

[1 seconds][Agent] : Welcome to Real Insurance. You're speaking with Cooper. How can I help?

[5 seconds][Customer] : Where are you, Cooper? I'm just been watching your ads on TV. Slightly interested in funeral insurance.

[19 seconds][Agent] : Yeah, I can help you. Have a look at that one. I just laid up some quotes here for you. Just to be able to do that, I have to pop in here a few details. So what was your name?

[31 seconds][Customer] : Bradley Charles Reid.

[35 seconds][Agent] : The and what was your date of birth?

[33 seconds][Customer] : Reid, 6661. Too old?

[44 seconds][Agent] : OK, 61 and no, not at all. I just got to double check your e-mail. Australia interested.

[56 seconds][Customer] : I hope so.

[57 seconds][Agent] : Yeah, no worries Bradley. Just going to let you know on my end as well, all their calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation.

[56 seconds][Customer] : Yes, I understand.

[1 minutes 10 seconds][Agent] : Yeah, hopping into this one here.

[1 minutes 9 seconds][Customer] : I understand the what?

[1 minutes 12 seconds][Agent] : Bradley, is it kind of first time looking into some cover or is it your first time looking into some cover?

[1 minutes 23 seconds][Customer] : Well, first time never.

[1 minutes 25 seconds][Agent] : Yeah, Yeah, no worries. So what I'll do then I'll run through nice and quick just how the fuel cover works. And if you have any questions, feel free to jump in as well. While I'm doing that, I'll just load up the quotes here for us. We can go through multiple as well, get some different price points for you. So feel free to again, jump in if you have any questions. But yeah, pretty, pretty straightforward there, Bradley. So how it's how it works probably would have seen on the ad, just pays out a lump sum payment in the event that you pass away and goes to whoever you nominate as your beneficiaries as well.

[1 minutes 47 seconds][Customer] : Not a problem, No.

[2 minutes 2 seconds][Agent] : Those beneficiaries are nice and simple. You can just nominate up to five of those people to receive that money if you want to.

[2 minutes 2 seconds][Customer] : Yeah, the only one. Oh, nice.

[2 minutes 10 seconds][Agent] : You could just, yeah, you could just do do one, make it nice and simple. Now with this beneficiaries as well, if you would have passed away due to an accident, we'll pay out triple whatever you're insured for to them.

[2 minutes 25 seconds][Customer] : Yeah, I I watch.

[2 minutes 23 seconds][Agent] : So 15,080, that's 45.

[2 minutes 26 seconds][Customer] : Yeah, mate.

[2 minutes 27 seconds][Agent] : Yeah.

[2 minutes 28 seconds][Customer] : Yeah. I'm not that worried. I'll be dead, so won't really. I won't really care.

[2 minutes 35 seconds][Agent] : Yeah.

[2 minutes 37 seconds][Customer] : Sorry.

[2 minutes 36 seconds][Agent] : Well, any extra money stay.

[2 minutes 37 seconds][Customer] : I'm pragmatic.

[2 minutes 39 seconds][Agent] : Yeah well if it makes a difference any extra money does stay with your family, so it's not like it's going down the drain or anything. If it costs 10,000 to the funeral, you have 5 the extra sorry 15 the extra 5 stays with them. Yeah, for the 1st 12 months. Important part to note here, you'll be covered for accidental death and accidental series injury only. And after the first 12 months, you'll be covered for death if you'd any cause.

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

[3 minutes 6 seconds][Agent] : In addition, there is a terminal illness benefit, which means after holding the policy for 12 months, if you're first diagnosed with the terminal illness with 12 months or less a week by a medical practitioner, we can pay out your claim in full to help out with things like medical expenses. Now, the thing they probably suit with the premiums there. The others don't stay

the same as you get older. So they don't go up as you age or anything like that. And also, any time after you reach age 85, you can choose to end your cover. We'll pay you 70.

[3 minutes 37 seconds][Customer] : Well, I'm better to reach 64, so let's go there. Stop.

[3 minutes 40 seconds][Agent] : Yeah, still a long while to go, but yeah, you could.

[3 minutes 45 seconds][Customer] : You'd think.

[3 minutes 47 seconds][Agent] : Yeah, you could choose to end your cover and we'll pay you 75% of the funeral insurance benefit. But I'm hopping into the quote there. Bradley, before we do, any questions for me so far or pretty straightforward?

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

[4 minutes][Agent] : No worries, let me go if you do. But you can choose anywhere from 3000 up to \$15,000 of cover. What amount do you think would be suitable for this? You know, cost for yourself directly?

[4 minutes 12 seconds][Customer] : I don't know what what's an average funeral cost?

[4 minutes 16 seconds][Agent] : Yes, it depends on of course what you're wanting. Do you reckon you'd learn more towards a cremation or burial?

[4 minutes 23 seconds][Customer] : Arkham Nation? Burnley.

[4 minutes 25 seconds][Agent] : All right. So according to the government's Money Smart website, private funerals typically cost somewhere in the region of \$4000 for basic Commission, up to \$15,000 for more detailed burial service.

[4 minutes 39 seconds][Customer] : Yeah. No, I'm. I'm not.

[4 minutes 38 seconds][Agent] : So big range down depending on what you're wanting.

[4 minutes 41 seconds][Customer] : I'm not make. As I said, I'm pragmatic. I'm not gonna really worry.

[4 minutes 45 seconds][Agent] : Yeah.

[4 minutes 47 seconds][Customer] : Everybody else has to worry.

[4 minutes 47 seconds][Agent] : Well, yeah, where do you think you'd want to start? And then we can always adjust it from there if you're leaning more towards the basic side.

[4 minutes 54 seconds][Customer] : I don't know, basic \$4000 or something, make it 5000 if I'm not going to worry about it. Yeah.

[4 minutes 58 seconds][Agent] : Yeah, if you looked at, if you looked at 5000, it'd be an Indi, sorry. It'd be a fortnightly premium of \$16.77 per fortnight for 5000.

[5 minutes 15 seconds][Customer] : Oh, that sounds reasonable.

[5 minutes 17 seconds][Agent] : Yes, around 8 bucks a week roughly.

[5 minutes 20 seconds][Customer] : Yeah, that's good.

[5 minutes 18 seconds][Agent] : It equates to that sounds like it fits in the budget. Yeah, too easy.

[5 minutes 23 seconds][Customer] : Yeah. Well, well.

[5 minutes 23 seconds][Agent] : Another thing is another thing is, well, yeah, those premiums are designed to stay the same as you get older, so it doesn't get progressively more expensive as you age or anything like that. Yeah, with the coverage. Well, if you haven't done your will just yet, if it is something you are wanting to do. If not, you can just let you sit there. Basically we give you a free online legal will which is valid at 160 dollars dollars with each policy. So it's not an upsell or anything, just comes with the policy at no extra cost. You can use that one.

[5 minutes 53 seconds][Customer] : Did you say \$150.00 a week? Oh, OK, Sorry. Yeah.

[5 minutes 56 seconds][Agent] : No \$160.00 will W yeah, online legal will and also that you know, with it being an insurance policy, we do let you know as well. You may pay more in total premiums over the life of the policy than the benefit amount. So please be aware this insurance does not have a savings or investment element. So if you cancel outside within 30 days, your cover will stop. You will not receive anything back unless you are eligible for it.

[6 minutes 28 seconds][Customer] : That's fine mate, that's fine.

[6 minutes 25 seconds][Agent] : Choose early cash back offer and you can also find information and you can also find information about our premium instruction website. But what I'll do there, Bradley, I'll pop in here an address. It just makes me do the pop in to the next part. What state are you in there, mate? Claisen, what was your post today? Golcus 215 And what suburb was that one airport anyways? And what would the address be in Southport, Norman? No worries.

[6 minutes 44 seconds][Customer] : QLD Delco 41 Five Airport, it'll be #3/ 44 Little Norman St., Airport 4215.

[7 minutes 11 seconds][Agent] : SO3/44 anyways. Alright, no worries. Is that your postal address as well?

[7 minutes 15 seconds][Customer] : Yep, that's correct.

[7 minutes 26 seconds][Agent] : There too easy now what we can do there for you badly. Because yeah, it is sounding suitable to 5000. Basically it allows us to get you immediately covered over the phone today without you having to make any upfront payments. So that instead allows us to send out the full documents to you to review, come in by e-mail and post. So you get 2 copies. You can have a read over it. You've also got a 30 day cooling off. As well. So if you do change your mind for whatever reason and decide to cancel within that 30 days, you get a full refund of any premium you paid unless a claim has been made. And as I mentioned as well, there's no payments required today. You're allowed to line up with a day you select in the future. That gives you enough time to review those documents before anything comes out.

[8 minutes 15 seconds][Customer] : Oh, Audible, do me a favour. Don't give me an e-mail because I'm, I'm not that I was born in the wrong era.

[8 minutes 23 seconds][Agent] : Prefer not.

[8 minutes 23 seconds][Customer] : If you give me a hard copy.

[8 minutes 25 seconds][Agent] : Yeah, we can do that.

[8 minutes 25 seconds][Customer] : Yeah, give me a hard copy.

[8 minutes 30 seconds][Agent] : Yeah, that's easy. And double checking. They may be happy to continue. Yeah. So is there a date in the future that would be most suitable for you for the first deduction date, like a payday or anything like that?

[8 minutes 27 seconds][Customer] : Like something on paper at the moment, yes, that would be. That would be this Friday.

[8 minutes 47 seconds][Agent] : What would kind of be the most suitable this Friday? So that would be the 17th.

[8 minutes 56 seconds][Customer] : That's correct.

[8 minutes 55 seconds][Agent] : And would you prefer to note down the Bradley, a account number like a BSP, an account or a Visa or MasterCard? What's easier for you?

[9 minutes 5 seconds][Customer] : OK, Now you want. OK. I'm not.

[9 minutes 9 seconds][Agent] : So nothing will come out until Friday?

[9 minutes 11 seconds][Customer] : I'm not really happy about giving over things that I suppose I'd have to. Can you give me a second to give me a card? There.

[9 minutes 20 seconds][Agent] : Yeah, no, no rush.

[9 minutes 23 seconds][Customer] : Hang on. Hello. What do you need?

[10 minutes][Agent] : Yeah, still here, mate, Either a Visa or MasterCard or a BSP account number, whatever is easier. No surcharge either way.

[10 minutes 13 seconds][Customer] : These are brown. What do you call it? Debit.

[10 minutes 19 seconds][Agent] : Yeah, no, no worries. So for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we've collected.

[11 minutes][Customer] : The. The. The.

[12 minutes 19 seconds][Agent] : To confirm as well, please be advised this call recording his narrative purposes. Just got to do a check in mind as well that badly. You obviously have authorization to debit from the card.

[12 minutes 27 seconds][Customer] : Yep, you got to be a lot, man. You do whatever you have to do.

[12 minutes 28 seconds][Agent] : No worries. You have authorization to debit from the card, don't you mate?

[12 minutes 36 seconds][Customer] : The what?

[12 minutes 37 seconds][Agent] : You have authorization to debit from the card. It's your card, isn't it?

[12 minutes 42 seconds][Customer] : It's the only one I've got.

[12 minutes 44 seconds][Agent] : Yeah, yeah, that. No worries. Just gotta make sure it's yours.

[12 minutes 46 seconds][Customer] : Yeah, it's mine.

[12 minutes 47 seconds][Agent] : Just.

[12 minutes 46 seconds][Customer] : It's mine. It's mine.

[12 minutes 47 seconds][Agent] : Yeah, no.

[12 minutes 48 seconds][Customer] : Yeah.

[12 minutes 48 seconds][Agent] : Perfect. Just because that call recording was paused. They don't know what was said, basically. But we'll hop in here. Yeah. No, it makes it confusing. But with your.

[12 minutes 54 seconds][Customer] : No, I can understand another CCTV number.

[13 minutes 3 seconds][Agent] : No, we don't need that one. That's OK there, mate. No worries about that with your details. I'll just make sure all of these are right. Let me know if I need to change anything.

[13 minutes 14 seconds][Customer] : Yeah, it's your life, mate.

[13 minutes 13 seconds][Agent] : Bradley spelled BRADBI. Yeah, so BA. Sorry. Bradley. And then CHAILES.

[13 minutes 17 seconds][Customer] : Reid RLES.

[13 minutes 28 seconds][Agent] : Yep. And then Reid.

[13 minutes 29 seconds][Customer] : Yep, Reid.

[13 minutes 31 seconds][Agent] : So easy. It was the 6th of the 6th 61.

[13 minutes 32 seconds][Customer] : Yep, that's correct.

[13 minutes 36 seconds][Agent] : Yep. You're.

[13 minutes 36 seconds][Customer] : I've had it since then.

[13 minutes 38 seconds][Agent] : Yeah. And you're an Australian resident. Yep. Your best phone number is the one we're on now.

[13 minutes 41 seconds][Customer] : I am 0415850046.

[13 minutes 49 seconds][Agent] : Yep. And prefer not to get emails.

[13 minutes 55 seconds][Customer] : I'm not not that clever.

[13 minutes 57 seconds][Agent] : Yeah. No, I don't blame you.

[13 minutes 59 seconds][Customer] : It's hard.

[13 minutes 59 seconds][Agent] : I've got about.

[13 minutes 59 seconds][Customer] : Copy.

[14 minutes][Agent] : I've got about 16,000.

[14 minutes 1 seconds][Customer] : I was born in the wrong era. You sound like you're 20. Odd.

[14 minutes 5 seconds][Agent] : Yeah, but I I got about 1617 thousand unopened emails, so I don't use them. I've got an e-mail, but yeah, I don't use them anyway.

[14 minutes 15 seconds][Customer] : It'd be alright if they're all from women.

[14 minutes 13 seconds][Agent] : But with your addresses, yeah, that'd be nice. The missus wouldn't like that though.

[14 minutes 22 seconds][Customer] : Oh, OK. OK, I'll shut up.

[14 minutes 24 seconds][Agent] : Yeah, but no, that's OK. She doesn't hear it.

[14 minutes 35 seconds][Customer] : 4215 Yep.

[14 minutes 28 seconds][Agent] : But your address as well then mate was the 3rd of sorry 3 slash 44 Little Norman St., South Portland too easy. And again, you can also find information about our premium instructional website and just triple checking there mate. Any other questions or trouble understanding or pretty straightforward.

[14 minutes 48 seconds][Customer] : Nah, it's pretty straightforward mate.

[14 minutes 47 seconds][Agent] : No worries. And again, are you happy to continue?

[14 minutes 54 seconds][Customer] : I am.

[14 minutes 55 seconds][Agent] : Perfect. And again, you can also find information about our premium structural website. Premium designs stay the same in between 3000 up to \$15,000. Last little thing here, May is just the declaration. So it's basically like the little terms and conditions I have to read. There's just two questions for you at the end and then it's all sorted. I'll send out those documents to you to your home right away. Yeah, it does go on for a little while, so you will have to bear with me. Yeah, just try not to fall asleep. I'm sure it's I'm sure.

[15 minutes 24 seconds][Customer] : I've always married once. I'm used to sparing.



[15 minutes 25 seconds][Agent] : Oh yeah, there you go. This should be K for we'll we'll head into it and say thank you. Bradley. Charles Reed. It is important you understand the following information. I'll ask your agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. Real funeral coverage issued by head of the Life RE of Australia Ltd, then we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as real insurance, to issue and arrange this insurance on its behalf. Your answer to the application questions and any related documents form the basis of your contracted insurance and Henover relies upon the accuracy of the information you have provided when assessing your application. Henover has set a target mass determination for this product which describes the type of consumers this product is designed for and distribution practices are the system with its 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 Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breach of the privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. You have a great stake in it. Sorry you have a great stake in any single field funeral cover with the fine cover Bradley Charles Reed is covered for \$5000 in the event of death in the case with deaths. Sorry in the case with deaths is accidental or if you suffer a defined accidental serious injury the benefit now will triple. Cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of the terminal illness. Cover day after accidental serious injury. Cover for each life insured under age 75 starts immediately and ends on the policy. University for the life insured 75th birthday. One day life insured reaches age 85. You can choose to voluntarily cancel that person's cover to receive their lump sum payment of 75% of the chosen benefit amount. If you take up this early cash option, you will no longer have the right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your payments, we may

end your cover, but we'll give you those before doing so. It cover ends prior to age 85, so before doing so it's cover ends prior to age 85. No benefit is payable and there's no reason Front of premiums after pulling up. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that day and you'll not be required to pay any further premiums. The bonus cover is not payable if the cash option has been taken out. Cover fees. Life insured ends of the day prior to the 100th birthday. We will pay the funeral benefit and bonus cover for life insurance point. Your total premium for your first year of cover is \$16.77 per fortnight. Your premiums are level, which means they are designed to stay contested year on year and will only change if you alter your cover and ensure adjusted premium rates apply to your policy insurance now. They may change if you supply consistently across all policy holders. You may pay more premiums than the benefit amount over the life of the policy. Including your premiums amount payable to real insurance of Sorry, Including your premiums amount payable to real insurance of between 34% and 54% calculated on a level basis over the your life policy. The premium will be debited from your credit card, which you authorized to debit from and have provided to us. We may provide written communication to you via the e-mail address you have provided to us and this will include anything you'll notice. Since we're required to provide to you in writing, you prefer to receive these only by mail. You can update your communication preference at any time. The policy documentation PDSFSG will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure that your needs have a 30 day call off. When you may cancel your policy and any premium you may have paid will be refunded in full. Unless you've got your claim that was associated with referencing policies. As your new policy may not be identical to your existing cover, we recommend that you do not cancel any existing policy that you ever see during the policy in full. We have a complaints process which you can access any time by contacting us for details are available online and in the documentation you're sending you again Cooper from real insurance. Now last little question here for you badly. Can we have a complaints process which you can access any time by contacting us for details are available on and in the documentation I'm sending you. Do

you understand and agree with the declaration? Yeah. It goes on, doesn't it?

[19 minutes 46 seconds][Customer] : Are you kidding, mate? Why don't you record that and then play it back, mate?

[19 minutes 56 seconds][Agent] : I wish we could and make it. I I've brought that up.

[19 minutes 55 seconds][Customer] : That was that was that was. That was longer than \*\*\*\*\* anyway.

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

[20 minutes 4 seconds][Customer] : Yeah, OK, I'll agree to it.

[20 minutes 6 seconds][Agent] : Yeah, I'm just. You're just joking, aren't you? Badly.

[20 minutes 6 seconds][Customer] : I have no idea what you said, but actually all I did was I felt sorry for you.

[20 minutes 15 seconds][Agent] : Yeah, but just got just got to make sure you're joking then mate, got to make sure you understand and agree with it.

[20 minutes 22 seconds][Customer] : I do.

[20 minutes 23 seconds][Agent] : Yep.

[20 minutes 22 seconds][Customer] : OK.

[20 minutes 23 seconds][Agent] : Perfect.

[20 minutes 23 seconds][Customer] : I do. Yeah. It's like getting married.

[20 minutes 24 seconds][Agent] : And would you like any other information or would you like, would you like any other information? Would you like me to read any part of the PDS to you?

[20 minutes 34 seconds][Customer] : No, I think I'm full up with information. But it's cheaper, isn't it?

[20 minutes 40 seconds][Agent] : Yeah, that's right.

[20 minutes 43 seconds][Customer] : Yeah, like, mate, how many times a day you couldn't do that?

[20 minutes 50 seconds][Agent] : 5 or 6 usually it's not.

[20 minutes 53 seconds][Customer] : Really.

[20 minutes 54 seconds][Agent] : Yeah, not too bad, but the the other one gets you haven't it? No, not yet at least.

[20 minutes 56 seconds][Customer] : Do you have a right hanging out of your desk A few years? Oh my God, you're a tolerant SAB anyway. Yeah, OK. I agree with whatever you say.

[21 minutes 1 seconds][Agent] : I've only been here for a few years, but yeah, yeah, but no worries and don't need me to read any.

[21 minutes 16 seconds][Customer] : You're gonna send it there to me.

[21 minutes 18 seconds][Agent] : No worries.

[21 minutes 18 seconds][Customer] : You're gonna send it there to me in the paper form anyway.

[21 minutes 20 seconds][Agent] : Yeah, that's it. I will do. But would you like me to read any part of the PDST now or like any other information there mate? No worries.

[21 minutes 28 seconds][Customer] : No, no, I think of I've maybe suffer enough.

[21 minutes 33 seconds][Agent] : Too easy. That's a little bit longer that PDS, so I appreciate that, but I'll send it out to you now. They mate. Takes a little bit of time. With it being Australia Post, they're usually pretty busy, so I'm up to five business days.

[21 minutes 44 seconds][Customer] : So when D when does the first payment come out of this? Which is an amount of what?

[21 minutes 48 seconds][Agent] : 17, Yep, it was \$16.00. I'll double check.

[21 minutes 58 seconds][Customer] : Yep. OK.

[22 minutes][Agent] : It was around the \$16.00 mark.

[22 minutes][Customer] : Yeah, Really.

[22 minutes 1 seconds][Agent] : I don't have it off the top of my head, but it was just over that the area and that.

[22 minutes 7 seconds][Customer] : If you could remember all that record you just said, then you should be up to probably.

[22 minutes 10 seconds][Agent] : Yeah, I can double check for you.

[22 minutes 13 seconds][Customer] : No, no, no, no, no.

[22 minutes 13 seconds][Agent] : Give me one SEC, you don't want me to.

[22 minutes 17 seconds][Customer] : You're dumb enough mate.

[22 minutes 18 seconds][Agent] : Well, appreciate it, but yeah, just over that 16. You'll get through all the policy details in the mail. Just have a read over it anyway there, mate. But appreciate your time and all the best there, Bradley. Cheers.

[22 minutes 32 seconds][Customer] : Mate, thank the youth keeper and I really hate that I'm the last person that a noisy would be.

[22 minutes 38 seconds][Agent] : That's alright. Appreciate it. Thanks mate. Appreciate it. All the best. Cheers, Brad. Bye mate.

[22 minutes 43 seconds][Customer] : You too, sunshine. Bye.

[22 minutes 45 seconds][Agent] : Thanks. Bye.