

[3 seconds][Agent] : Insurance, my name is Jonah. How can I help?

[7 seconds][Customer] : Hello, Dana, How you going today?

[9 seconds][Agent] : Good. Thank you and yourself.

[12 seconds][Customer] : Yep, not too bad. Now I'm here with Pauline Roberts. Can I get authority of her to speak on her behalf?

[20 seconds][Agent] : So I'll have a chat with Pauline and see if that's something we can do. No problem.

[26 seconds][Customer] : OK. Would you be now?

[31 seconds][Agent] : Good morning, Pauline. My name is Jonah from the Real Insurance customer support. How are you today?

[37 seconds][Customer] : That's OK.

[39 seconds][Agent] : Good to hear. Now I just did this before I can go through any details there with you. As always, please do note that all calls are recorded for quality and monitoring purposes and any advice that you provide is general in nature and may not be suitable to your situation. And may I also have your full name, date of birth and address please? So that was 171274.

[1 minutes 2 seconds][Customer] : Elaine August 27 Fore Ave., Lindell 717474 79474. Wasn't it?

[1 minutes 20 seconds][Agent] : Thank you. So the 17th of the 4th 74 pull in. OK. And could I once again have your address please?

[1 minutes 25 seconds][Customer] : Yes, 27 Bury Ave.

[1 minutes 42 seconds][Agent] : Thank you. Just opening up your details now. OK. And who was I speaking with earlier?

[1 minutes 50 seconds][Customer] : Melissa Butler.

[1 minutes 53 seconds][Agent] : Thank you. Now, Pauline, would you like to go through some questions here with me today to provide an authority there for Marissa to speak on your behalf and if so also make changes? Ah, sorry. Thank you.

[2 minutes 4 seconds][Customer] : NELI Double SA, Melissa, Thank you.

[2 minutes 11 seconds][Agent] : Pauline, would you like to go through an authority there to provide?

No, Sir, the authority to inquire and make changes on your behalf?

[2 minutes 19 seconds][Customer] : Yeah.

[2 minutes 19 seconds][Agent] : I'll have to.

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

[2 minutes 20 seconds][Agent] : OK. I've got a few questions here. Then. Do you want this to be a one-off authority or ongoing for now and in the future?

[2 minutes 31 seconds][Customer] : What? What? Yeah, just in the future.

[2 minutes 36 seconds][Agent] : Yeah. So I I do. I do have to get that notification from Pauline herself. There'll be questions. I'll ask you about that. OK, And then with this, I've got a few options for you to choose from. You can just say 1-2 or three, but I do need you to make the decision on this. So it says can you please confirm the type of consent you would like to provide from the following list? Can Melissa enquire only?

[3 minutes 23 seconds][Customer] : OK.

[3 minutes 7 seconds][Agent] : Can she enquire and make changes or can she inquire, make changes and cancel the policy if required #3 OK, so do you pull in, give consent to Melissa on this policy to enquire, make changes and cancel the policy if required now and in the future? Perfect. Thank you. There's all the details I would need there. Yeah, If you'd like to put Melissa on the phone, I can go to the details with her now.

[3 minutes 39 seconds][Customer] : Yes, Alright. Well all all we're doing today is in policy, OK. Now with this policy, how much roughly is is falling covered for with this policy for funeral?

[3 minutes 58 seconds][Agent] : Yes, no worries. So currently it's covering her for 15,000. But also, Melissa, if I could just have your surname, date of birth and address there so I can put the authority in for future reference so we can identify you. Thank you.

[4 minutes 23 seconds][Customer] : OK Melissa Butler, 21st of the 7th, 71, 15 Reed St., North Opry.

[4 minutes 27 seconds][Agent] : Date of birth, thank you and address post code. Thank you. OK, so yeah, so full, full in here. That is a \$15,000 of coverage he has at the moment.

[4 minutes 45 seconds][Customer] : 2335 OK, so just just out of curiosity, mate, now she's been

paying all these funds for how many years? 2006 so she's had it for six years. So if she was to drop out, she gets nothing back, does she? No.

[5 minutes 4 seconds][Agent] : She's had this policy with us since 2016, February 2016, so 6 years at this point, correct?

[5 minutes 20 seconds][Customer] : OK.

[5 minutes 30 seconds][Agent] : Great question. I can take a look at that now with this policy that she does have, though it is fairly different to what is on offer at the moment. I'll still get the price for you.

[5 minutes 21 seconds][Customer] : Now, if, if, if she was a new man, that if I went up and get this, this card like tomorrow or the next day, how much would it cost to Yeah, just out of curiosity, because yeah, it's just like, you know, PO, I'll, I'll, I'll just put it to you this way, buddy.

[5 minutes 48 seconds][Agent] : Yes.

[5 minutes 48 seconds][Customer] : Pauline has got no, no, no close family like she's got no, no sisters or brothers. I mean, no, no one. She has the business or brothers, no children. Now, if something was to happen to Pauline, she Pauline's going to get buried anyway, correct? Well, she's not going to be dead.

[6 minutes 6 seconds][Agent] : So the way our insurance works is that we would, so we don't pay for the funerals ourselves or anything like that. We would pay it out to either her estate or her beneficiaries who'd have to handle the the funeral from there. Depends with this. So I'll just, I'll pull up, I'll get rid of the quote here, but just for reference, so \$15,000 of our current cover would be \$28.85 a fortnight, but I'll see if there's any beneficiaries on file. OK, No current beneficiaries. The amount would actually be paid out to her, her estate. So if she has an executor or a will go through something like that.

[6 minutes 22 seconds][Customer] : So her family get is 15,000 and if she doesn't.

[6 minutes 58 seconds][Agent] : If she doesn't, it still gets paid out to be a state because it's a legal matter to handle from there any of her assets, bank accounts, something like that. Someone does need to handle that legally, whether or not she's elected someone or anything like that, but but that's

something she needs seek legal advice on.

[7 minutes 15 seconds][Customer] : OK, Yep. Now this is the next question. If the family decided, well, we're not paying for her to get buried, then what happens with that money? It just stays in her estate and they can, they can use it as they please, correct?

[7 minutes 32 seconds][Agent] : Yes, the the money can be used as however they seek it. Unless you.

[7 minutes 37 seconds][Customer] : Yep. Yep, Yep. So Yep, no worries. Alright, well, no worries. Thank you for that.

[7 minutes 37 seconds][Agent] : Yeah, not a worry.

[7 minutes 49 seconds][Customer] : That's all we needed to know.

[7 minutes 50 seconds][Agent] : Would you like me to send out a beneficiary form by chance?

[7 minutes 54 seconds][Customer] : No, because if it goes to the estate and Pauline knows what her family's like. So yeah, I know. At the end of the day, she's paying all this money and she knows what her family would do anyway. So OK, I'll have I'll have a chat with Paul in about a few minutes and I'll get back to you.

[8 minutes 11 seconds][Agent] : Yeah, not a worry.

[8 minutes 13 seconds][Customer] : OK, Thank you.

[8 minutes 15 seconds][Agent] : Thank you. Take care.

[8 minutes 16 seconds][Customer] : Goodbye.

[8 minutes 17 seconds][Agent] : Bye.