[1 seconds][Agent] : Thanks for holding.

[2 seconds][Customer] : You alright?

[3 seconds][Agent] : Yeah, no worries. So just a quick reminder, all calls are recorded. Any advice we provide is general and may not be suitable to your situation.

[17 seconds][Customer] : Yep.

[12 seconds][Agent] : So I've got Philip from our customer support team, so he'll be able to help you cancel that licensure.

[21 seconds][Customer] : Thanks man.

[22 seconds][Agent] : Full name, date of birth, full address, contact number, policy type and e-mail is done as well. Thank you.

[29 seconds][Customer] : Thanks very much, man.

[29 seconds][Agent] : Alright, thanks a lot, Matt.

[30 seconds][Customer] : I appreciate.

[33 seconds][Agent] : Hey, good morning. How are you?

[35 seconds][Customer] : Hello, Philip. Good. Thank you.

[39 seconds][Agent] : Alright, just to let you know again that my name's from the customer support team at Real Insurance. Alright, so Matt was just seeing you just wanted to cancel your life insurance policy.

[51 seconds][Customer] : Yes, that's right.

[52 seconds][Agent] : Yeah. Alright, not a problem. So I'm just pulling up some details. I just need to go through there with you in regards to that. Alright, so just bear with me.

[1 minutes 23 seconds][Customer] : And it was Phillip, wasn't it?

[1 minutes 25 seconds][Agent] : That's correct.

[1 minutes 27 seconds][Customer] : Thanks, Phillip.

[1 minutes 55 seconds][Agent] : OK. Alright.

[2 minutes 9 seconds][Customer] : None.

[2 minutes 31 seconds][Agent] : OK, alright, so to get this cancelled for now, Mark, I just have to go

through a bit of the information with you, alright?

[2 minutes 48 seconds][Customer] : None.

[2 minutes 47 seconds][Agent] : So let's get this all done, alright? Alright, so I do need to let you know that any premiums you have paid on your previous policy will not apply to your new policy. OK, so the premiums you've paid on your life policy won't carry over to your funeral policy.

[3 minutes 22 seconds][Customer] : Yep, Yep.

[3 minutes 32 seconds][Agent] : Alright. It is important to note that they can't send your current cover, pardon me, and replacing it with a new poli. A new one. The policy term will restart and your premiums will be recalculated as at your current age.

[3 minutes 47 seconds][Customer] : Yep, Yep.

[3 minutes 53 seconds][Agent] : This will be different to the premiums you have been paying on your previous policy, which was based on your age at the original commencement with a step increase each year, alright. It is important to keep in mind that any errors or emissions when completing your new application can impact the claim. Alright, so.

[4 minutes 37 seconds][Customer] : Yeah.

[4 minutes 35 seconds][Agent] : So it's just double check you don't have any payments in progress.

[4 minutes 44 seconds][Customer] : I think that is the next payment, the 27th.

[4 minutes 49 seconds][Agent] : Yeah, there's one due to come out tomorrow because there was a payment on the 13th of January that was unsuccessful.

[4 minutes 54 seconds][Customer] : Alright, alright.

[5 minutes 3 seconds][Agent] : That's been rescheduled for tomorrow. But that that won't matter because you're cancelling this policy.

[5 minutes 13 seconds][Customer] : Right.

[5 minutes 14 seconds][Agent] : OK, alright. Alright, so please be advised that by changing policies, you're commencing a new insurance policy, which means you will no longer be entitled to any benefits you accrued under your old policy. Alright, so do you understand each and wish to proceed yes or no?

[5 minutes 44 seconds][Customer] : Yes.

[5 minutes 46 seconds][Agent] : OK. Alright, so let me just go ahead now and cancel that policy for you one moment. Alright, so that life insurance has now been cancelled as of today for you, Mark.

[6 minutes 15 seconds][Customer] : OK, Thank you, Philip.

[6 minutes 17 seconds][Agent] : OK, is there anything else I can help you with today?

[6 minutes 22 seconds][Customer] : No, that's it, mate.

[6 minutes 25 seconds][Agent] : Alright, well thank you.

[6 minutes 25 seconds][Customer] : Just hope I don't get hit by a bug.

[6 minutes 28 seconds][Agent] : Alright, fingers crossed Mark.

[6 minutes 32 seconds][Customer] : That's it. That's it, Philip. That's it.

[6 minutes 35 seconds][Agent] : Alright, no worries.

[6 minutes 37 seconds][Customer] : Thanks mate.

[6 minutes 37 seconds][Agent] : Alright, so you will receive a policy document. Just letting you know we have cancelled this policy.

[6 minutes 45 seconds][Customer] : Yes, but I do, I do have, I do have funeral. I do have funeral cover as of today, don't I?

[6 minutes 47 seconds][Agent] : Alright, so you will receive a that's correct. The you've set that policy up with that today.

[6 minutes 56 seconds][Customer] : Thank you very much. That makes you feel a bit better.

[6 minutes 56 seconds][Agent] : So it's just the family life cover that we have cancelled.

[7 minutes 1 seconds][Customer] : Thanks very much, Philip.

[7 minutes 3 seconds][Agent] : Alright, no worries then Mark you take care.

[7 minutes 6 seconds][Customer] : OK mate, All the best.

[7 minutes 8 seconds][Agent] : Alright, bye.

[7 minutes 8 seconds][Customer] : Bye.