

[1 seconds][Customer] : Hey Christopher, how's it going?

[5 seconds][Agent] : Oh, there. There you go. How can I help today, Michael?

[8 seconds][Customer] : So I have a man called Gabor on the line and he's looking at giving some quotes and setting up a funeral insurance for his mother-in-law, Doris.

[17 seconds][Agent] : Yeah, of course. I I what sort of ID have you done today?

[21 seconds][Customer] : Well, I made the file. So everything that's listed on that, except for the contact number, that's just the one he's on at the moment with the caller ID.

[27 seconds][Agent] : Perfect. Thank you very much. Of course. Ready when you are.

[30 seconds][Customer] : All right, I won't transfer him to you now.

[31 seconds][Agent] : Thanks, Michael.

[31 seconds][Customer] : Uh, do you prefer Chris or Christopher Fulham?

[33 seconds][Agent] : Either either happy to do either.

[35 seconds][Customer] : All right, here we go. Thank you for your patience. I'm sorry for the delay, but I've called Chris on the line to help you follow. Thank you very much. I appreciate it. Thank you.

[46 seconds][Agent] : This is Christopher. How are you today?

[48 seconds][Customer] : How you going?

[49 seconds][Agent] : I'm good, I'm good. So, uh yeah, my previous colleague Michael was just explaining that you'd like to potentially get your mom covered there. Umm, just to start with.

[57 seconds][Customer] : Yeah, well, Martin.

[57 seconds][Agent] : I'll let you know. Yeah.

[59 seconds][Customer] : Yep.

[59 seconds][Agent] : And happy to help you do this if you end up like in the past. We'll get you covered. We'll get your mum, mother-in-law covered. Of course.

[1 minutes 5 seconds][Customer] : Yes, please.

[1 minutes 5 seconds][Agent] : Now, just to begin with, please be aware the call is recorded. The advice I provide general nature, it may not be suitable for your situation.

[1 minutes 13 seconds][Customer] : Yes.

[1 minutes 12 seconds][Agent] : Can I confirm that that is Doris Haywood we're talking about today?

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

[1 minutes 18 seconds][Agent] : Yeah. And her date of thank you. And her date of birth is 25th of the 4th, 1950.

[1 minutes 18 seconds][Customer] : Yes, that's correct.

[1 minutes 26 seconds][Agent] : Thank you. And can I confirm she is a female Australian resident?

[1 minutes 31 seconds][Customer] : Yes, yes, please.

[1 minutes 32 seconds][Agent] : There we go. So we've just finished our checks. Acceptance is guaranteed for any Australian resident, 18 to 79. So your mother-in-law is definitely within the right ranges that if you like the coverage, we can get it covered. Now I want to be able to get to the information out. Do you have a valid e-mail you'd maybe like me to e-mail off documentation to? Yeah.

[1 minutes 40 seconds][Customer] : Yep, Yep, yeah, my yes. It's Gabrielle, 74, nemonrdoublemo@gmail.com.

[2 minutes 2 seconds][Agent] : At gmail.com now. I just wanted to check with Gabrielle. Could you spell that to make sure I've done it correctly? Good. Yep. Yep, Excellent. Look at me. I can spell this morning, say thank you very much.

[2 minutes 7 seconds][Customer] : Yep, Yep, it's Gabriel GABRI EL74 Limo NI doublemo@gmail.com Yep.

[2 minutes 21 seconds][Agent] : We've definitely got that in there now, just to confirm, there. Good boy. Does Doriso already have some coverage out there? Is this the first time looking into these sort of things?

[2 minutes 30 seconds][Customer] : No, I'm not. It's she hasn't got no coverage. We couldn't talk to her about anything like that. It's just sort of recently that I'm because I'm pretty sure I'm a straight shooter.

[2 minutes 43 seconds][Agent] : Yeah, yeah.

[2 minutes 41 seconds][Customer] : So I had her over here for dinner and we found out that she's

got no coverage, no nothing.

[2 minutes 51 seconds][Agent] : Yeah, yeah.

[2 minutes 45 seconds][Customer] : And she's one of those ladies that she thinks she's 70 and she's gonna live till she's 170, and that's not the case.

[2 minutes 52 seconds][Agent] : Look, there's there's always a part when I go through these. I do kind of hope you guys live long and healthy lives.

[2 minutes 53 seconds][Customer] : Yeah, I know it will.

[2 minutes 58 seconds][Agent] : You know, we've got features right up until the day before you're 100, which I'm gonna of course, go through there with you. But I do understand, you know, having a bit of Peace of Mind knowing if something did happen, we'd be there to potentially help that I understand your thinking here. And hopefully that's exactly what I'm gonna be offering you today is a bit of Peace of Mind knowing that when Doris Pastor was away, we're gonna provide up to \$15,000 as a cash benefit to a loved one there. Actually, while we're speaking about the cash benefit, we can do 3 to 15. Did you actually have a figure in mind already?

[3 minutes][Customer] : Yeah, yeah, yeah, yeah. I was looking at because we got the maximum for my wife.

[3 minutes 34 seconds][Agent] : Yep.

[3 minutes 35 seconds][Customer] : So if then she goes, she'll have a good send off. But I don't know. I'm not, I don't know what we, my options are with, with my mother law because at her age and she has been diagnosed emphysema as well. And I don't know, I'm looking at probably, I don't know your options. Maybe I I, I don't ever done this before my mother-in-law. I've never ever done this. So I don't even know what grounds I'm stepping on.

[3 minutes 55 seconds][Agent] : Not understandable Well, look well what we'll do I'll put it in a 10,000 coverage.

[4 minutes 2 seconds][Customer] : Yeah, Yep.

[4 minutes 1 seconds][Agent] : We can go up to 15, but that will at least get me a price for you to, to show you what we could offer at 10,000 coverage.

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

[4 minutes 8 seconds][Agent] : Umm, so to give you an overall recap of what we could do with our policies here. So we offer to ensure you're up to 15,000.

[4 minutes 18 seconds][Customer] : Yep.

[4 minutes 17 seconds][Agent] : We don't tell people how to spend the money. So the, the money can be used for funerals, but also if there's leftovers, they can even go in your back pocket. So if leaving a little bit of a nest egg as a goal, there is the potential to achieve that if it's within the range of three to 15,000.

[4 minutes 20 seconds][Customer] : Yep, Yep.

[4 minutes 33 seconds][Agent] : Now with, with our coverage it because your mom's before the age of 75, we have a living benefit here called accidental serious injury.

[4 minutes 39 seconds][Customer] : Yep, Yep. Yep. Yep.

[4 minutes 42 seconds][Agent] : So in reference to that, if your mom passed, oh, if your mother-in-law passes away from an accident, an accidental based death, we triple whatever figure you're enthralled with.

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

[4 minutes 52 seconds][Agent] : So in that example of 10,000 coverage, it would be tripled to 30,000 and then paid out to the beneficiaries.

[5 minutes][Customer] : Yep. Alright.

[4 minutes 59 seconds][Agent] : But if you're, if, if Doris had an accident and didn't pass away, but as a result of that accident, she's now quadriplegic or paraplegic as examples, then under accidental serious injury, you would call us, we'd triple the benefit and we'd hand it to Doris as a living benefit under accidental serious injury.

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

[5 minutes 20 seconds][Agent] : And that you're allowed to make one accidental serious injury claim throughout the life of the policy without it affecting your benefit or your policy. So it doesn't affect the policy making that claim.

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

[5 minutes 31 seconds][Agent] : Yeah, umm, that just sits on the policy until the policy anniversary following her 75th birthday. And then just accidental serious injury removes itself.

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

[5 minutes 39 seconds][Agent] : But the rest of the coverage remains in effect. So I actually don't need to speak to Doris. You have the capacity to get your mother-in-law covered today because I've already checked. Is she in astronomers and is she 18 to 79? So we are definitely able to go ahead with this. To recap your overall coverage, if you do go ahead with covering her today, for the 1st 12 months, you'll be covered for accidental death and accidental serious injury. Only after the first 12 months, you'll be covered for death due to any cause.

[5 minutes 43 seconds][Customer] : Yep, Yep, Yep, Yep, Yep, Yep, Yep, Yep.

[6 minutes 11 seconds][Agent] : In addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we'll pay a claim out in full to help you out with things like your medical expenses.

[6 minutes 27 seconds][Customer] : Oh, Yep, Yep, Yep, Yep. It's pretty much the same as what we did for my wife.

[6 minutes 28 seconds][Agent] : Now, uh, there you go. I'm, I'm sorry, I and look, if you have any questions or, or something sounds different, please bring it up and of course, expand on anything. Now with our premiums, we actually designed our funeral policies to be level. And what I mean by your premiums level, we've designed that fortnightly for you to stay the same as your mom gets older there heading towards 85 when you guys will no longer pay for her policy.

[6 minutes 32 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[6 minutes 53 seconds][Agent] : So on your 85th birthday, all premium seats and you have nothing more to pay. But also we look at the amount you're currently insured for and we get 25% of that figure and put it on top of your benefit.

[7 minutes 10 seconds][Customer] : OK, sweet.

[7 minutes 6 seconds][Agent] : So we call that automatic 25% bonus cover and that's just done for reaching 85. The other option available to you is at any stage 85 onwards, you can call us and request to close the policy under the early cash out option and we'll do exactly that, close the policy and pay out 75% of what you've insured for.

[7 minutes 28 seconds][Customer] : Oh, OK, I understand that. Yeah. Yep. Yep.

[7 minutes 30 seconds][Agent] : So if we go ahead, we're covering doors for \$10,000 in the event of an accidental death or accidental serious injury.

[7 minutes 41 seconds][Customer] : Yeah, that should be Yeah.

[7 minutes 37 seconds][Agent] : We're sitting at \$57.69 a fortnight, so that's working out at \$4.12 a day. OK, perfect.

[7 minutes 42 seconds][Customer] : Yeah, we got yeah.

[7 minutes 45 seconds][Agent] : Do you want me to adjust the amounts? Do you want to have a look at any other amounts between the three and 15,000?

[7 minutes 51 seconds][Customer] : No, which is this do what we've got now and all behind me that bad?

[7 minutes 54 seconds][Agent] : Perfect.

[7 minutes 54 seconds][Customer] : I just don't let my wife and I'll be going for your mom with 10 grand. That's \$57.00. So combine mine, yours and all three together, get them together. So we'll probably write \$100 a full of everything we can. It's a budget sweet. No, it's all good. Yeah. Yep. Oh yeah, yeah, yeah.

[7 minutes 59 seconds][Agent] : And OK, also we're real, so, umm, we give the real reward, uh, after the first 12 months of Mom's insurance, we're actually going to do a refund of 10% of the premiums you paid in that time to let you know at your policies renewal date with this policy, your real reward is \$150.00 returned to you for that first year's insurance there now with the policy.

[8 minutes 28 seconds][Customer] : I'll choose the bottom one back from you guys as well.

[8 minutes 31 seconds][Agent] : Well, and, and so with the policy also a couple of features. So I'm not sure what you guys got with your wife's sign originally, but what we're doing now is if you go

ahead with the policy today, we're going to be sending out to you guys a complimentary will kit. It's valued at \$30 cents free of charge as a compliment from our company to assist you guys in creating your mom's will amending it. If she's already got one out there. And if she, you don't want to do anything will related for it, you're allowed to hand the legal will kit on to other people.

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

[8 minutes 58 seconds][Agent] : So that's just a compliment we send out to you guys.

[9 minutes 2 seconds][Customer] : It's great.

[9 minutes 2 seconds][Agent] : Now what what I'm going to do is I'm going to get you guys or get Doris covered over the phone today. But also I really should not be paid today. We generally collect payment within the next 7 days.

[9 minutes 3 seconds][Customer] : Yep, Yep, Yep, Yep.

[9 minutes 14 seconds][Agent] : When in the next 7 days would be suitable for you. OK, awesome.

[9 minutes 17 seconds][Customer] : You can collect payment tomorrow because I because my policy, because my policy gets paid tomorrow anyway for me and my wife. So I can put me, my yeah.

[9 minutes 20 seconds][Agent] : Well, I want to get you the documentation now and make sense here.

[9 minutes 28 seconds][Customer] : So I can put my grandmother on my, my mother-in-law on the same 1. So pay the three policies at the same time. If it fits into my budget, it's better. And I don't know where I'm standing at And and that it makes me it easy.

[9 minutes 36 seconds][Agent] : No, look, I actually really like your thinking with that because you know tomorrow is the day the insurances go and you know all three are going out on that.

[9 minutes 40 seconds][Customer] : Yeah, yeah, yeah.

[9 minutes 44 seconds][Agent] : Yeah, happy to match it up.

[9 minutes 45 seconds][Customer] : That is, that was, yeah.

[9 minutes 46 seconds][Agent] : Well, I want to get you out the documentation now. Does your mother-in-law live with you guys?

[9 minutes 52 seconds][Customer] : No, no, no, she lives up. She's got her own place for now.

[9 minutes 53 seconds][Agent] : That's that's So what we can do I'll I'll ask for her address and if you want the letters to be posted to you guys, I'll ask for a postal address next. So just start with for mom's home address.

[9 minutes 59 seconds][Customer] : Yep, Yep, Yep. It's her post code is 42092 Rock England.

[10 minutes 5 seconds][Agent] : Could I get a post code 4209? Thank you very much.

[10 minutes 13 seconds][Customer] : Yep.

[10 minutes 17 seconds][Agent] : Helps if I do the right numbers 4209 I did 2409 got NSW. So that was Kumara, did you say? Yeah, thank you. The full street address for camera #48 Oh, Unit 48. Yep, 15.

[10 minutes 25 seconds][Customer] : Yes, yes, the address is Unit Fourty 8 Yes, yes, Unit fourty 8 #15 Yaun St. Yaun St. YAUN St. 21 QLD.

[10 minutes 37 seconds][Agent] : Yep, there we are. You on the street and that's where we'll send. Where would you like letters to be posted to? So is it the same postal address or would you like it to come to you?

[10 minutes 55 seconds][Customer] : We can get are you guys send it, you can post it to us and I can, you can order, let us post it to us from room insurance or post it to my post it to us 'cause she's got hassles reading the glasses, everything. So we, we're actually doing everything for us.

[11 minutes 2 seconds][Agent] : Yeah, yeah, yeah.

[11 minutes 9 seconds][Customer] : So post it to us.

[11 minutes 10 seconds][Agent] : And happy to do this for you.

[11 minutes 14 seconds][Customer] : It's 4209.

[11 minutes 11 seconds][Agent] : Post code for your area 4209. Again, Kumara, thank.

[11 minutes 17 seconds][Customer] : Yeah, Yes.

[11 minutes 19 seconds][Agent] : Thank you. Full street address for your place, please. Yep.

[11 minutes 22 seconds][Customer] : Umm #3 Santa Clara Rise Upper Puma.

[11 minutes 30 seconds][Agent] : Santa Clara is Santa Clara. One word.

[11 minutes 40 seconds][Customer] : Yeah. Santa and A2 separate words.

[11 minutes 43 seconds][Agent] : Thank you.

[11 minutes 42 seconds][Customer] : The Santa Clara Upper Puma or Santa Clara Rise Upper Puma. It's a mouthful. It's on the tiny St. Yeah. Upper Puma.

[11 minutes 48 seconds][Agent] : Up that edge. That's for upper camera. There you go.

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

[11 minutes 53 seconds][Agent] : I'll just put in the upper camera and it will. There you go, upper camera. And So what was the house number again for Santa Clara rise #3? Thank you very much. And that's exactly where letters will get posted to. All right, So I'm just expanding into the payment section. So yeah, with this policy to let you know we're going to put in tomorrow's payment day for you, but also across our policies, when we take out a policy, we give you a 30 day calling off. It's going to give you that Peace of Mind knowing that Doris is covered in the meantime, while we're getting that documentation out to you. But for any reason at all you need to cancel and you're doing it within the next 30 day calling off. We will be giving you full refunds of all premiums paid unless a claim has been made.

[12 minutes 10 seconds][Customer] : #3 yes, Yep, Yep, Yep.

[12 minutes 46 seconds][Agent] : Now, you may pay more in total premiums over the life of a policy than the benefit amount. Please be aware this insurance does not have a savings or investment element, so if you cancel outside of the 30 days, your cover will stop and you'll not receive anything back unless you're eligible for and you choose your early cash back offer. Now I've put in the 16th that has been accepted so we'll attempt it tomorrow the 16th and then every Thursday fortnight from that day. Now as a security feature, we don't transfer payment information.

[13 minutes 3 seconds][Customer] : Yep, Yep, Yep.

[13 minutes 16 seconds][Agent] : Are you able to provide either a card or BSB and account number for those future payments?

[13 minutes 21 seconds][Customer] : Yes, I can give it. Yes, I can. I can do that.

[13 minutes 23 seconds][Agent] : What would you like to use a BSB?

[13 minutes 23 seconds][Customer] : I can give you the BSB number and the account. I thought, yeah, it's the savings account.

[13 minutes 25 seconds][Agent] : Is that a check or a savings there ready when you are?

[13 minutes 31 seconds][Customer] : It's 084, Yep. 743, Yep. And the account number is 39, 884, 3453.

[13 minutes 30 seconds][Agent] : If I could have to start with the BSB 084 742 an account 39 884 3453. Thank you very much.

[13 minutes 53 seconds][Customer] : That's it.

[13 minutes 53 seconds][Agent] : Is that account in your name? Hi, thank you. And that was Gabor Gabor.

[13 minutes 56 seconds][Customer] : Yes, yes.

[14 minutes 2 seconds][Agent] : All right, awesome. And, uh, surname.

[14 minutes 6 seconds][Customer] : N for Mary, I for Indigo, M for Mary, C for Cat, S for Sam, O for Oscar, V for Victory, R for Indigo, C for cat, S for Sam in Chip.

[14 minutes 16 seconds][Agent] : Thank you very much for that. All right now I'm just very briefly placed you on hold while I quickly refresh the system. Umm, and then I'm, I'll, I'll recap everything and we'll read out that declaration and go from there.

[14 minutes 25 seconds][Customer] : Yep, no worries.

[14 minutes 30 seconds][Agent] : All right, excellent. Thank you very much. Back in just a second. Hey, thank you. Of course your name blank. So if I could just recheck that spelling. I have Gabor and surname was NI.

[15 minutes 21 seconds][Customer] : Yes, MCSOVICS. Yes. Yes. Correct.

[15 minutes 24 seconds][Agent] : Yes, CSOVICS, thank you very much for that.

[15 minutes 38 seconds][Customer] : Yes.

[15 minutes 33 seconds][Agent] : All right, and we've got tomorrow, the 16th of the second, we have your e-mail, Gabrielle 74, nemo@gmail.com. Is that a correct and up to date e-mail? Perfect. We'll have a digital version of that out to you within 15 minutes of finishing this decoration. And to your

postal address, we're going to be sending out the full documentation. All right, so before I get into the declaration, do you have any questions left for me?

[15 minutes 44 seconds][Customer] : Yes, yes, Yep, Yep, no. Everything was pretty straightforward so far.

[16 minutes 3 seconds][Agent] : Excellent.

[16 minutes 4 seconds][Customer] : I have no questions at all.

[16 minutes 4 seconds][Agent] : All right, well look, if I start reading too quickly, let me know. Of course, I'm going to slow down. At the end of this declaration, I'm going to ask 2 simple yes or no questions. If you accept the declaration, your mum is covered from there. Now, because we are covering Doris, I am going to say her name a couple of times.

[16 minutes 14 seconds][Customer] : Yep, Yep.

[16 minutes 20 seconds][Agent] : I do realize I'm speaking to you, Gabor. It's just you know the way we read these.

[16 minutes 24 seconds][Customer] : No, that's OK. That's OK.

[16 minutes 23 seconds][Agent] : OK, excellent. It reads as follows. Thank you. Doris Haywood, it is important you understand the following information. I'll ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Live free of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as real insurance. The issue in the range of this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. Hanover has said a target market determination for this product, which describes type of consumers. This product is designed for a distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other assignment service providers for the purpose of administering your policy or handling claims. A privacy policy tells you more, including

how to access and correct your information and lodge complaints about breaches of privacy. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By going to this declaration, you can tend to allow us to contact you for this purpose until you opt out. You can opt out of this at any time. By contacting us. You have agreed to take out a single real funeral cover with the following cover. Doris Haywood is covered for \$10,000 in the event of death. In the case where death is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis. Sorry, I'll reword myself there. I'll start the line again. Cover is for if we trip over word it's better to just restart the line.

[18 minutes 21 seconds][Customer] : Yeah.

[18 minutes 20 seconds][Agent] : So that's exactly what I'm doing here. So cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of the terminal illness covered thereafter. Accidental serious injury Cover for each life insured under the age sorry under age 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntary cancer that person's covered or receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash add option, you will no longer have a right to claim under the policy for that life insured. This policy does not have a savings or investment component. If cover ends prior to age 85, no benefit is stable and there is no refund of premiums after the cooling off. If you choose to retain cover beyond age 85, you'll be entitled to an additional 25 percent of bonus cover from that date, and you will not be required to pay any further premiums after the life insured's 85th birthday. The bonus cover is not payable if you take the early cash add option. Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and the bonus cover for the life insured. At this point, your total premium for your first year of cover is \$57.69 per fortnight. Your premium is designed to stay the same year on year and will only change if you alter you'll cover all The insurer adjusts the premium rates applying to your policy. You may pay more in premiums and the benefit amount of the life of the policy. Included in your premium is an amount payable to real

insurance of between 31% and 57% calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Gabal Names Gabal.

[20 minutes 11 seconds][Customer] : Yep.

[20 minutes 9 seconds][Agent] : Nim Skovic, have I said that correctly?

[20 minutes 12 seconds][Customer] : Yes, Yes.

[20 minutes 13 seconds][Agent] : I have. Good. Thank you very much for that. I hate saying it incorrectly, so I'll continue on.

[20 minutes 15 seconds][Customer] : Yes, yes.

[20 minutes 18 seconds][Agent] : From your name, which you are authorized to debit from and have provided to us. We may provide written communications to you via the e-mail address you have provided to us, and this will include any legal notices we are required to provide you in writing. If you would prefer to receive these only via mail, you can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS, and FSG via mail. If you've provided us with an e-mail address, your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. We have a compliance process which you can access at any time by contacting us. The full details are available online and in the documentation we are sending you. Do you understand and agree with the declaration?

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

[21 minutes 14 seconds][Agent] : I've read you yes or no, Thank you. And would you like any other information about the insurance now? Would you like me to read any part of the PDS to you, yes or no?

[21 minutes 26 seconds][Customer] : No, you have not.

[21 minutes 27 seconds][Agent] : Thank you very much. You've just accepted the declaration through for us.

[21 minutes 38 seconds][Customer] : Yes.

[21 minutes 31 seconds][Agent] : I can say in the next 15 minutes to your e-mail address, we're going to have a policy schedule out in digital form to your postal address we logged with you. We're also going to be sending out all the hard copy documentation, including the beneficiaries notice form.

[21 minutes 50 seconds][Customer] : Yes.

[21 minutes 46 seconds][Agent] : So that's the form you list you up to five beneficiaries and return to us and we'll get those on the system for you. Now the last thing to leave you with other than the policy number which I have in front of me is as I said, they're level premiums. And if you guys want mom to have a bit more coverage while she's eligible, 18 to 79, so even the day before 80 and an Australian resident, we will be able to increase your coverage and at any stage you can decrease it.

[22 minutes 16 seconds][Customer] : OK. Yes.

[22 minutes 15 seconds][Agent] : So if you have a pen handy there, I actually have your mum's policy number.

[22 minutes 20 seconds][Customer] : Yes, please. I shoot. I've got the pen and paper already.

[22 minutes 22 seconds][Agent] : Excellent. It's 3800, 11194. Spot on with that.

[22 minutes 25 seconds][Customer] : 3800, 111946380011194 No worries, I've got it written already.

[22 minutes 39 seconds][Agent] : Hey look, thanks for taking the time to get your mum insured here with Real Do and do. If you need us, so you know, you just give us a call. We are Monday to Friday, Australian Eastern Standard Time, 8:00 AM to 8:00 PM.

[22 minutes 44 seconds][Customer] : Yep, Yep. No worries.

[22 minutes 53 seconds][Agent] : Excellent look.

[22 minutes 53 seconds][Customer] : We'll do that.

[22 minutes 53 seconds][Agent] : Enjoy the rest of your day, Gabor and thanks for bringing mum to Real Insurance.

[22 minutes 58 seconds][Customer] : I appreciate it. And thank you for your time. You've been excellent. I appreciate. Thank you very much. Yes.

[23 minutes 1 seconds][Agent] : I I actually actually one sorry one thing I should do just because you

might want to be able to manage this on your mum's.

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

[23 minutes 7 seconds][Agent] : I'm glad I thought about this as the the purchaser and payer.

[23 minutes 12 seconds][Customer] : Yep.

[23 minutes 11 seconds][Agent] : Let's get your details back on here.

[23 minutes 19 seconds][Customer] : It's M No NIMCSOVICS. Yes, 29th.

[23 minutes 14 seconds][Agent] : So Kapoor N and there was NIMM yeah, see it ICS thank you and your date of birth just so when you call up in future Yep, 29th O 7 Yep, 1974.

[23 minutes 29 seconds][Customer] : Yep, the 7th 19741974.

[23 minutes 35 seconds][Agent] : Thank you very much. So yeah, look in the future first thing we'll do is we'll get you to identify your mum's details and and then we'll we've got your details here that will be able to identify these you Gabor on the phone, you know, managing this for your mother-in-law.

[23 minutes 42 seconds][Customer] : Yep, Yep, Yep.

[23 minutes 53 seconds][Agent] : So yeah, I I've already got that there is a third party purchaser and payer.

[23 minutes 58 seconds][Customer] : I appreciate it. Thank you.

[23 minutes 59 seconds][Agent] : Excellent. Enjoy the rest of your day, my friend.