

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

[6 seconds][Customer] : Oh yes, Alicia, this is this is Keeley here. I have a policy number.

[15 seconds][Agent] : Yes, I can. Yeah, I was just listening. Sorry.

[14 seconds][Customer] : Can you hear me 60 OK 630157999?

[26 seconds][Agent] : Thank you so much for that. Can I and uh, can I have your first name please?
Thank you. And your date of birth, please?

[30 seconds][Customer] : My first name is Jean Jean 3449.

[38 seconds][Agent] : Perfect, thank you. And what type of insurance do you have with us?

[41 seconds][Customer] : I have Insura funeral insurance.

[46 seconds][Agent] : Perfect, thank you. And just your address including the post code, please. The address.

[50 seconds][Customer] : The address is 1/08/88 Holden Rd.

[56 seconds][Agent] : Mm hmm Yep.

[57 seconds][Customer] : Karua 2324.

[1 minutes][Agent] : Perfect. Thank you so much for that. Mobile is 0422446560. Yep. e-mail address is genekeely@gmail.com. Yep.

[1 minutes 7 seconds][Customer] : Yes, that's right, that's right.

[1 minutes 14 seconds][Agent] : How can I help you with the policy today?

[1 minutes 16 seconds][Customer] : Well with my policy my benefit is 6300.

[1 minutes 24 seconds][Agent] : Mm hmm.

[1 minutes 24 seconds][Customer] : I would like to increase that to at least, uh, 10,000. So I need to increase my, umm, payments.

[1 minutes 30 seconds][Agent] : OK, sure, sure. Let me just quickly have a look into your policy.

[1 minutes 39 seconds][Customer] : Thank you.

[1 minutes 37 seconds][Agent] : Now just give me a second and I'll tell you how much would that be.
You're welcome. So you're currently paying \$27.09? You're looking at increasing to 10,000.

[2 minutes 2 seconds][Customer] : Not a problem.

[2 minutes 3 seconds][Agent] : Yeah. Uh, can I place you on a brief hold?

[2 minutes 3 seconds][Customer] : Yeah yeah, sure.

[2 minutes 4 seconds][Agent] : It may take more than two minutes. Yeah. Thank you.

[2 minutes 6 seconds][Customer] : Not a problem.

[8 minutes 54 seconds][Agent] : Thank you so much for your patience. Sorry it took a bit long. OK so I've got 2 quotes for you. So if you increase the benefit amount by 3500. So currently you are 6800, umm, 72, I think. Umm, So if you increase by 3500, your fortnightly premium increases by \$24.04. So it will go up to \$51.13.

[8 minutes 57 seconds][Customer] : Yeah, problem 54.

[9 minutes 26 seconds][Agent] : And then if you increase by 4000, it's a additional of \$27.47, so \$54.56, yeah.

[9 minutes 42 seconds][Customer] : OK.

[9 minutes 47 seconds][Agent] : So I'll just tell you how, how much exactly would that be? Because yeah, it's a, it's a, umm, odd amount at the moment because it does increase every, uh, Year 5%. So that's why it's, uh, 6382.

[9 minutes 43 seconds][Customer] : So that takes the whole policy up to yeah, yeah, I need to make it an even amount, no.

[10 minutes 5 seconds][Agent] : I'm not sure if I will be able to do it the exact 10,000 umm So it might be slightly uh here and there so you're currently 6830 sorry 2382 dollars yeah.

[10 minutes 26 seconds][Customer] : That's right, yeah.

[10 minutes 27 seconds][Agent] : So if the increase by say 3500, that will come to \$9882.00. So if they increase say by 4000, umm.

[10 minutes 45 seconds][Customer] : Takes it to 54,054 a month.

[10 minutes 49 seconds][Agent] : Yes. So 6382, so, but that benefit amount 6382 plus 4000, that will be \$10,382.00. So that will be \$54.56.

[11 minutes 7 seconds][Customer] : OK, I'll take it to that one. Thank you.

[11 minutes 6 seconds][Agent] : Yeah, Yep. OK, not a problem.

[11 minutes 12 seconds][Customer] : Yep.

[11 minutes 10 seconds][Agent] : We'll just have to go through some, umm, scripting with you.

[11 minutes 13 seconds][Customer] : Sure.

[11 minutes 13 seconds][Agent] : Yep. OK.

[11 minutes 29 seconds][Customer] : Yeah. I just lost my husband, so.

[11 minutes 31 seconds][Agent] : Umm, sorry about that.

[11 minutes 32 seconds][Customer] : Yeah. Yeah. So I need to increase. Mine just wasn't enough to cover his so. Yeah.

[11 minutes 39 seconds][Agent] : Yes, sure. Yeah, well, actually it does allow me to change it to 10,000, umm, exactly if you want, because when I was giving you the code, it didn't allow me. So if we do \$10,000, umm, currently you're paying \$27.09, a new Ford like Ford Magazine Premium will be \$51.57, the \$24.48 extra. Would you like that?

[12 minutes 18 seconds][Customer] : Yeah, that'll be fine.

[12 minutes 17 seconds][Agent] : So I can do exactly 3618 dollars?

[12 minutes 21 seconds][Customer] : Yeah, that's fine.

[12 minutes 20 seconds][Agent] : Yeah, OK yeah exactly 10,000, yes, sorry about that.

[12 minutes 23 seconds][Customer] : So take it up to 10,000 and that will be. No, that's alright. And that will be 54 a fortnight.

[12 minutes 28 seconds][Agent] : Yeah, 50, no \$51.57 because we are increasing it by 3618 dollars. That's the odd amount, but it does allow me.

[12 minutes 36 seconds][Customer] : Oh, yes, yes, 51.

[12 minutes 40 seconds][Agent] : So you're happy with 10,000?

[12 minutes 42 seconds][Customer] : Yes, that's fine.

[12 minutes 44 seconds][Agent] : OK so can I confirm that you are an Australian resident?

[12 minutes 47 seconds][Customer] : Yes, I am.

[12 minutes 49 seconds][Agent] : Thank you. So Gene funeral, uh, so this final expenses insurance cover provides your family members with a cash benefit of up to \$15,000 in the event that you pass

away. It can be used not only for funeral expenses but also any other final expenses like unpaid bills. If that was due to an accident, the benefit amount is tripled. I do need to advise you that there is an exclusion on this policy. For the 1st 12 months you're covered against accident. Is that only after 12 months? It covers that due to any cause including an accident. This applies to the increase amount only. So it will only apply to that 3618 dollars.

[13 minutes 32 seconds][Customer] : So you're telling me that for the 1st 12 months I'm not covered by death insurance? Is that right?

[13 minutes 39 seconds][Agent] : But only for that increased amount, not for the previous amount.

[13 minutes 50 seconds][Customer] : Oh, I see.

[13 minutes 43 seconds][Agent] : So, so for 6382 you're still covered, but for that 3618 dollars you're not covered for for the 1st 12 months. Yeah, yeah.

[13 minutes 51 seconds][Customer] : Just for the so the first truth for the extra coverage I don't get. Yeah, right. Understood.

[13 minutes 56 seconds][Agent] : For the extra, yeah, yeah, Yep.

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

[13 minutes 59 seconds][Agent] : Included in your cover is the cash out benefit, which means once the oldest person covered under the policy turns 85, you have the option to cancel your policy and receive a cash out benefit of 50% of the funeral insurance benefit amount for one life insured. Yeah, so you also have a sum insured bonus. Once the oldest person covered under the policy turns 90, premiums are no longer payable and you will also receive a 25% sum insured bonus on the funeral insurance benefit amount at no additional cost to you from the age of 90. If you opt to cancel your cover and receive the cash or benefit, it will be 50% off your increased funeral insurance benefit amount for one life insured. So you're currently having have a policy for umm \$6382. What would you like that? You already told me? So you want your benefit to be 10,000?

[15 minutes][Customer] : Yes.

[15 minutes 1 seconds][Agent] : OK, just checking if I need to read anything else. OK, so to complete this request, your new benefit amount will be \$10,000 and your total premium will be

\$51.57 per fortnight. Yeah, your premium is fixed, which means it will not increase based on age. This policy has automatic index indexation, which means each year your benefit amount will increase by 5%, so your premium will increase accordingly. You can opt out of this index session, umm, each year. We will let you know in advance of any changes to your benefit amount and premium. Do you have any questions? OK, So are you happy for me to increase the final expenses insurance, umm, on your policy now to \$10,000?

[15 minutes 47 seconds][Customer] : No, Yeah, yeah.

[15 minutes 57 seconds][Agent] : So the increase is 3618. OK, just completing that. Now give me a second. Perfect, so this has been completed for you and will be effective from your next regular collection date. We also send out new policy documents reflecting that change. So umm, as I mentioned, the next payment is due on the 26th of March, which is next Tuesday \$51.57. Your benefit amount is changed to \$10,000. Umm is there anything else I can help you with or any update today? Umm, do you have any questions?

[16 minutes 28 seconds][Customer] : Yes, No, no, that's fine. Thank you.

[16 minutes 41 seconds][Agent] : Perfect.

[16 minutes 41 seconds][Customer] : No, that's that's great.

[16 minutes 43 seconds][Agent] : Yeah.

[16 minutes 43 seconds][Customer] : Alright.

[16 minutes 43 seconds][Agent] : So once you receive the document, just make sure everything is correct, umm, on the policy. OK.

[16 minutes 43 seconds][Customer] : So yes, yes, thank you.

[16 minutes 49 seconds][Agent] : And you're welcome. Do you want to appoint any beneficiary on your policy, Jean? Mm Hmm.

[16 minutes 57 seconds][Customer] : Well, I umm, I only have my two sons and one one son is looking after all my financial umm stuff, so I probably should but umm yeah I should.

[17 minutes 13 seconds][Agent] : You can add up to five beneficiaries on the policy. Umm, but the percentage will get split. So if I mean just, I'm giving you an example. It's up to you though.

[17 minutes 21 seconds][Customer] : Alright, so if I put.

[17 minutes 21 seconds][Agent] : So if you have two sons, you can put both of them and then either do whatever share you would like the 50503070. So in an event of a claim, they will just have to ring us individually and claim their benefit amount, Yeah.

[17 minutes 36 seconds][Customer] : OK, alright. I think I should put both of them on there just in case.

[17 minutes 44 seconds][Agent] : Yeah, umm, and do you have the, umm, address and phone numbers with you just now? I mean, you would have their date of birth, but OK.

[17 minutes 52 seconds][Customer] : No, yeah, no, I don't have that handy just at the moment because my eldest son lives in NT.

[18 minutes][Agent] : OK.

[18 minutes 1 seconds][Customer] : Yeah, I have.

[18 minutes 1 seconds][Agent] : What I yeah, what I can do? I can send you a beneficiary form if you want.

[18 minutes 6 seconds][Customer] : Yes, please.

[18 minutes 7 seconds][Agent] : Yep. If that's helpful.

[18 minutes 11 seconds][Customer] : Yes.

[18 minutes 8 seconds][Agent] : And umm, so I'll send it to you in the post.

[18 minutes 15 seconds][Customer] : Yes, please.

[18 minutes 16 seconds][Agent] : Sure, just give me a second. I'll do that now. Yeah. So if you have any questions, just ring us up and we can sort that out for you. Umm, but every, all the details will be on the form, like if you want to e-mail us back or post it to us, umm, however you like.

[18 minutes 32 seconds][Customer] : Yes. Thank you very much.

[18 minutes 31 seconds][Agent] : OK, you're welcome. Gene, do you have any further questions for me?

[18 minutes 38 seconds][Customer] : No, not at this point, no.

[18 minutes 40 seconds][Agent] : But if you have, just feel free to ring us up. You're open until 8:00

PM, Monday to Friday, 8:00 AM to 8:00 PM.

[18 minutes 46 seconds][Customer] : Yeah, alright. No problem.

[18 minutes 45 seconds][Agent] : OK, perfect. Thank you, Gene, it was lovely talking to you. Have a nice day.

[18 minutes 49 seconds][Customer] : OK, you too.

[18 minutes 53 seconds][Agent] : Thanks.

[18 minutes 53 seconds][Customer] : Thank you very much then.

[18 minutes 54 seconds][Agent] : You're welcome. Bye.

[18 minutes 55 seconds][Customer] : Thank you. Bye.