

[4 seconds][Agent] : Good morning. Welcome to Real Insurance. You're speaking with Helen. How can I help you?

[9 seconds][Customer] : Good morning Helen. I've got a message saying that my payment didn't go through and I've tried to do it online but it won't accept my name because I should have it under my bank details on my BSB account. I was wondering why it didn't go through. I did get scammed just over a week ago. Yeah through my bank and I had to cancel my card because I do have a new card.

[44 seconds][Agent] : All right, we'll have a look into a full name, date of birth.

[45 seconds][Customer] : So Yep, it is Donna Anderson with an SCN.

[51 seconds][Agent] : All right, give me one moment. I think someone's probably actually trying to get in contact with you in regards to it. Umm.

[1 minutes 58 seconds][Customer] : Yes, Mr.

[1 minutes 55 seconds][Agent] : So can I have your confirmed full name, date of birth, full address? And what type of policy is it that you hold?

[2 minutes][Customer] : Donna Anderson with Sen It's the 20th of the 10th 1980 Unit 1140 Tower St., Panania, NSW 2213 and the funeral insurance Flexi Plus.

[2 minutes 21 seconds][Agent] : Thank you. Your e-mail is donakirk@outlook.com, mobile 0421884583.

[2 minutes 31 seconds][Customer] : Correct.

[2 minutes 30 seconds][Agent] : Is that all correct? Thank you very much. All right. So do you want to update your card details? Yes. So you have card details, but due to I think you canceled it, it's wiped it off our system.

[2 minutes 32 seconds][Customer] : Yes, yes, Direct debit, but that hasn't changed maybe OK.

[3 minutes 7 seconds][Agent] : So you wanted to provide your new card details or what would you like to do?

[3 minutes 12 seconds][Customer] : Well, this is under direct debit, normally that goes under just usually my BSP account. Normally it doesn't come under credit card.

[3 minutes 17 seconds][Agent] : OK, if you want to provide your BSc, if you want to provide the BSB and account number, that's fine. Is it from a Chekle savings account?

[3 minutes 24 seconds][Customer] : It's for my savings.

[3 minutes 26 seconds][Agent] : OK, BSB. Mm hmm. Mm hmm.

[3 minutes 28 seconds][Customer] : It is 012257.

[3 minutes 34 seconds][Agent] : And that's with ANZ and the account number MM Hmm. So BSB 012257, account number 582361139.

[3 minutes 37 seconds][Customer] : Yes, 582 361139, Correct.

[3 minutes 53 seconds][Agent] : And the account name's just in your name, Donna Anderson. Beautiful. Let me just update that one now and can I please confirm that you also agreed for us to debit this account in the account name of Donna Anderson to our bulk electronic cleaning system? Yes or no?

[3 minutes 56 seconds][Customer] : Yes, yes.

[4 minutes 14 seconds][Agent] : Beautiful accounts all updated. Now the payment that didn't go through on the 19th of January, we're going to reschedule. We've rescheduled that payment for the month of February and your next regular is on the 2nd of February of \$8.95. That's all being done for you. Anything else that I can help you with?

[4 minutes 31 seconds][Customer] : Well, I was actually wondering about maybe upping my policy because as you know, the economy is just going up and up and up. 4 grand isn't going to get anything.

[4 minutes 40 seconds][Agent] : So you wouldn't be able to increase anywhere yet. So you won't be able to increase the current one. However, what you can do is you can look at checking out another funeral cover.

[4 minutes 53 seconds][Customer] : OK, So what would that would mean?

[4 minutes 58 seconds][Agent] : Yeah.

[4 minutes 56 seconds][Customer] : I would have two or I cancel out that one and get a new one.

[4 minutes 58 seconds][Agent] : So that that would mean you'd have to if you took out another

funeral cover for the increased amount. Yeah, because this, the product that you have in place is no longer in the market anymore.

[5 minutes 8 seconds][Customer] : OK, interesting and now I know why my mother has three Oh OK, OK, well I'll think about that then. But if I so if I got like same more like the same policy. So it up at 8 grand or what would be your ones that are going at the moment? What's 1 of the lowest ones?

[5 minutes 39 seconds][Agent] : Sorry. What was what was that, Donna?

[5 minutes 42 seconds][Customer] : Yeah, like what is one of your lowest planes you have at the moment?

[5 minutes 46 seconds][Agent] : Well, it just depends on what you're looking at. So the minimum would be \$3000.

[5 minutes 54 seconds][Customer] : So then that would be the two of them together would be 7. Still wouldn't be probably enough.

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

[6 minutes 1 seconds][Customer] : These days I only want a very plain thing and I get there in the backyard.

[6 minutes 5 seconds][Agent] : But obviously, I mean, generally speaking, a cost of a funeral today may not be what it is in the next 10 years.

[6 minutes 12 seconds][Customer] : Yeah, that's what makes it really hard to plan for. OK, well, I'll get back to you on that one.

[6 minutes 17 seconds][Agent] : I I mean, for \$5000 of another policy would be \$8.66. So just to give you a rough idea, OK.

[6 minutes 30 seconds][Customer] : OK, OK, so OK, OK, well, thank you so much for that.

[6 minutes 36 seconds][Agent] : No, that's OK, Donna.

[6 minutes 37 seconds][Customer] : I'll, I'll end up getting back to you.

[6 minutes 39 seconds][Agent] : Yeah, not a problem. You just call us back whenever you're ready.

[6 minutes 43 seconds][Customer] : OK.

[6 minutes 43 seconds][Agent] : All right?

[6 minutes 43 seconds][Customer] : Thank you so much. Have a good day, Helen.

[6 minutes 44 seconds][Agent] : That's OK. You too.

[6 minutes 46 seconds][Customer] : Bye.

[6 minutes 47 seconds][Agent] : Bye.