

[11 seconds][Customer] : Hello. Yes.

[10 seconds][Agent] : Hello, good morning. My name is Adam. I'm calling from real insurance. How are you?

[18 seconds][Customer] : Oh, how Are you ready?

[21 seconds][Agent] : I'm good, thank you. Sorry, just to confirm, am I speaking with? I'm sorry if I butchered this, but achilly.

[28 seconds][Customer] : You're speaking to his wife. Actually, this is not weird one.

[32 seconds][Agent] : OK, yeah. So yeah, it's the.

[31 seconds][Customer] : I I'm the one that puts the inquiry.

[36 seconds][Agent] : OK, that makes sense. Yeah. Just so I can continue, can I just have the full name and date, your full name and date of birth, please? Sorry.

[44 seconds][Customer] : Sonia Maria Resini, second of the 8th. That's 1948.

[57 seconds][Agent] : Yep.

[53 seconds][Customer] : My husband is Akini Resini, 19th of the 7th at 46.

[1 minutes 2 seconds][Agent] : OK, awesome. Thanks for that. Sorry guys. You get your so your first name is Sonia Maria together.

[1 minutes 9 seconds][Customer] : No, just Sonia.

[1 minutes 10 seconds][Agent] : Oh, Sonia Maria. That's your full name. OK, sorry about that. And then just your date of birth as well. I missed the first name. Yep, Yep. 1948. Awesome. Umm and uh, I got to let you know that, uh, our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. And Sonya, just to confirm, uh, are you both Australian residents?

[1 minutes 13 seconds][Customer] : Yes, 2nd 68 of 1948, yes.

[1 minutes 39 seconds][Agent] : OK, Thank you for that. Cool. So thanks Sonya, just so I can have a better understanding, uh, why, why are you looking into funeral insurance today? Are you new to it or do you currently have some cover?

[1 minutes 51 seconds][Customer] : No, we don't have any cover at all. And some Prince about

taking it out.

[1 minutes 54 seconds][Agent] : OK, Yep.

[1 minutes 58 seconds][Customer] : We thought once we reached that 70 that it was too late.

[2 minutes 3 seconds][Agent] : Mm. Hmm.

[2 minutes 3 seconds][Customer] : But obviously it's if some people are doing it around our age. It's not too late. I just wanted to find out.

[2 minutes 13 seconds][Agent] : Yeah, of course. Yeah. So, umm, so how old? How old? Sorry.

[2 minutes 18 seconds][Customer] : My husband is 78 and I'm 76.

[2 minutes 19 seconds][Agent] : Umm, Yep, yes. So you guys are both eligible. Umm, so that's that's good. You guys are both eligible for this cover. Umm, yeah. So what?

[2 minutes 29 seconds][Customer] : And do we do it?

[2 minutes 31 seconds][Agent] : Yeah, yeah. So I was just about to ask, you can do a joint plan or a single plan. Umm, it doesn't make any difference to the price because the price is based on your age.

[2 minutes 31 seconds][Customer] : Do we do it together as a couple or Yes.

[2 minutes 41 seconds][Agent] : But umm, I can get both of you on one cover. Yeah. Umm, So what, what I can do? I can actually explain the main features and benefits and then run you through some pricing. How's that sound?

[2 minutes 46 seconds][Customer] : And alright, thank you.

[2 minutes 53 seconds][Agent] : Yeah, cool. So I'll just start off with our cover is designed to provide a cash benefit of up to \$15,000 to your loved ones when you pass away.

[2 minutes 59 seconds][Customer] : Yes, yes. Just become very expensive more than anything else.

[3 minutes 2 seconds][Agent] : Did you have any family that you wanted to pass it on to just to cover expenses here?

[3 minutes 11 seconds][Customer] : And so I, I, I have grown up children. Yes, really.

[3 minutes 15 seconds][Agent] : Yeah, yeah. So that's, that's good. You can choose up to the five beneficiaries to receive the nominated benefit amount. And and if if death is due to an accident, your

chosen benefit amount will actually triple. So it's only actually, for example, take out \$10,000 of cover, if death was due to an accident, you'll actually get \$30,000 of payout. So that's good. Yeah. So yeah, like I said, you can choose up to five beneficiaries and you can split that in any way between your children, for example, if that's what you would like to do.

[3 minutes 21 seconds][Customer] : OK mm hmm no I have sent.

[3 minutes 45 seconds][Agent] : Yeah. And in addition, actually, yeah, sorry. And it's really easy to apply. There's no medical checks. And like I said, if you are, if you are an Australian resident aged between 40 and 79, acceptance is guaranteed. Yeah. And I definitely know for the 1st 12 months you'll be covered for accidental death. Only after the first 12 months, you'll be covered for death due to any cause. In addition, there is a terminal illness benefit, which means after holding a policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to leave by a medical practitioner, we will pay your, we will pay your claim in full to help you with things like medical expenses, for example.

[3 minutes 59 seconds][Customer] : Yeah, I see.

[4 minutes 27 seconds][Agent] : Yeah. So Sonya, you can choose between \$3000 up to \$15,000. And just a couple of things to note. Your premiums are designed to stay the same as you get older. And when you reach the age of 85, your premiums will actually stop. This will be covered, but you have nothing more to pay and you'll actually automatically receive a 25% bonus cover and this will be applied to your benefit amount. You can also find more information about our premium structure on our website. Now Sonia, did you have any questions for me so far? Happy to answer any any questions you may have.

[5 minutes 3 seconds][Customer] : Just just what does it cost please?

[5 minutes 6 seconds][Agent] : Yeah, sure. I'll get into that for you. No problem. Just one more thing before I get into pricing. Your cover actually provides you with an early cash up option too. So at any time after you reach 85 years of age, you can actually choose to end your cover and we can pay you 75% of the funeral insurance benefit. And this also applies, This actually also applies to your partner as well. If you have a joint plan, yes. So Sonia, let's go through some pricing together. But

sorry, before I get into that, I just, I do have to confirm your address. Can I confirm your address starting with your post code, please? 3 two O 7. And what was the suburb there? Port Melbourne. Yep. And just the street number and street name, please. 115 So it was AB. Could you spell that for me, please?

[5 minutes 41 seconds][Customer] : 3207 3287 Port Melbourne and it's 115 Beach Beach BEACH
No, no, no, no.

[6 minutes 3 seconds][Agent] : Sorry, VA Oh beach.

[6 minutes 9 seconds][Customer] : By the C Beach BEACH yes.

[6 minutes 15 seconds][Agent] : So I don't there's no there's no beach. So did you say 115?

[6 minutes 15 seconds][Customer] : 3, 115 Beech St., Port Melbourne, UH-204.

[6 minutes 34 seconds][Agent] : There we go. You know, 204115 Beach Street. Just got it up now.
OK, sorry about that. And just confirming, is that the same as your personal address?

[6 minutes 37 seconds][Customer] : That's correct, yes.

[6 minutes 51 seconds][Agent] : And OK, so let me get into the court for you now. Sorry, bear with me one second. And I just wanted to add you to the uh, to the uh, quote as well because you said you're after a joint joint cover between you and your husband.

[7 minutes 13 seconds][Customer] : Well, this, this both of us, yes.

[7 minutes 16 seconds][Agent] : Yes, So I'll just get your because I already have your umm, husband's details, so I'll get your details in here too. So it was Sonya was it was that SNYA? Oh IA sorry about that, Sonya. And then did you say Sonya Maria Maria?

[7 minutes 27 seconds][Customer] : No, IA that doesn't matter.

[7 minutes 34 seconds][Agent] : Sorry, sorry, What was that? I didn't catch that for the surname.

[7 minutes 36 seconds][Customer] : For the purpose of seeing you will do the surname you are SINI.

[7 minutes 50 seconds][Agent] : URSINI Cool. And your date of birth was the second of the 8th, 1948. And you are a female Australian resident of course.

[7 minutes 57 seconds][Customer] : 2nd That's right, 48, yes.

[8 minutes 28 seconds][Agent] : OK, Sonya, let's go through some pricing together. As I mentioned,

the level of cover ranges from \$3000 up to \$15,000 and you can get cover, umm, Yep, just for yourself, well, for your partner. So what's uh, what benefit amount were you guys looking at? I can do a different benefit amount for each of you or the same for both of you. Uh yeah. What what cover did you want to get?

[8 minutes 53 seconds][Customer] : OK. So what would it cost to have 15,027?

[8 minutes 50 seconds][Agent] : Uh, want me to look at first yeah. So \$15,000 for each of you.

[9 minutes 3 seconds][Customer] : Yes.

[9 minutes 8 seconds][Agent] : So for \$15,000 of cover for each of you, the fortnightly premium will come to \$200 UH 293 and 68 cents \$293.68.

[9 minutes 23 seconds][Customer] : It's the \$500 a month. It's alright.

[9 minutes 27 seconds][Agent] : Yes, it would be roughly I can do a monthly quote for you too if you want monthly and so it's a single.

[9 minutes 34 seconds][Customer] : And how about for a single yes?

[9 minutes 46 seconds][Agent] : So if you to do a single cover just for your husband, for example, for \$15,000 of cover, that will come to a monthly premium of \$360.58. So how's this sounding in terms of suitability and, uh, and the levels of cover? I can look at a low, low amount if you would like.

[10 minutes 11 seconds][Customer] : No, no, that's OK.

[10 minutes 18 seconds][Agent] : Of course. Yeah, I can. OK. Mm hmm.

[10 minutes 13 seconds][Customer] : I wanted to firstly I need to think about it, but secondly I want to get the information now what happens if the well we we already know 70s what what happens if you become sick before the 12 month?

[10 minutes 36 seconds][Agent] : So unfortunately you won't be covered, uh, for yes. So for the 1st 12 months, you're covered for accidental death only. Uh, so it won't be covered for any natural, uh, like death of any natural causes or things like that. Uh, but after, after the 12 months, 12 months waiting period, you'll be covered for death due to any cause.

[10 minutes 55 seconds][Customer] : Mm, Hmm. Oh, I see.

[10 minutes 55 seconds][Agent] : Yeah, yeah.

[10 minutes 56 seconds][Customer] : I see. OK, that looks.

[10 minutes 58 seconds][Agent] : So I definitely know that 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 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, of course.

[11 minutes 18 seconds][Customer] : I see, I see.

[11 minutes 18 seconds][Agent] : Yeah. So did you want to look at any other levels of cover? Mm hmm.

[11 minutes 19 seconds][Customer] : Well, that's well, I'm I'm giving a pretty a pretty good idea that doesn't matter.

[11 minutes 29 seconds][Agent] : Mm. Hmm.

[11 minutes 29 seconds][Customer] : Doesn't matter. I just need to discuss it with my husband and think about it.

[11 minutes 31 seconds][Agent] : OK, OK, of course.

[11 minutes 34 seconds][Customer] : If you are, I have your number. I can call you back if you don't mind.

[11 minutes 40 seconds][Agent] : Yeah, sure. I can also, uh, schedule a callback for me to call you back after you have a look at it. Just so because if you do call back, you might not get me personally, umm, what? What time would suit you best for a call back?

[11 minutes 53 seconds][Customer] : Would you like to send me an e-mail? That's why I don't. I don't forget it.

[11 minutes 56 seconds][Agent] : Yeah, I can send it. Of course. Let me just set up this quote for you first. So just bear with me.

[12 minutes 5 seconds][Customer] : Thank you. Thank you.

[12 minutes 14 seconds][Agent] : So what I'll do is I'll send the quote for the joint cover for both of you and just I just need to confirm your e-mail address.

[12 minutes 25 seconds][Customer] : Usini. As in the surname UR. Sorry, 9.

[12 minutes 27 seconds][Agent] : Yep, Yep, Yep, Yep. Awesome. That's what I have. Perfect.

[12 minutes 30 seconds][Customer] : The digit 5 epicon.net dot AU thank you. No one forget.

[12 minutes 42 seconds][Agent] : Umm, Sonia, I will, uh, I will let you know that, uh, we actually also have a real, real reward attached to the policy. So following your first policy anniversary date, we'll actually refund you 10% of the premiums you've paid in that time. And we also provide you with a free online legal bill valued at \$160.00 with each policy.

[12 minutes 58 seconds][Customer] : Very good.

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

[13 minutes 4 seconds][Customer] : Thank you. Thank you very.

[13 minutes 4 seconds][Agent] : So I'll SE, I'll set that quote up and send it out to you and I'll give you a call back. How would you say maybe like Monday afternoon? Would that be OK?

[13 minutes 13 seconds][Customer] : Much appreciated. Yes, thank you.

[13 minutes 16 seconds][Agent] : No worries at all, Sonya. I hope you have a great day.

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

[13 minutes 20 seconds][Agent] : Bye.