's on the same. Thank you. He's getting.

[10 minutes 58 seconds][Agent] : No, that's OK. Yes, it could say, I'd say you probably have two different policies.

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

[11 minutes 14 seconds][Agent] : Umm, because yeah, I wouldn't be able to literally, so I wouldn't be able to. Displays, umm, what he's got is no authority on each of them.

[11 minutes 26 seconds][Customer] : And he came up. You want to talk to him?

[11 minutes 24 seconds][Agent] : Umm, that's alright. So do you know what?

[11 minutes 33 seconds][Customer] : What?

[11 minutes 31 seconds][Agent] : What does he have have you got in front of you?

[11 minutes 34 seconds][Customer] : Really. We haven't got any part of this. We haven't got a letter

for him.

[11 minutes 39 seconds][Agent] : OK, yeah. So your, your policy, all I could do is either help you incre apply to increase the policy if you wanted. Actually, I don't even know if I could stay with me. I don't even know if you would be able to apply for a new policy. Umm, because it depends like yeah, yeah, when you took out the policy and what type of cover you have. Yeah. So you, uh, the new policy actually, yes, you can apply for, but the premium, I would say it's going to be more than your current one.

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

[12 minutes 19 seconds][Agent] : Let me just have a look, uh, to give us a reference. So the currently we have the real funeral covers. That's a policy being sold at the moment.

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

[12 minutes 29 seconds][Agent] : Uh, yes, the \$15,000 of that cover, it's \$74.60. Now this is uh, so you, you basically you've already got two options. I, I can't sort of get you the same policy as Walter.

[12 minutes 37 seconds][Customer] : Can you do you go on rally's, rally's sort of thing, OK.

[12 minutes 49 seconds][Agent] : Umm, yeah, because the only, the only options is to umm yeah apply to increase the silver last cover. Uh, the policy you have, uh, to the \$15,000, if that's the amount that you look for, that you're looking for or, uh, taking up, yeah, canceling this policy and replacing it with the other one, which was the \$74.60. So I'm just gonna go back to increase your current policy. Uh, I'm just gonna ring that back up because I forgot how much it was. It would be \$68.34 and the 12 month waiting period. Just to let you know, that does apply again for the increased amount. So the additional \$8000 that you'd be applying for, umm for the 1st 12 months you're covered against accidental death. Only after 12 months it covers death due to any cause, including an accident. Uh, that applies to the increased amount. Your original 7000 doesn't. It doesn't affect that, but the \$8000 additional, that's what it would apply to.

[13 minutes 31 seconds][Customer] : Yeah, OK, Yeah, Yeah, OK.

[14 minutes 4 seconds][Agent] : That's up to you whether you know you can have a think about it if you want. You don't have to do anything today.

[14 minutes 10 seconds][Customer] : What if I just got it? What if I just got it? 10,000, Yeah.

[14 minutes 9 seconds][Agent] : Otherwise I'm happy to run through that with you or 10,000 on your existing cover city apply to increase to 10,000. It would be \$36.96 a fortnight.

[14 minutes 26 seconds][Customer] : Yeah, that would be there, I think.

[14 minutes 28 seconds][Agent] : OK. Did you want me to assist you with increasing that today or?

[14 minutes 33 seconds][Customer] : Yes, please. Yeah.

[14 minutes 34 seconds][Agent] : Yep, No problem, just wanna make sure. Alright. So can I confirm that you are an Australian resident? Yes or no? Thank you. OK, so the so your silver life cover provides your family members with a cash benefit is up to \$15,000 in the event that you pass away if you use not only for funeral expenses but also any other final expenses like unpaid bills. If death was due to an accident, the benefit amount is tripled.

[14 minutes 41 seconds][Customer] : Yes, Yeah, yeah, yeah.

[15 minutes 3 seconds][Agent] : So in your case it would be at \$30,000 in the triple uh. Obviously again I do need to advise you that there is an exclusion on this policy. So for the 1st 12 months you are covered against accidental death. Only after 12 months it covers death due to any cause including an accident.

[15 minutes 21 seconds][Customer] : Yep.

[15 minutes 20 seconds][Agent] : This applies to the increased amount. Included in your cover is a Cash up benefit, which means once the oldest person covers under the policy turns 85, you have the option to cancel your policy and receive a cash up benefit of 50% of the funeral insurance benefit amount for one life insured. You also have the sum insured bonus. So once the oldest person covered under the policy turns 90, premiums are no longer payable and you will also receive a 25% sum insured bonus on the funeral insurance benefit at no additional cost to you. And from the age of 90, if you opt to cancel, you'll cover and receive a cash out benefit. It will be 50% of your increased fuel insurance benefit amount for the One life insured.

[15 minutes 55 seconds][Customer] : Not that it's many years away, yeah.

[16 minutes 8 seconds][Agent] : OK and then you also have the accidental serious injury component

included. So the accidental serious injury cover provides a bumps on payments sorry to help cover costs if you're seriously injured in an accident but did not pass away. Specifically, this option covers a quadriplegia, paraplegia, hemiplegia, blindness, deafness, or total and permanent loss, abuse of two limbs, and it's equal to three times the final expenses benefit amount. And we'll cover you until the policy anniversary following your 75th birthday.

[16 minutes 36 seconds][Customer] : Yeah, OK.

[16 minutes 41 seconds][Agent] : And the benefit amount and the premium amount will not increase annually.

[16 minutes 47 seconds][Customer] : Yes, yes.

[16 minutes 48 seconds][Agent] : All right, So are you happy for me to increase the, uh, sorry, are you happy for me to increase the policy to \$10,000 on your policy? Yes or no?

[16 minutes 59 seconds][Customer] : Yes, yes, yes.

[17 minutes 1 seconds][Agent] : Thank you. OK, just waiting for that to pop up. All right, so that's all done. So we will send you an updated policy scheduled to reflect the change and it will be effective for your next regular collection date, which is the ninth of all October. Sorry, but \$36.96. So that's all done.

[17 minutes 22 seconds][Customer] : Yeah, yeah, yeah, yeah.

[17 minutes 32 seconds][Agent] : Alright, perfect.

[17 minutes 32 seconds][Customer] : OK then.

[17 minutes 40 seconds][Agent] : You want to add it? You want to add it to the authority.

[17 minutes 44 seconds][Customer] : Yeah. Well, right. Yeah.

[17 minutes 46 seconds][Agent] : OK, no problem. So, so I've got Walter Thompson, same address as yourself and date of birth, the 22nd of November 1960. All the details, right? So what I'm gonna do is I'm gonna read out a sentence and then 3 levels of authority that you can give to Volta. So I'll get you to select one and I'll just let you know I won't be able to hear Walter prompt you in the background. Otherwise I won't be able to accept it. So, uh, if you need me to repeat it, just, yeah, if you need me to repeat it, just let me know. Uh, so please confirm the type of consent you would like

to provide from the following list. Number one is inquire only #2 is inquire and make changes, or #3 is inquire, make changes and cancel the policy if required. So #1 two or three?

[17 minutes 57 seconds][Customer] : Yeah, yeah, three please.

[18 minutes 35 seconds][Agent] : Three. So do you and Kavanaugh give consent to Walter Thompson on this policy to inquire, make changes and cancel the policy if required now and in the future? Yes or no? Perfect. So that's done as well. So that means in the future, there are some limitations, like you cannot nominate a beneficiary or update your banking details, for instance.

[18 minutes 37 seconds][Customer] : Yeah, yes, yeah.

[18 minutes 57 seconds][Agent] : But mostly everything else he's he'll be able to assist you with.

[19 minutes 2 seconds][Customer] : OK then.

[19 minutes 1 seconds][Agent] : All right. Perfect. All right. Was there anything else I can help you with today?

[19 minutes 8 seconds][Customer] : No, that's all. Thanks, Tom.

[19 minutes 10 seconds][Agent] : All right. Perfect. Well, you enjoy the rest of your day.

[19 minutes 13 seconds][Customer] : I will.

[19 minutes 14 seconds][Agent] : Thank you.

[19 minutes 14 seconds][Customer] : Now I can do or I can go to the.

[19 minutes 15 seconds][Agent] : Yeah, you can go and have a rest. I made you talk too much, but you enjoy.

[19 minutes 20 seconds][Customer] : Yeah, yeah. Thank you, sweetheart.

[19 minutes 25 seconds][Agent] : Thank you. Bye.

[19 minutes 28 seconds][Customer] : Bye. Bye.