

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi, Lena, it's Jane calling here from Real Insurance. How are you today?

[6 seconds][Customer] : Wow, that was quick.

[8 seconds][Agent] : Yeah, we don't need to like customers waiting. But yeah, was to follow up on that for you inquiry that's just come through.

[15 seconds][Customer] : Yep.

[14 seconds][Agent] : Now just before we begin, I'll just have to let you know all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. I'll just confirm these details here are correct as well. I'm speaking with Miss Lena Ganiro. Lovely. Your date of birth is the 22nd of the 1st 1960. Excellent. And you are a female and an Australian resident as well. Perfect. Thanks so much for confirming there. Now just so I know how to best help you out there today, is this your first time looking into this sort of cover?

[29 seconds][Customer] : Yes, yes, yes, yes it is.

[47 seconds][Agent] : OK, beautiful. And you know, at the end of the day, funeral insurance is there to leave behind a sum of money so that your funeral costs and immediate final expenses are looked after. Umm, who in your sort of close circle would be looking after those costs? OK, beautiful, beautiful. And at the end of the day, that's what this cover is going to do. Umm, leave that money to your daughter to, to sort out those uh, costs for you. What I'll do is explain exactly how the cover works first of all, so you're fully aware and then we'll jump into some pricing as well. See if we can find something that is suitable.

[1 minutes 4 seconds][Customer] : Probably one of my daughter's OK.

[1 minutes 24 seconds][Agent] : OK now with this one here. If your death was due to an accident, never a pleasant thing to think about of course, but in that instance, your chosen benefit amount would triple. OK, now, just so you know, up until the policy anniversary following your 75th birthday to any time up until that point, if you suffered an accidental serious injury like quadriplegia or paraplegia, that's also covered. And in that instance, the benefit amount would triple as well.

[1 minutes 36 seconds][Customer] : OK, OK.

[1 minutes 58 seconds][Agent] : OK, so I guess you know, a couple of bits of extra cover there, umm, included in the policy for accidental death and injury. OK, now it's a guaranteed acceptance cover, which means you've confirmed you're an Australian resident aged between 40 and 79, which is great. So we don't do any checks on your medical history, we don't send you for a blood test. You are. Could you go to take out the cover straight away? OK, now with that in mind, for the 1st 12 months you'll be covered for accidental deaths and accidental serious injury only. Then after the first 12 months you're covered for death due to any cause of all.

[2 minutes 22 seconds][Customer] : OK, OK.

[2 minutes 36 seconds][Agent] : OK? Now another thing we include as well is a terminal illness benefit. Now again, hope you never have to claim on it, let alone consider it, but it means after holding your policy for that initial 12 months, if you were then first diagnosed with a terminal illness and given 12 months or less to live by a medical practitioner, what you can do is actually come to us yourself and we can pay out your claim to you in full whilst you're still living.

[3 minutes 1 seconds][Customer] : OK.

[3 minutes 3 seconds][Agent] : OK, how was that all sounding so far? Is that suitable to what you're after?

[3 minutes 7 seconds][Customer] : Yes, sounds good chef, huh? Good thing.

[3 minutes 9 seconds][Agent] : OK, perfect, perfect. Now umm, the benefit amounts you can choose range between 3 and 15,000. Did you have a particular level of cover in mind?

[3 minutes 18 seconds][Customer] : Mm hmm.

[3 minutes 20 seconds][Agent] : The full 15 perfect, no worries, so I'll load that pricing up for you now umm, now your premiums are designed to stay the same as you get older, OK? You can also find information about our premium structure on our website. OK, Now, if we're looking at the \$15,000 for yourself there, that would come out to be a 490 premium of \$52.77.

[3 minutes 47 seconds][Customer] : Fortnightly.

[3 minutes 48 seconds][Agent] : Yeah, fortnightly, that's correct. How was that one sounding there?

[3 minutes 51 seconds][Customer] : Yeah, that sounds OK.

[3 minutes 58 seconds][Agent] : Yep.

[3 minutes 53 seconds][Customer] : Now, if I wanted a joint policy like for myself and my husband, what would that premium be?

[4 minutes 1 seconds][Agent] : Yeah, sure. So what I'll do is pop these details in here and give you that combined price. What was your husband's first and last name? Antonio. Yep.

[4 minutes 9 seconds][Customer] : So a Antonio Damero?

[4 minutes 13 seconds][Agent] : And same surname. Yep.

[4 minutes 14 seconds][Customer] : Yep.

[4 minutes 15 seconds][Agent] : Awesome. And his date of birth? So it's 1962. Perfect. And he's of course a male and an Australian resident.

[4 minutes 18 seconds][Customer] : 17th of the 9th, 1962 yes.

[4 minutes 28 seconds][Agent] : Excellent. Alright, just going to add his details in here. OK. And you'd be looking at \$15,000 for him as well?

[4 minutes 46 seconds][Customer] : Yeah.

[4 minutes 47 seconds][Agent] : Yeah, awesome. OK, I'm just updating that there for you. So the combined premium for \$15,000 each would be a fortnightly premium of \$100.85.

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

[5 minutes 3 seconds][Agent] : OK, OK, fantastic. Yeah, with Antonio being a couple of years younger, so he's just slightly cheaper at \$48.08. Umm, But we'll leave that one there if that one's sounding suitable and affordable for you. Now, with that premium, you are only paying that up until the age of 85, OK?

[5 minutes 3 seconds][Customer] : That's doable, right.

[5 minutes 22 seconds][Agent] : Once you reach that age, we stop collecting those premiums from you and we actually give you 25% bonus cover at that time as well.

[5 minutes 30 seconds][Customer] : OK. So the 15,000 will then go up by 25%, is that right?

[5 minutes 31 seconds][Agent] : OK, Correct. Yeah, Yeah. So you'd end up being insured for 18,750 instead.

[5 minutes 39 seconds][Customer] : OK.

[5 minutes 40 seconds][Agent] : OK Uh, and you're no longer paying premiums. And then you are, you are still covered up into your 100th birthday as well.

[5 minutes 46 seconds][Customer] : OK.

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

[5 minutes 47 seconds][Customer] : Now the next question. Or costs are exceptionally high, a dozen. The 15,000 doesn't go up with CPI, EG.

[5 minutes 59 seconds][Agent] : No. So that does remain the same there, umm, with your premiums being designed to stay the same as well. Umm, remembering. Yeah.

[6 minutes 14 seconds][Customer] : OK. It's just that we've just recently there is my father-in-law and it was just a very simple funeral and we were up for nearly \$18,000.

[6 minutes 8 seconds][Agent] : So you do get that extra 25% once you reach the age of 85, right. OK. Yeah. In terms of how, Yeah.

[6 minutes 29 seconds][Customer] : So in, you know, in 10 or 20 years, however long we live, I don't think 15,000 will come up.

[6 minutes 35 seconds][Agent] : No, no, no, no, completely understand. That's fair enough there. I guess, you know, the way they cover, you know, is designed there is the, the maximum there being the 15,000. It is paid out as a cash benefit. So I guess it's not sort of tied into any processes or you know, umm tied. There's no sort of stipulations on how the money's used. Umm, it is, you know, designed obviously to be paid out to you to be able to use towards that those single costs.

[7 minutes 6 seconds][Customer] : OK.

[7 minutes 7 seconds][Agent] : OK.

[7 minutes 8 seconds][Customer] : One other question on the event that the claim has to be made, how long before it's paid out?

[7 minutes 15 seconds][Agent] : Yeah, No good question. So your beneficiaries, as soon as they get in touch with us and sort of start the process, they'll have forms that they'll need to fill out and we'll require a couple of documents as well.

[7 minutes 37 seconds][Customer] : OK.

[7 minutes 29 seconds][Agent] : Once we receive those documents from your beneficiaries, the money can be paid out within 24 to 48 hours, OK?

[7 minutes 38 seconds][Customer] : And what are the sort of documents that are required, like a death certificate and what else?

[7 minutes 43 seconds][Agent] : Yep. So a death certificate, umm, a birth certificate of umm, the insured and a birth certificate of the claimant as well so that the beneficiary or whoever is claiming.

[7 minutes 56 seconds][Customer] : OK, OK, alright.

[8 minutes 2 seconds][Agent] : OK, Now there's a couple of other things as well. So once you reach age 85, you do have the option to end your cover there. Umm, you never know what your financial situation might be. Umm, if you choose to do that, what we'll do is actually pay you out 75% of your benefit amount at that time. OK, umm, now I wonder whether you happen to have a will arrange at this stage.

[8 minutes 19 seconds][Customer] : OK, no, not yet.

[8 minutes 29 seconds][Agent] : OK, umm, we can actually help out with that. So included with the policy is a free online legal will which is valued at \$160.00. It comes free of charge with all your policy documents. Umm, it's done through a company called Safe Will who are backed by a team of Australian lawyers. It gives you the chance to jump on their online platform, follow the prompts and set up a fully legalized Australian will free of charge as well.

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

[8 minutes 53 seconds][Agent] : OK, now that one's sounding, umm, you know, suitable and affordable there at that level there, umm, what we do from here, given it is a guaranteed acceptance cover, umm, is we happily get you covered today over the phone without actually requiring payment from you today for that either. OK, so we give you the flexibility to actually choose your first payment date. So, umm, you know, it might be a bill day, a payday, something that's most suitable for you with that cover still commencing as of today.

[9 minutes 22 seconds][Customer] : OK, Can I put off the payment date until the new year?

[9 minutes 27 seconds][Agent] : So the furthest you can push it out is 30 days. So we could push that out to the 12th of sorry, that's a Friday. So it would be Friday the the 10th of January would be the first. So this we can push it out.

[9 minutes 46 seconds][Customer] : OK, so if I want it pushed out until later on, like the end of January, could we start the policy later?

[9 minutes 53 seconds][Agent] : Yeah, yeah, absolutely. So what I'm gonna do today, umm, I'll do that right now.

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

[10 minutes][Agent] : Actually send you out a quote with all this information as well as that pricing as well. So you can sit down and you know, have a chance to read through that anyway, umm, as I mentioned, the, the furthest you can go is up until the 10th of January from this day. If we were to start it today, umm, if you were to, if I was to give you a call back, umm, you know, I guess in the next couple of weeks, umm, we then obviously have that flexibility to push that out a little bit further if that's what you would you're looking for.

[10 minutes 32 seconds][Customer] : OK.

[10 minutes 37 seconds][Agent] : Yeah, no, absolutely.

[10 minutes 32 seconds][Customer] : Could I get someone to give me a call early on in January and then we'll put it, Yeah.

[10 minutes 38 seconds][Agent] : So, OK, awesome. No problem. Sorry, I'm going to send that out to you right now. So you have that there. Anyway, you can sit down, umm, over the Christmas break, of course and, and make sure it's all you're happy with it all. And then what I'll do is book in a call back with you. Umm, would be the first week of January be OK?

[10 minutes 59 seconds][Customer] : Yeah, that'll be fine.

[11 minutes 1 seconds][Agent] : OK, perfect. So sorry, today's Friday. So if I book that in on Friday the 3rd, we can catch up then and to to set that up and push that payment data out to later in January for you.

[11 minutes 12 seconds][Customer] : OK, sounds good.

[11 minutes 14 seconds][Agent] : OK, perfect.

[11 minutes 19 seconds][Customer] : That's at Hotmail.

[11 minutes 15 seconds][Agent] : Your e-mail address is gamirol@gmail.com at sorry@hotmail.com.

My apologies.

[11 minutes 24 seconds][Customer] : I was wondering then if I put the wrong one down.

[11 minutes 24 seconds][Agent] : Yeah, gamirol@hotmail.com As in autopilotitiscamarol@hotmail.com.

[11 minutes 32 seconds][Customer] : Yes.

[11 minutes 33 seconds][Agent] : Yeah, perfect. OK, well, I'll send that out to you. Umm, so you should get that in the next half an hour or so. Uh, and I'll put that call back in for the 3rd of January as well. We'll look to get that set up then.

[11 minutes 42 seconds][Customer] : Alright, thank you for that.

[11 minutes 44 seconds][Agent] : No worries at all, Lena. You enjoy the rest of your day. Have a Merry Christmas and we'll catch up in the New Year.

[11 minutes 49 seconds][Customer] : You too. Thank you.

[11 minutes 50 seconds][Agent] : Thank you.

[11 minutes 51 seconds][Customer] : Bye.