

[4 seconds][Agent] : Thank you for calling Real insurance. You're speaking with Shanae. How can I help you?

[9 seconds][Customer] : Oh hi Shanay, my name is Julia Anderson. I just wanna enquire about my funeral insurance beneficiary or the people that have named on it with me.

[22 seconds][Agent] : Yeah, perfect. Let's have a look. Cecilia, did you have your policy number there? Perfect. Thank you so much. And your date of birth, please.

[28 seconds][Customer] : I'm looking 230002171 17th of the 2nd 1965.

[42 seconds][Agent] : Thank you. And just lastly, Cecilia, your e-mail address, do you mind confirming that for me?

[48 seconds][Customer] : Yep, peter.cecilia@live.com dot AU.

[54 seconds][Agent] : That's the one. I do have the number you're calling from home address, is that still 31 Carlo way in Dutch WA?

[52 seconds][Customer] : Yes, yes, that is correct.

[1 minutes 4 seconds][Agent] : Thanks for confirming. And you're right, you do have the funeral cover here. Just loading up for me now and I'll check out those beneficiaries for you. Actually, Cecilia, looks like we don't have anyone listed currently.

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

[1 minutes 18 seconds][Agent] : I can see the joint cover for yourself and your husband, Peter. So because you are the policy holder, Cecilia Touchwood, if anything was to ever happen to Peter, you're automatically his beneficiary. So his side of the benefit will automatically be paid to you.

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

[1 minutes 35 seconds][Agent] : You have the option to nominate someone for your side of the benefit. Did you want to do that today?

[1 minutes 42 seconds][Customer] : Yes, yes, yes, yes. Thank you.

[1 minutes 45 seconds][Agent] : Perfect. And who are we going to nominate for your side? Yeah. So we'll do Peter Anderson and Peter's date of birth, please.

[1 minutes 50 seconds][Customer] : Well, I think it's with my husband, I suppose 13 or seven. I'm

6060, baby.

[2 minutes 5 seconds][Agent] : 66, Can I confirm that he is a male Australian resident?

[2 minutes 11 seconds][Customer] : Yes, definitely.

[2 minutes 13 seconds][Agent] : Insane address, is that right? Perfect. I'll just note that down. And also that's your husband. Just putting that in there. Did you have Peter's contact number?

[2 minutes 16 seconds][Customer] : Yes, correct on. It's on my mobile actually, so I don't really know it by heart, sorry.

[2 minutes 30 seconds][Agent] : Oh, that's alright. How about we put down your mobile? Is that OK?

[2 minutes 36 seconds][Customer] : Yep, Yep, Yep.

[2 minutes 38 seconds][Agent] : Alright, perfect. And was it 100% of the benefit amount for Peter or did you want to nominate any other beneficiaries?

[2 minutes 46 seconds][Customer] : Yeah. 100% be alright.

[2 minutes 48 seconds][Agent] : Alright, perfect. All done for you, Cecilia. So you will get a letter in the mail about 7 to 10 business days just confirming that we have him as your beneficiary for 100%, OK.

[2 minutes 56 seconds][Customer] : Thank you. OK. And the other thing I would like to ask you is I used to have my daughter Wendy on the policy as well as well as Jessica. Jessica married and M moved out, but Wendy Anderson, she's still, is she still on my policy or is it relaxed? I'm not sure.

[3 minutes 13 seconds][Agent] : Yeah, I can see Wendy and Jessica were on the cover just due to their age. I can see Wendy's 23, Jessica 28. So yeah, just because of their age. Cecilia, it's expired on the children's option. They are eligible to take out their own cover.

[3 minutes 36 seconds][Customer] : OK, OK, yeah, I'll talk to them. I'm not sure. When do you still live at home? Does that not matter? Because she's still studying like at uni and things like that.

[3 minutes 38 seconds][Agent] : But yeah, OK.

[3 minutes 52 seconds][Customer] : So does this still come under?

[3 minutes 56 seconds][Agent] : Yeah, unfortunately, just because of her age, she wouldn't fall under the children's option. It's from 2 to 17.

[4 minutes 8 seconds][Customer] : Yes, yes. OK.

[4 minutes 3 seconds][Agent] : So because she is now, it's 23, I think she would be eligible to take out her own single policy or her own cover.

[4 minutes 14 seconds][Customer] : So if I want to take out, if you want to, yes. How much will it cost? Same amount or what cost?

[4 minutes 18 seconds][Agent] : I just same amount. I'll just have a look here. It would really just depend actually because of her age. I'm gonna see. Maybe it will. Let me give you a quote.

[4 minutes 31 seconds][Customer] : OK, that'll be great.

[4 minutes 31 seconds][Agent] : Or this might be going based off your age.

[4 minutes 36 seconds][Customer] : Oh, OK.

[4 minutes 34 seconds][Agent] : Actually, yeah, this one's based off your age. It's not going to allow me to give you a quote for Wendy, but I can even put you through to our sales team, Cecilia. They can give you some quotes on a cover for Wendy. You'd be able to even set it up for her and be the purchase of payee.

[4 minutes 54 seconds][Customer] : Yes, yes, yes.

[4 minutes 57 seconds][Agent] : Yeah.

[4 minutes 56 seconds][Customer] : I might have to because at the moment she's still studying. Yeah, So I can do that, but I'll just want to find out how much.

[4 minutes 59 seconds][Agent] : Yeah, exactly. Did you want me to do that now? Did you have the time today?

[5 minutes 8 seconds][Customer] : Yeah. Yeah, long as it'll take too long. Like you didn't put the other thing. OK, just put me through. That'll be. That'll be great, if that's possible. OK.

[5 minutes 13 seconds][Agent] : Y Yeah, alright, perfect. Maybe a few minutes or more, hopefully not long, but I'll put you on a hold now.

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

[5 minutes 19 seconds][Agent] : OK.

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

[5 minutes 20 seconds][Agent] : Thanks, Cecilia.

[5 minutes 21 seconds][Customer] : Thanks for your help. Good morning, Wheel. Insurance. My name. How are you?

[8 minutes 12 seconds][Agent] : I'm good, thank you. How are you, Shane?

[8 minutes 14 seconds][Customer] : Good. Good.

[8 minutes 15 seconds][Agent] : And that's good. I've just called Cecilia here. She has a cover for herself and her husband.

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

[8 minutes 21 seconds][Agent] : She did have her two daughters on there, but because of their age, it's expired.

[8 minutes 25 seconds][Customer] : Yep.

[8 minutes 25 seconds][Agent] : I told her she's not able to add them back on. They're eligible to take out their own cover.

[8 minutes 30 seconds][Customer] : Yep.

[8 minutes 30 seconds][Agent] : She wants a quote to set one up for her daughter. She's 23.

[8 minutes 34 seconds][Customer] : No worries.

[8 minutes 34 seconds][Agent] : I can't even do it in a vault here because it's going based off her age and she's 57, so it's not working.

[8 minutes 39 seconds][Customer] : Yep, uh, all good.

[8 minutes 41 seconds][Agent] : Let me jump out, alright? And whenever you're ready. I have done all points of ID for Cecilia, by the way. I don't know if you may need to do it again anyway.

[8 minutes 51 seconds][Customer] : Umm, uh, are you? Have you still got the ID there? Do you mind jumping in and just transferring it straight to one of my agents who's free?

[8 minutes 58 seconds][Agent] : I'm so sorry. Do you have it there in front of you?

[9 minutes][Customer] : No, all good. All good.

[9 minutes][Agent] : I jumped out.

[9 minutes 1 seconds][Customer] : I'll trans, I'll transfer.

[9 minutes 1 seconds][Agent] : I'm so sorry.

[9 minutes 3 seconds][Customer] : All good. No worries, just transfer over. Thanks a lot Shanae.

[9 minutes 6 seconds][Agent] : Do 1. Thank you. Have a good day.

[9 minutes 8 seconds][Customer] : You too.

[9 minutes 9 seconds][Agent] : Thanks so much for your patience. This is Celia. I do have my colleague Shane here on the line and will be able to assist better. Have a good day.

[9 minutes 17 seconds][Customer] : OK, thanks for your help.