[3 seconds][Agent] : Good afternoon. Welcome to insurance. You're speaking with Lucy. How may I help you?

[8 seconds][Customer] : Good afternoon. I was wondering if you would be able to tell me how much my policies are at the moment please.

[6 seconds][Agent] : Do you have your policy number handy?

[21 seconds][Customer] : I do just a second to pull that up.

[27 seconds][Agent] : Yes, yes, your name and date of birth.

[24 seconds][Customer] : Yes, it is 131 002 3785 Jane Appleby. Date of birth is the 4th of the 10th, 1970.

[45 seconds][Agent] : Jane. Can I also get your address including your post code please? Thank you. E-mail address. The type of policy you have with us?

[50 seconds][Customer] : It is 280 Court, Cherwell Bar, Birmingham 7320 rubygleam@gmail.com you know.

[1 minutes 6 seconds][Agent] : OK. And what's your e-mail? Have you had a different one or is there some part missing to that? Perfect, that's fine. Contact number we have these 0444525572 umm, OK So what I can see here, that number that you also gave me is your PO, umm, funeral policy.

[1 minutes 17 seconds][Customer] : Rubygloom646@gmail.com Yep, Yep.

[1 minutes 33 seconds][Agent] : Just calling that up for you now.

[1 minutes 50 seconds][Customer] : Yep. And how much do I pay per month, please?

[1 minutes 41 seconds][Agent] : OK, so you do have umm, your umm benefit amount is $9896, you pay $44.61. However I can see it's going through renewal which may change the premium. You've got a payment that'll be due on the 11th of February. Let me just check maybe some changes. I'm just going to have a quick look. So what I'm going to do is I'm just going to place you on a brief hold. I maybe more than a couple of minutes. I just want to look at the payments here. OK.

[2 minutes 27 seconds][Customer] : Yeah, that's fine. That's fine.

[2 minutes 28 seconds][Agent] : Thank you. Thanks for holding Jane. Apologies there for the hold.

[7 minutes 5 seconds][Customer] : OK Yep.

[7 minutes 3 seconds][Agent] : I just wanted to have a quick look at all your policy details because I can't see that you had children on your policy.

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

[7 minutes 10 seconds][Agent] : So, and I was just having a look at to see the, the changes that were made. Umm, So what actually is that? I can see that umm, the Zoe is still on your policy, however she is turning 21 in February umm, which means a letter should be on it's way shortly.

[7 minutes 30 seconds][Customer] : Yep. Yep.

[7 minutes 27 seconds][Agent] : It's generally about a month beforehand to say that she will be removed off the policy. So just so you are aware there's and because your payments are delivered every month, so you do have your payment that's due tomorrow, which will be your normal 4461.

[7 minutes 33 seconds][Customer] : Yep, Yep, Yep.

[7 minutes 42 seconds][Agent] : Then in, on February 11, it will be reduced because Zoe will come off the policy and that will be a, a partial because there's umm, she's 21 it at the like 25th of February. So that'll be a 3437. Then you'll receive your confirmation of the premium thereafter, once she's off the policy, and it you know the fully off the policy because the 11th of February is still partial, umm, the 11th of March, you're looking at your premium going to $30.29, $0.29.

[7 minutes 56 seconds][Customer] : Yep, Yep, $30.29. Alright, now can I organise to have her policy set up to kick straight over?

[8 minutes 27 seconds][Agent] : So what, uh, no, we can't actually do that. So what will need to happen here? Uh, uh, there is that umm, you can give us a call and we can, or I can get someone to give you. Uh, might be a bit difficult in terms of because she has to come off the policy, but you can give us a call back, umm, before even her birthday. But basically I was going to say it's too soon to set her up now, but it's up to you. You can actually set her up if you like, umm, on a policy now. It just means, umm, that she would then that when they will stop and the other one, umm, you can't even start now if you like, or it can start her own policy after, oh, when she turns 21, but she comes off it. There's a couple of options there because it's a this one here that you do have because the one that you do have, we can't umm, increase this policy or umm, we don't have that policy. So it will

be our current policies that Zoe would need to go on. So therefore she could take out her rights. That would not sure it it will come down to me now that you'd like to insure her fault.

[8 minutes 59 seconds][Customer] : Yeah, it's a yeah, she won't, she won't do that.

[9 minutes 48 seconds][Agent] : Yes.

[9 minutes 41 seconds][Customer] : It's she's like my other daughter 'cause they're young and life's not gonna hit him in the AI mean. Mind you yesterday my son-in-law saw our post to get hit by a vehicle and rushed to hospital. But yet it doesn't resistue in the brain that that can be them.

[9 minutes 54 seconds][Agent] : Oh, yeah, yeah, Yep, Yep, Yep. Now totally understand. But you can't set up on their behalf.

[10 minutes 7 seconds][Customer] : Yeah, Yep.

[10 minutes 5 seconds][Agent] : Umm, but if that's something that you're wanting to do, umm, you can't set that up. And then that will still be the policy owner. You'll be that say that, say the purchase of payee, unless they pay, pay for it. They would need to speak to us to provide their bank details.

[10 minutes 23 seconds][Customer] : Yeah, no, I'll be the one that'll set it up like I have my daughter's one.

[10 minutes 26 seconds][Agent] : Yeah. Oh, OK.

[10 minutes 30 seconds][Customer] : So if it's OK with you, can I do that now?

[10 minutes 28 seconds][Agent] : Yep, Yep.

[10 minutes 36 seconds][Customer] : I'll I'll start his policy up now if that's OK.

[10 minutes 37 seconds][Agent] : So, Yep, So what we'll do is because that I, that will be through and I'll just get her details, umm, which I've got here, umm, because that will be with our sales, umm, specialists will be able to do that, but I'll give them the details I'll need in terms of her, her profile. And what was your address there? Umm, Jake, uh, OK, So what was what was your what was your address previously?

[10 minutes 59 seconds][Customer] : Yep #2 and it's a DYE #9.

[11 minutes 14 seconds][Agent] : Yeah. So what we still got that, but then once we get this profile up, they can, we can get that address updated. Umm, or I'll go into that and update that as well

actually.

[11 minutes 25 seconds][Customer] : Yep.

[11 minutes 25 seconds][Agent] : So we'll do that in just a let me see if I can do it through here. Might be a minute. OK. I know I can do it through here update because that was your beneficiary, so I can update it through here. So the address is the same as yours.

[11 minutes 31 seconds][Customer] : Alright, yeah. Number. Oh no, her address is. Oh ****. What is her address? She's in August then.

[12 minutes 2 seconds][Agent] : OK, I've got it down as your address at the moment. That's the two is that.

[12 minutes 10 seconds][Customer] : 2 AV court. Yeah, No, she moved out. She moved out probably about 8-9 months ago.

[12 minutes 21 seconds][Agent] : OK.

[12 minutes 17 seconds][Customer] : And I I've just forgotten to say that I know it's the system's place. It's Unit 1 and I don't know the actual street number. Hang on a second. If you give me two seconds, he, he usually responds to me pretty quick.

[12 minutes 42 seconds][Agent] : Yeah. No, that's OK.

[12 minutes 46 seconds][Customer] : No, I don't.

[13 minutes][Agent] : Yeah.

[12 minutes 54 seconds][Customer] : Yeah, 'cause I know how to get there, but I've never really paid attention.

[13 minutes 4 seconds][Agent] : Yep, you do. Yes. No, Yep.

[13 minutes 6 seconds][Customer] : But while we're we're doing that, can I also get the information on my other daughter Shelby's policy, please?

[13 minutes 19 seconds][Agent] : Yeah, uh, Yep.

[13 minutes 19 seconds][Customer] : And the cost, like how much I've got to pay for on her please.

[13 minutes 24 seconds][Agent] : OK, let me just call that one up as well. And Shelby have you've already, you've already, umm, set up Shelby's policy. Is that right? Yeah.

[13 minutes 34 seconds][Customer] : Yeah, yeah, I've got her policy number if you need that.

[13 minutes 35 seconds][Agent] : OK, OK, I'll see if I need that in just a moment. But guys, this one now.

[13 minutes 51 seconds][Customer] : Yeah, so, so at the moment my policy's standing at $44.61, but it will go down to 39.

[13 minutes 44 seconds][Agent] : OK, let's just look it at so regarding your policy, uh, I need to cancel that I got 3447. That's the partial because though it would still be on it for, uh, from the 11th of January to the 25th of Feb, then it will on the 11th of uh, that'll be the 3447, sorry. Then on the 11th of March, it's the $30.29.

[14 minutes 17 seconds][Customer] : Yep, Yep. No, that's fine.

[14 minutes 24 seconds][Agent] : Let's have a look.

[14 minutes 20 seconds][Customer] : And then Shelby's policy, I think it's like 20 bucks something.

[14 minutes 26 seconds][Agent] : I'll just so with your policy was there just so I can get out of your lead. Is there anything that you else you'd like me to discuss or go through your policy?

[14 minutes 36 seconds][Customer] : No, it was just that I knew like Zoe was telling his age shortly and I just needed to sort it work out so I can pay it on on Thursday.

[14 minutes 38 seconds][Agent] : Yeah, Yep, Yep, that's fine.

[14 minutes 56 seconds][Customer] : Yep.

[14 minutes 49 seconds][Agent] : OK, let me just so you have that still that one mold at that frame, the $44.00 one, umm and then once did the fabric because it's still on the birthday. That's that provided. And then once the 11th of March would be the premium and you should receive documentation regarding that.

[15 minutes 11 seconds][Customer] : OK, cool.

[15 minutes 12 seconds][Agent] : OK, so let's so the first one you will receive documentation should be the one per 2021.

[15 minutes 18 seconds][Customer] : Yep.

[15 minutes 20 seconds][Agent] : Let me just get out of this one. I'm just going to go into Shelby's

now, just having a little think. OK. And I'll just confirm Shelby's full name and date of birth. Thank you.

[16 minutes 7 seconds][Customer] : Her name is Shebby Faye Bonnison and her date of birth is the 9th of the 8th 2000 It is number 118 Wright St., Sewell Park, Burnie TAS 7320.

[16 minutes 15 seconds][Agent] : And can I get her address perfect. We've already went through your details and I can see here you are the purchase to pay. So that's fine, OK. OK.

[16 minutes 54 seconds][Customer] : Yep, it is 380-0025 to three 0.

[16 minutes 44 seconds][Agent] : So, and just to confirm the policy you set up for Shelby OK and the type of policy, the name perfect.

[17 minutes 18 seconds][Customer] : How much?

[17 minutes 5 seconds][Agent] : OK, so with Shelby, umm, so here it is for 9 1/2 thousand and umm, the payment is $20.40, $20.40.

[17 minutes 18 seconds][Customer] : Sorry, $20.40? OK, cool. So Zoe should be about the same, shouldn't it? When hers is set up and in place?

[17 minutes 26 seconds][Agent] : OK, So what I'm going to do is so with Shelbys, was there anything else you'd like me to run through?

[17 minutes 38 seconds][Customer] : No, no, it was just just that. Because it was.

[17 minutes 39 seconds][Agent] : OK, if you yeah. And if you're going to set up Zoe, umm, are you watching the, you know, the same amount?

[17 minutes 52 seconds][Customer] : Yeah, I assume so. Like their father can bloody throw something into it if anything ever happens to the kids, you know? God knows he doesn't do anything else for me.

[18 minutes 4 seconds][Agent] : OK, let's just do this one. OK, get out of that And OK, so just going to go into Sally's profile now.

[18 minutes 32 seconds][Customer] : He's not replying.

[18 minutes 35 seconds][Agent] : OK, so in terms of which is umm for Zoe, umm, you can umm set umm, we can, you can leave that address. Umm, that's where the policy documents would go.

[18 minutes 33 seconds][Customer] : He needs a little slot, you're right.

[18 minutes 49 seconds][Agent] : Umm, and you can always, we can always update this other, you know, if you wanted to set that up, you can always, umm, change the residential. Did you want the documents to go to yourself or you still want them to go to, say, Zoe or Shelby?

[19 minutes 10 seconds][Customer] : Zoe should probably receive her own, but I'll give one pain for it. Yep, Yep. Did you text me? That's why.

[19 minutes 26 seconds][Agent] : We've got it down as your address at the moment, the two ID code, Uh, now, now if I was to give you a credit, as I said, it would go through to al umm, it will go through to al specialist, but I can't get you a quote. Let me just uh, because it doesn't copy this across. What is your e-mail address, Jane?

[19 minutes 49 seconds][Customer] : Yep, it is rubygloomrubygldoubleom646@gmail.com.

[20 minutes 8 seconds][Agent] : OK, so we've got RUBYGO doubleom646@gmail.com. Perfect. Let me just see if I can give you a quote.

[20 minutes 16 seconds][Customer] : Yep, right, you just sent through her address for me.

[20 minutes 23 seconds][Agent] : OK, perfect. I'll get that in just a moment. So if you're wanting it to be the same as umm, shell, uh, shell be so with this one here, the premi, the benefits don't increase. So it is a the and umm, the benefits don't increase, nor does the premium.

[20 minutes 32 seconds][Customer] : Shelby's yeah, yeah, yeah.

[20 minutes 41 seconds][Agent] : So monthly on 9 1/2 thousand.

[20 minutes 50 seconds][Customer] : And I was 1 and that's all right.

[20 minutes 44 seconds][Agent] : If you're looking at taking that the same $20.40 per month, 215-3183 five. OK, now with that, So what we'll do is we'll update the address. So we've got your e-mail address, we've got your contact details there, umm, and also the address.

[21 minutes 10 seconds][Customer] : The post code for Zoe is 7315 Alvaston. The address is Unit 15, Richard Place.

[21 minutes 3 seconds][Agent] : So we'll update the address, umm, the postal post code 7315 and that's in Yep and and the street, the address, the address is unit 1 Yep, Yep. OK, so unit 1 stroke 5

Richard place in 7315. OK, so we that's we've got that as the the the residential. You also want that as the postal address.

[21 minutes 56 seconds][Customer] : Yep, yes, please.

[22 minutes 7 seconds][Agent] : OK, So the paperwork would be there.

[22 minutes 8 seconds][Customer] : So they can, they can keep all their paperwork and and stuff like that.

[22 minutes 12 seconds][Agent] : Yeah.

[22 minutes 13 seconds][Customer] : Yep.

[22 minutes 13 seconds][Agent] : OK. So let me just also check. I'm just putting in your details as well.

[22 minutes 45 seconds][Customer] : Yeah, right.

[23 minutes 3 seconds][Agent] : OK. So I'm just going to, I'm putting in all your details just so when I do transfer your cost, they've got that detail as well. OK. And the 4th of October 1970.

[23 minutes 48 seconds][Customer] : As my good friend of 33 years this year has pointed out, I'm like a really, really, really old fart.

[23 minutes 57 seconds][Agent] : Not that I'm older than you. Make you feel a bit better there.

[23 minutes 54 seconds][Customer] : Now, mind you, he's five years older than me, but he swears he's still only 3030.

[24 minutes 9 seconds][Agent] : Oh, really?

[24 minutes 12 seconds][Customer] : Yeah, he's one of those boys and never grown up.

[24 minutes 13 seconds][Agent] : Uh, OK Yeah, OK. Umm. OK, So what I'm going to do is transfer you to our sales department. Before I do that they join. Is there anything else I can help you with today?

[24 minutes 55 seconds][Customer] : Not that's everything. I just needed the prices for my budget.

[24 minutes 59 seconds][Agent] : Perfect. OK so they will umm, run through the details. I'll ask you because it is another department to UMM, just to confirm the details.

[25 minutes 6 seconds][Customer] : Yep, Yep.

[25 minutes 10 seconds][Agent] : It sure will, yeah sure. Just realized I've spelled the address wrong. Umm, so I'll just re, but I've updated all that so that you should have all those details there. Umm, when they do umm, I'll start from you. So I'll let them know that your payments are on the 11th of each month now, umm, that's assuming where the uh, they won't be able to push it till February. Umm, that'll probably, if they do, it'll probably, if you want to set up, be set up on the same day. Would that be tomorrow?

[25 minutes 22 seconds][Customer] : Yep, it'll be set up for Friday, the payment to go out, but I usually come in and bring up and pay it on Thursday.

[25 minutes 49 seconds][Agent] : That's alright. So alright, so you can give them the dates from when you want this to start. I can just see that you do it monthly, which is the 11th of every month. So your payments all due tomorrow for the other two yourself and for Shelby.

[26 minutes 4 seconds][Customer] : Yeah, my pay doesn't come in, unfortunately until Thursday.

[26 minutes 10 seconds][Agent] : OK, now before I then transfer you, did you want me to fix the payments on yourself and Shelby to move it to when it fits?

[26 minutes 11 seconds][Customer] : So there's this. Yeah, see The thing is, 'cause I'm on on disability, my payments aren't set on one specific date.

[26 minutes 22 seconds][Agent] : Yeah, did you want to, do you want to change it fortnightly to do it on the day you get paid? So it doesn't, not specifically on the month, umm, because that, that, you know, the month of change each, each month on depending on the day it falls on. But we can't set up fortnightly where it'll be, uh, on the fortnight that you get paid if you want to do that.

[26 minutes 48 seconds][Customer] : Yeah, I think that might, might work out a bit better 'cause I, I have gone back to work.

[27 minutes 1 seconds][Agent] : No, OK, it's up to you.

[26 minutes 53 seconds][Customer] : I've I've got a little bit of extra money coming in at this point until Social Security's D double dipping me on the cap 'cause they're wonderful that way.

[27 minutes 10 seconds][Agent] : Leave it.

[27 minutes 7 seconds][Customer] : But yeah, I think for now I'll, I'll just ring up and and try it yeah. I

mean, you guys seem to be pretty fit, you know, if we're like a couple of like a week or so out on the payment, so.

[27 minutes 18 seconds][Agent] : Yeah, no, no, that's all fine. It just means that if I leave it as it is now, and it's up to you and make that we would request it. But what I can do instead of requesting it, I can move it and then you can call us on a day that would suit you. Then you can call us to pay it without us being request us, without us requesting it from the bank. Would you want me to do that for you?

[27 minutes 38 seconds][Customer] : Yeah, yeah, yeah. That would be good. Thank you.

[27 minutes 43 seconds][Agent] : Yeah, we'll do that. Umm, I'll put your details and then we'll go into that way. OK, I'll get out of this one. And if I might just ask you, Mary, that this is not to do with the beneficiary. This is just on the policy itself. Who's covered under the policy? Is it just you or is it you? OK, So what I'll do is I'll go into Shelby's first. That's fine. Thank you for that. Now we can update these. What would we update? The beneficiary? Certainly, which should be have the payment as I mentioned is due tomorrow.

[28 minutes 18 seconds][Customer] : Yep.

[28 minutes 16 seconds][Agent] : Umm, but we'll move this so we don't request it. Umm, let me just get this for you to Friday. Yeah.

[28 minutes 26 seconds][Customer] : So if we leave it to the 13, which is the Friday, Yep, then I'll call up to on Thursday.

[28 minutes 32 seconds][Agent] : And then call on the Thursday, Yeah, Yeah. So we'll do that. So that way, we won't request in that way because what happens is that you might get a call from one of my colleagues saying, and the letter will be sent out saying payment was on, you know, it didn't go through this way. We won't request it until the 30th.

[28 minutes 35 seconds][Customer] : Yep, Yep, Yep.

[28 minutes 47 seconds][Agent] : If you haven't called us on the Thursday, it will automatically be debited. We'll request it on the, umm, the Friday the 13th. OK, so just leave that one for you. And so we're going to now request, uh, January's payment on the 13th of January unless you call us.

[28 minutes 55 seconds][Customer] : Yep, Yep.

[29 minutes 5 seconds][Agent] : Yeah, OK, I'll just leave that for you. So I've just done Shelby's so it is still set off for the months. It's just before we do update though, if I can just have you please concern that you do understand it, that information is true and correct. OK, So that's shall be done. You're just going to change, change the percentages? Yep. OK. So now we'll go into yours there, Jane. Oh, no, not at all. No. And you can, yeah. So when they, when you go through Zoe's, you can let them know the day you want that set up inquiries and changes, but only the policy owner. And if it does get set up on like the first one and you need to change it back so they're all in line. You can always call back and you'll speak to like one of myself, one of my colleagues, and we can then fix the payment dates that suits you. It's just to start that because if you start that up on the tomorrow, then it'll be requested tomorrow.

[29 minutes 49 seconds][Customer] : Yep, Yep, Yep.

[30 minutes 29 seconds][Agent] : But you started on say on the 3rd, 10th, it will be requested on the 30th. It'll be the 30th of every month, but we can always alter that, umm, after the policy is set up. Does that make sense? Perfect. OK, let me just fix this one here for you. Same for yourself. So for the one on, uh, tomorrow, we're going to request it on Friday unless you call us soon. So I'm just fixing that one as well.

[30 minutes 36 seconds][Customer] : Yep, Yep, Yep.

[31 minutes][Agent] : Perfect. So that's done. So that's all done now and now is regarding the policies for yourself or Shelby's or anything else I can help you with.

[31 minutes 10 seconds][Customer] : No, everything's good.

[31 minutes 11 seconds][Agent] : Perfect.

[31 minutes 11 seconds][Customer] : Thank you.

[31 minutes 12 seconds][Agent] : OK, So what I'll do is I'll now transfer you to our sales specialist and I'll set one up for umm, they'll run through it.

[31 minutes 26 seconds][Customer] : Yep.

[31 minutes 18 seconds][Agent] : You can let I can I'll let them know umm an amount that you're

after, but they will run through you know what they start from and you can change that or get other quotes if you like umm, but I'll let them notes approximately the 9 1/2 thousand. Is that right?

[31 minutes 32 seconds][Customer] : Yep. Thank you.

[31 minutes 34 seconds][Agent] : All right, so just hold the line for me, Jane. I won't be a moment.

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

[31 minutes 39 seconds][Agent] : Thank you.

[31 minutes 49 seconds][Customer] : Hello.

[31 minutes 50 seconds][Agent] : Hey Kevin, how are you?

[31 minutes 51 seconds][Customer] : Oh, hi, Lucy. I'm good. Thank you.

[31 minutes 52 seconds][Agent] : That's good. I'm going to give you a policy number. I'm sorry, an ID number.

[31 minutes 56 seconds][Customer] : OK, OK. Yep.

[31 minutes 57 seconds][Agent] : Sorry, so it's 307-6196.

[32 minutes 7 seconds][Customer] : Oh, so not this one that we're talking right now. It's another one.

[32 minutes 9 seconds][Agent] : No, no, because it's Mom. This is Mom on the phone. So I've already fixed up all the details for Zoe. So which means you can just get straight into that.

[32 minutes 15 seconds][Customer] : OK, That's OK.

[32 minutes 17 seconds][Agent] : At the moment it's 200,000 one 9/6.

[32 minutes 18 seconds][Customer] : Thank you, Sir, 3076 960. Yeah. Thank you so much. And that's Zoe Elizabeth. Yep.

[32 minutes 25 seconds][Agent] : The policy's going to renew on the 10th of February, so it does increase on a yeah so So at the moment Zoe is on her mum's policy. She turns 21 on the 25th.

[32 minutes 38 seconds][Customer] : OK.

[32 minutes 38 seconds][Agent] : OK, it's a really old policy.

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

[32 minutes 40 seconds][Agent] : It's the Saint Andrews one that she has umm, which means then, umm, she's going to come off the city. She's 21, not the policy anniversary.

[32 minutes 48 seconds][Customer] : OK. Yep.

[32 minutes 48 seconds][Agent] : So, umm, she's she's already got one set up for her daughter, but now she's going to set one up for Zoe. She might as well get it going now.

[32 minutes 55 seconds][Customer] : OK.

[32 minutes 55 seconds][Agent] : Umm, because it is a different policy.

[32 minutes 58 seconds][Customer] : There's no cap.

[32 minutes 57 seconds][Agent] : You can take out another one.

[32 minutes 59 seconds][Customer] : OK. Yep.

[32 minutes 59 seconds][Agent] : Yeah, if there's not a different 1.

[33 minutes 1 seconds][Customer] : OK.

[33 minutes 1 seconds][Agent] : So I had other daughters got 9 1/2 thousand. I did do a quote.

[33 minutes 4 seconds][Customer] : Yep.

[33 minutes 5 seconds][Agent] : It is per month.

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

[33 minutes 7 seconds][Agent] : She will give you the dates because the next one's due tomorrow. Umm, however, she's moved it to I've moved it to Friday, so she may change the date she'll to the date we can.

[33 minutes 17 seconds][Customer] : OK. All right. Beautiful, Beautiful.

[33 minutes 19 seconds][Agent] : What else I need to tell you all the address have been updated because we've just got all those details now and I've put in and as you can see, I've already put in change details down the bottom.

[33 minutes 28 seconds][Customer] : Yes, thank you. Yep.

[33 minutes 28 seconds][Agent] : So if you can just add on to that when you do do it, just to copy those notes because you get your section and you just put in purchase the payee.

[33 minutes 36 seconds][Customer] : Yes. We'll do as well. That. Yeah.

[33 minutes 37 seconds][Agent] : Thank you.

[33 minutes 38 seconds][Customer] : Thank you. You set up everything nicely at least. I'll do my

best. Thank you.

[33 minutes 42 seconds][Agent] : That's all right. I, I said to her that you might need to go through all the policy details again. Umm, sorry, her profile details again.

[33 minutes 48 seconds][Customer] : Yeah.

[33 minutes 48 seconds][Agent] : Umm, so she's aware of all that anyway.

[33 minutes 50 seconds][Customer] : Oh, thank you. Thank you. Ready. Ready. When you listen, Lucy. Thank you. Yes. Bye. Bye.

[33 minutes 51 seconds][Agent] : All right, ready, Jane, Thanks for holding. I do have my colleague Kevin on the line and he'll be able to set this up for you.

[34 minutes 3 seconds][Customer] : Wonderful. Thank you very much.

[34 minutes 2 seconds][Agent] : OK, My pleasure.

[34 minutes 5 seconds][Customer] : Thank you so much for that.

[34 minutes 6 seconds][Agent] : You have a lovely day. Thanks, Kevin. Bye. Bye.

[34 minutes 8 seconds][Customer] : Thank you, Lucy. Hello.