

[1 seconds][Agent] : Tommy, thank you so much for your patience.

[4 seconds][Customer] : Hold on.

[5 seconds][Agent] : Yeah, I do have my colleague Kim on the line with us now, and she'll have this issue further from here. We're getting that pauses about for mom and dad. Umm, she got to get through the inflation with you there. And Kim just recorded. I've confirmed all details on file, umm, for Tommy's dad as well as, umm, the proper credit for his mom as well. But I'll let you in your capable hands. OK. Thanks so much for that. Thank you so much. Thank you. Bye. Bye. Thank you.

[29 seconds][Customer] : Thanks, Peter. Yeah.

[31 seconds][Agent] : Hi Tommy, my name is Kim. I'm from Real Insurance. How are you today?

[35 seconds][Customer] : OK, I'm good. Thank you.

[37 seconds][Agent] : Umm, sorry, my colleague was explaining to me you're wanting to set up a funeral policy for both of your parents, is that correct?

[43 seconds][Customer] : Life insurance.

[46 seconds][Agent] : Umm, so we wouldn't be able to set up a life insurance for them unless I went through the actual, umm, cover with them directly.

[44 seconds][Customer] : Life insurance.

[55 seconds][Agent] : Umm, if you're wanting to set up cover for them, umm, was it life or funeral cover that you're looking at for them?

[55 seconds][Customer] : Oh, OK. Oh, it's life, I think.

[1 minutes 3 seconds][Agent] : Because it is the funeral cover that my colleague has quoted you on there, That's all.

[1 minutes 8 seconds][Customer] : Oh, OK. What?

[1 minutes 12 seconds][Agent] : Yeah, well, let me go through it all with you.

[1 minutes 10 seconds][Customer] : What does that entail, people?

[1 minutes 14 seconds][Agent] : Umm, perfect. Now, just before I do any of that, I've got your father's profile here, so I just want to just double check that. What's your father's first and last name, please?

[1 minutes 25 seconds][Customer] : No, I thought that's all for one.

[1 minutes 27 seconds][Agent] : Thank you. And his date of birth.

[1 minutes 32 seconds][Customer] : The last 15th of August 5th, 1952.

[1 minutes 37 seconds][Agent] : Perfect. Thanks, Tommy. And can I just confirm that your father is an Australian resident?

[1 minutes 42 seconds][Customer] : Ah, yes.

[1 minutes 43 seconds][Agent] : Thank you for that. Excellent. So please say all our calls are recorded. Any advice or providers generally make sure may not be suitable to your situation. So I'm gonna jump into that and just explain how the cover works. If you do have any questions as I go through, just let me know and I'm more than happy to answer your questions. Now. This cover is designed to provide a cash benefit of up to \$15,000 to your loved ones when they pass away.

[2 minutes 1 seconds][Customer] : Yeah, OK.

[2 minutes 9 seconds][Agent] : Now this money can be used not only for funeral expenses but also any other final expenses like unpaid bills. And your parents will be up to nominate up to five beneficiaries to receive their nominated benefit amount. Perfect. If that issued to an accident, the chosen benefit will triple. It is easy to apply. There's no medical checks for this cover, so as long as they're an Australian resident, age between 40 and 79 is a guaranteed acceptance for them. Now just so you know as well, for the 1st 12 months you will be covered for accidental death and accidental serious injury. Only after the first 12 months, you will be covered for death due to any cause.

[2 minutes 39 seconds][Customer] : Yeah, OK, alright.

[2 minutes 54 seconds][Agent] : In addition, there is a terminal illness benefit as well, which means after holding the policy for 12 months, if you're first like that's the terminal illness for 12 months or less to leave by a medical practitioner, we can actually pay that claim out in full while they're still alive and they can use that money however they need to. Told me. Do you have any questions in regards to any of that so far? Alright, perfect. Now I'm just gonna go with that pricing with you again. Now, before I do that, I do wanna let you know you can choose between 3000 up to 15,000 in cover

and your premiums are designed to stay the same there as your parents get older. Also when they reach the age of 85, those premiums are going to cease. So there'll be enough more to pay, but that cover will continue right up until the day before their 100th birthday. So you can also find information about our premium structure on our website. And Tommy, we've also got an early cash out option available with the cover as well.

[3 minutes 19 seconds][Customer] : No, not at this point, no, I do OK.

[3 minutes 55 seconds][Agent] : So anytime after they reach 85 years of age, they can choose to end their cover and we can we will pay them 75% of the funeral insurance benefit. OK. Do you have any questions in regards to any of that?

[4 minutes 10 seconds][Customer] : Yeah, just in regards to like say, how fast would you get the money?

[4 minutes 17 seconds][Agent] : Yeah, yeah, no, that's a fantastic question there. Let me just pull that up now in terms of how fast takes for a claim to be processed, it's generally within one business day on receipt of the completed claim form and supporting documents. We understand it is a difficult time, so we do like to get it out rather quickly there to them.

[4 minutes 38 seconds][Customer] : Yeah, no, that's, that's all I wanted to know.

[4 minutes 40 seconds][Agent] : Yeah, Perfect.

[4 minutes 41 seconds][Customer] : That's that's that's good enough.

[4 minutes 43 seconds][Agent] : Yep, perfect. Well, let's jump in and we'll go through that quote. Yeah. My colleague quoted you for \$8000 of cover for each your mom and your dad. Is that right? Is that what you're looking at? Yeah. So that's what you would get if anything would have happened there. Yeah.

[4 minutes 57 seconds][Customer] : Does that \$8000 cover as in that's what you'd get back or is that right? Yeah, yeah.

[5 minutes 8 seconds][Agent] : Perfect. All right, so I'm just pulling that quote up. Sorry. It's just taking a moment to load here for me, Tommy. And I'm going to pull it up as a joint query. I'll just get you to reconfirm your mom's first and last name, please. Thank you.

[5 minutes 27 seconds][Customer] : The date of birth will be the 7th of Jan 1963.

[5 minutes 29 seconds][Agent] : And her date of birth, perfect. And I'll just confirm that she is an Australian resident as well. Thank you for that. Got a birthday coming up in a couple of days. Doing anything special?

[5 minutes 43 seconds][Customer] : Yes, yeah, it is a Mum's not much of A she doesn't like extravagant things. She'll be a little just, but they'll not refrigerate.

[5 minutes 59 seconds][Agent] : Oh, that's nice. A nice small Internet dinner there.

[6 minutes 4 seconds][Customer] : That's it.

[6 minutes 5 seconds][Agent] : That's nice. So sometimes I think that a big party.

[6 minutes 8 seconds][Customer] : He's at the end.

[6 minutes 10 seconds][Agent] : Hmm, alright, perfect. Now I'm gonna give you that quote for the 8000. First, we can move up and down in increments of \$500 and it does range from 3000 up to \$15,000.

[6 minutes 23 seconds][Customer] : You too. You too.

[6 minutes 24 seconds][Agent] : So if I'm looking at \$8000 of cover there for your father, his one is \$46.15 per fortnight and for your mom for \$8000 of couple, hers is \$24.55 per fortnight. So all up at \$70.70 per fortnight. How does that sound for you?

[6 minutes 44 seconds][Customer] : That sounds good, actually. Yep.

[6 minutes 46 seconds][Agent] : Yeah, perfect. All right. Sorry. Bear with me now with this cover here as well, there is a real reward attached to the policy. So following of this policy anniversary day, they will refund you 10% of the premiums you paid in that time.

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

[7 minutes 6 seconds][Agent] : Now we'll also provide them with a free online legal will which is valued \$160.00 with the policy there. So it's best to do what I like with if they got it well done up yet or not there.

[7 minutes 20 seconds][Customer] : So how much does it cost?

[7 minutes 20 seconds][Agent] : OK, so that's valued at \$160.00. It's our free gift that we give to all

of our new policy owners.

[7 minutes 27 seconds][Customer] : OK.

[7 minutes 28 seconds][Agent] : Perfect. Now you may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment elements. So if you can't start outside of the 30 days, your cover will stop and you will not receive anything back unless you are eligible for and choose the early cash back offer. Now tell me if you're happy with all that covered there today, I can go ahead and get them a both immediately covered over the phone today with you and send you out all those documents to review. So this policy does give you a 30 day cooling off. So if you decide the policy isn't suitable, you're not happy with it anyway, give us a call and cancel within the 30 days and you will receive a full refund of any premiums you paid in that time unless the claim has been made.

[8 minutes 13 seconds][Customer] : No colours?

[8 minutes 14 seconds][Agent] : Perfect. So tell me, all I'm gonna do today is grab some details from you, make sure everything is correct on the profile there. Umm, I'm going to grab your banking details and you can select the first payment date of your choice any time within the next 30 days. And I'll just read you a declaration as well. I'm reading it to your parents there as well. Are you happy to continue?

[8 minutes 35 seconds][Customer] : Yep, that's fine.

[8 minutes 36 seconds][Agent] : Perfect. And can I please confirm you are authorized to purchase this policy on behalf of the insured, yes or no?

[8 minutes 42 seconds][Customer] : Yes.

[8 minutes 43 seconds][Agent] : Thank you. All right, so I'm just going to confirm those details first for your parents. So I'm sorry if I say your parents name incorrectly too.

[8 minutes 51 seconds][Customer] : No, that's the one.

[8 minutes 52 seconds][Agent] : I'm hopeless at pronouncing names. Is so your father, is it FA Alita Pologa?

[8 minutes 58 seconds][Customer] : Yep, that's perfect.

[8 minutes 59 seconds][Agent] : Is it perfect? And date of birth is the 15th of the 5th, 1952.

[9 minutes 7 seconds][Customer] : Yep.

[9 minutes 7 seconds][Agent] : I have him listed as a male Australian residence. I have their address here as 25 Aramont Lane. Is it Trangania? Is it Victoria? Tranganina?

[9 minutes 16 seconds][Customer] : You're gonna name and it's it's Bomera. Is it Bomera?

[9 minutes 21 seconds][Agent] : It's coming up. Tranganina.

[9 minutes 24 seconds][Customer] : Yeah. This is written down as Bomera BARNDRA.

[9 minutes 29 seconds][Agent] : Yeah, that's the street name.

[9 minutes 31 seconds][Customer] : Yeah. I'll, I'll tell you. OK.

[9 minutes 32 seconds][Agent] : Yeah, perfect. Sorry, My, my pronunciation is terrible.

[9 minutes 33 seconds][Customer] : No, no, it's OK. Thank you.

[9 minutes 38 seconds][Agent] : And I've got that Victoria 3029. Is that the same as the postal address?

[9 minutes 43 seconds][Customer] : Yes.

[9 minutes 45 seconds][Agent] : Perfect. And I've got a phone number here, I've got 0426759998, and I've got an e-mail tommytibiatibiboloisittibolisorry@yahoo.com.

[9 minutes 58 seconds][Customer] : Yeah, that's, that's good.

[10 minutes 2 seconds][Agent] : Perfect. All right, so I'm just going to go ahead and get that cover in place. Now for both of your parents, do you have a preferred day in mind that you'd like the first payment to be deducted?

[10 minutes 1 seconds][Customer] : Let me have a look.

[10 minutes 28 seconds][Agent] : I can do it anytime within the next 30 days. Just go on a weekend or a public holiday.

[10 minutes 26 seconds][Customer] : So 30 days, wasn't it? Cool. Can I go? That's 30th.

[10 minutes 38 seconds][Agent] : Yeah, sure. So the 30th is a Thursday. Oh, OK, hang on one second. Alright, so just so you're aware there, Tony, just because your mom's birthday is coming up on the 7th, it will change the quote. If I was to do the first payment on the 30th, I'll let you know what

that would be.

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

[11 minutes 1 seconds][Agent] : Sorry, just going back there. So if I was to do the first payment there on the 30th for you? Sorry, for \$8000 of cover each that would be \$71.79 per fortnight. Does that still sound suitable for you?

[11 minutes 24 seconds][Customer] : Yeah, that'd be fine.

[11 minutes 23 seconds][Agent] : Yep, perfect. So I've changed it a little bit, but not a lot there. Alright, just jumping back into that to set that date for you for the 30th. So the first payment will come out on the 30th of January and every fortnight on a Thursday moving forward now?

[11 minutes 42 seconds][Customer] : 70 DOL \$71 was it?

[11 minutes 45 seconds][Agent] : Yep, 71, sorry, \$71.79 per fortnight. Are you happy with that amount there Tony?

[11 minutes 57 seconds][Customer] : Yeah, I'm just writing it on my notes, that's all.

[11 minutes 59 seconds][Agent] : Ah, perfect. You'll get all this information sent out to you after we get the cover in place as well. Tell me your preferred payment method is like card or BSB and account number.

[12 minutes 10 seconds][Customer] : OK, BSB and account number.

[12 minutes 12 seconds][Agent] : Sure. And what's the DSB please? Sorry, you still there? Oh perfect. Sorry I'll have the phone went dead then.

[12 minutes 26 seconds][Customer] : Yeah, I'm just pulling up the account number now, OK?

[12 minutes 40 seconds][Agent] : Mm hmm perfect. And the account number.

[12 minutes 33 seconds][Customer] : The BSB will be 193 879 452 012467.

[12 minutes 48 seconds][Agent] : Mm, hmm, mm, hmm. Perfect.

[12 minutes 49 seconds][Customer] : Let me see savings.

[12 minutes 52 seconds][Agent] : And about check or savings, savings and the account name, what's the account name for that one?

[13 minutes 3 seconds][Customer] : It's all like manual.

[13 minutes 6 seconds][Agent] : TALA. Mm hmm. Yeah. And is that Tivoli?

[13 minutes 4 seconds][Customer] : So Tal Al M for Mary AN for Melly U yes, correct.

[13 minutes 18 seconds][Agent] : Yeah, perfect.

[13 minutes 19 seconds][Customer] : T taboli. So there's a little minute telemomal. T Taboli. Yep, just a letter.

[13 minutes 23 seconds][Agent] : Is it just the letter T or is it T EE or just the T? Yep, perfect, perfect. And I'll just confirm for the recording purpose there told me that this is your bank account. Yep, perfect. And you are authorized to debit from this account.

[13 minutes 27 seconds][Customer] : Letter T Yes, that's correct.

[13 minutes 46 seconds][Agent] : Thank you for that. All right, So what I'm going to do, tell me I'm going to read you a declaration as I'm reading it to your father there. Umm, it is quite. Let me think. I do apologize and I'll ask you 2 questions at the end before I get back. Cover in place. Now before I do that though, do you have any questions for me at all? Perfect.

[14 minutes][Customer] : No, not this 1.

[14 minutes 6 seconds][Agent] : And I do apologize if I pronounce your parents names incorrectly as I'm reading through. Thank you. So thank you. So I'll to uh, pergola Pol, Sorry Pologa. It's important you understand the following information. I'll ask for your agreement to be sent at the end and your policy will not be enforced unless you agree to these terms in full.

[14 minutes 18 seconds][Customer] : Yep, Yep.

[14 minutes 26 seconds][Agent] : Real funeral cover is issued by Hanover Live free of Australasia Ltd, who may 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. No answers to the application questions and any related documents on the basis of your contract of insurance and Here Over relies upon the accuracy of the information have provided when assessing your application. Here Over has set a target market determination for this product, which describes the type of consumers this product is designed for. Our 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 make sure with other Australian service providers for the purpose of administering the policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of 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 agreed to take out a joint real funeral cover with the following cover, so I'll I'll Tua Pol Pologa is covered for \$8000 in the event of death. In the case where death is accidental or if you suffer defined accidental serious injury, the benefit amount will triple. 80 pologa is covered for \$8000 in the event of death. In the case where death is accidental or 80 pologa suffer a defined accidental serious injury, the benefit amount will triple coverage for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental serious include cover for age. Life insured 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 voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out 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 any time by contacting us. If you stop paying your premiums, we may end your cover, but they will give you notice before doing so. If cover ends prior to age 85, no benefit is payable and there is a refund of premiums after the cooling off. If cover continues down age 85, the life insured will receive an additional 25% of bonus cover from that date and you will not be required to pay any for the premiums. The bonus cover is not payable if the only cash out option has been taken out. Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for life insured. At this point. Your total premium for your first year of cover is \$71.79 per fortnight. The premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer just the premium makes applied to your policy. The insurer can make a change if it is supplied consistently across all policyholders. You

might pay more in premiums for the benefit amount over the life of the policy. Included in your premium is an amount payable. Sorry. Included in your premium is an amount payable to real insurance of between 34% and 54% calculated on a level basis over the life of the policy.

[17 minutes 55 seconds][Customer] : Speak, yeah.

[17 minutes 48 seconds][Agent] : Your premium will be debited from your nominated bank account in the name of is it Tala Manor T Tivoli, which you will which you will authorize the 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 to you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. The policy documentation, PDS and FSD 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 the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are this associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process that you can access at any time by contacting us. All details are available online and in the documentation we are sending you. So told me that's the end of the declaration there. Now do you understand and agree with the declaration, yes or no?

[19 minutes][Customer] : Yes.

[19 minutes 1 seconds][Agent] : And would you like any other information or would you like me to read any part of the PBS to you, yes or no?

[19 minutes 8 seconds][Customer] : No, thank you.

[19 minutes 9 seconds][Agent] : OK, just finalizing that cover there. Now for your parents. Perfect. So tell me what will happen within the next half an hour? You will receive this policy documents by e-mail. So just keep an eye out for that. Also, within the next 5 business days, there will be a hard copy sent out via post there as well. Now, umm, what you'll need to do with your parents As it's a

joint policy. If anything happens to your mom, your father's automatically her beneficiary.

[19 minutes 36 seconds][Customer] : Yep.

[19 minutes 37 seconds][Agent] : Uh, if anything would have happened to your father, he still needs to nominate his beneficiary. So there will be a beneficiary's form that will get sent out in the post with the documentation. So he'll just need to fill that out and send that back to us and we can get that on file there for him. If he has any dramas with that, just give us a call and we can do it over the phone as well with him. OK Tommy, do you have any questions for me at all in regards to anything we've been through there today or anything else I can help you with?

[20 minutes 5 seconds][Customer] : Alright, cool. Not at the moment. If there is, I'll call back.

[20 minutes 8 seconds][Agent] : Perfect. I'm just going to pop in some details here now just to yourself, just because you'd purchased the policy on their behalf there.

[20 minutes 15 seconds][Customer] : Yep.

[20 minutes 16 seconds][Agent] : So bear with me for one second and I'll just confirm your details I have here. Correct? Perfect. So I'm just confirming the details my colleague put in is umm, Telemeter, which is Tommy Tivoli, is that correct?

[20 minutes 43 seconds][Customer] : Yep. That's great.

[20 minutes 44 seconds][Agent] : Perfect. And I've got your date of birth here as the 9th of April 1987, is that correct?

[20 minutes 49 seconds][Customer] : Right.

[20 minutes 51 seconds][Agent] : I think. And the address and phone number he's written same address as listed above and phone number same as listed above, is that right?

[20 minutes 59 seconds][Customer] : That's great.

[21 minutes 1 seconds][Agent] : All right, so that's all popped in there for you now. So and that cover is now in place for both of your parents for \$8000 of general insurance each there.

[21 minutes 11 seconds][Customer] : Thank you very much.

[21 minutes 11 seconds][Agent] : Do you have any other questions there for me today?

[21 minutes 14 seconds][Customer] : That's all. Thank you.

[21 minutes 16 seconds][Agent] : All right, perfect. Well, lovely speaking with you and thank you so much for your time. I hope you have a lovely afternoon.

[21 minutes 22 seconds][Customer] : You too.

[21 minutes 22 seconds][Agent] : Thanks, Tommy. Bye.

[21 minutes 24 seconds][Customer] : Bye bye.