

[2 seconds][Agent] : Good morning and welcome to Wheel Insurance. My name's Sandy. How can I help you?

[7 seconds][Customer] : Yes. My name is Ricky Gray. I am from Tasmania on on behalf of my mother, Carol Gray, she had a funeral insurance policy in her name that she was paying my funeral insurance. Now she has since passed away and I want to cancel that that policy.

[26 seconds][Agent] : First and foremost, My condolences there, Ricky.

[29 seconds][Customer] : Yeah.

[28 seconds][Agent] : I'm sorry to hear that.

[29 seconds][Customer] : Thank you. Thanks.

[30 seconds][Agent] : OK, not a worry. So this is a policy for yourself, is it?

[36 seconds][Customer] : Yeah. Yeah. Correct. Yeah. It was coming in my mum's account, but it was apology wasn't for me.

[37 seconds][Agent] : OK, Certainly. So let me have a look at that first.

[46 seconds][Customer] : Yep.

[41 seconds][Agent] : Yeah, I'll just quickly remind you that the calls are recorded for quality and monitoring purposes.

[47 seconds][Customer] : That's fine.

[47 seconds][Agent] : Any advice I provide is general in nature and may not be suitable for your situation. And if you could kindly just state your full name, your date of birth and your address for me.

[58 seconds][Customer] : Yep. Ricky James Bell Gray 2 Rescue St.

[1 minutes 5 seconds][Agent] : Lovely. And what's the post code there for Swansea? Thank you very much. And just confirming apart from your mobile number, we've called in, you've called in on, we also have 0362578930.

[1 minutes 1 seconds][Customer] : Swansea Date of birth 12th of the 3rd 73, 7190 130 Yep, that's correct.

[1 minutes 22 seconds][Agent] : Lovely and no e-mail, is that correct?

[1 minutes 25 seconds][Customer] : No, no.

[1 minutes 26 seconds][Agent] : Excellent. Let me have a look at your policy. Bear with me. I'm just waiting for those details to load.

[1 minutes 32 seconds][Customer] : Yeah, right. 02723. Yep. 730. Yep.

[1 minutes 31 seconds][Agent] : OK so we do have your policy 73107 correct now. I do just need to let you know the cancellations are required in writing now. I can see the policy has been enforced since September 2012.

[1 minutes 49 seconds][Customer] : Yep. Yeah. Yep.

[1 minutes 48 seconds][Agent] : You are currently insured at the moment, so \$8865 and with a fortnightly premium of \$9.30.

[2 minutes 5 seconds][Customer] : Yeah, that's correct.

[2 minutes 3 seconds][Agent] : So that's covering. Yeah. OK. So just to remind you of the policy that you do have, because obviously Mum set this up for you.

[2 minutes 5 seconds][Customer] : Yep, yeah.

[2 minutes 13 seconds][Agent] : So I'd say to provide the loved ones with the cash benefit, as I said, \$8865 in the event you pass away. Now it is designed to be used for funerals and other final expenses. However the beneficiaries can use it they choose. If death was due to an accident, the benefit amount is tripled. So that would be 3 times whatever your sum insured is.

[2 minutes 40 seconds][Customer] : Yeah.

[2 minutes 35 seconds][Agent] : When that was first set up back in September of 2012, for the 1st 12 months you were covered against accidental death only and after 12 months it covers death due to any cause including accident. Now, part of your policy, included in your cover is a cash out benefit, which means once the oldest person covered under the policy turns 85, you have an option to cancel your policy and receive a cash out benefit of 50% of the funeral insurance benefit amount to that one life insured. You also have a sum insured bonus. Once the oldest person covered under the policy turns 90, premiums are no longer payable and you'll also receive a 25% sum insured bonus on your funeral insurance benefit amount and no additional cost to you. And then at the age

of 90, if you opt to cancel, you'll cover and receive the cash out benefit. It will be 50% of the funeral insurance, the increased funeral insurance benefit amount to that one life insured. OK, now with that there, we'll see. I mean, I know mum has passed away and my absolute condolences to your family and yourself.

[3 minutes 41 seconds][Customer] : Thanks.

[3 minutes 43 seconds][Agent] : Was there any other reason that you're looking to cancel the cover?

[3 minutes 47 seconds][Customer] : Yeah, well, the frozen all my mum's bank account, so nothing was taken out of it.

[3 minutes 51 seconds][Agent] : OK, not a worry.

[3 minutes 52 seconds][Customer] : And yeah, and I, I want to get different life insurance for that fee. Insurance from my local bank, yes.

[4 minutes][Agent] : OK, so you do know that we would still pay above and beyond anything else that you do have. So this would see if you did have something with your, your financial institution, we would still pay above and beyond that.

[4 minutes 13 seconds][Customer] : Yeah, well, at the moment they 'cause they're frozen all my mum's account, so enough to be going to take in, be taken out of it.

[4 minutes 18 seconds][Agent] : Yeah, I understand. Yeah, I completely understand. I mean, it is something that you can update to your account by all means because you are the, even though mum paid for it, you are the policy owner.

[4 minutes 22 seconds][Customer] : Yeah, Yeah, I'd, I'd rather cancel at the moment.

[4 minutes 35 seconds][Agent] : OK.

[4 minutes 34 seconds][Customer] : You want to cancel it?

[4 minutes 35 seconds][Agent] : So just to keep him.

[4 minutes 36 seconds][Customer] : Yeah.

[4 minutes 37 seconds][Agent] : Yeah. Just keeping in mind if you do proceed to cancel it there Ricky. And then if you do wish to look at taking out a new policy, so you would be starting afresh. So it would be a whole new coverage at the time that you have already served on this cover won't apply

and it will be a new policy. And just to give you an idea, let me just bring up those details because this one you've had for quite some time. Let me have a look and see what the difference. And the policies do work slightly differently. So let me have a look.

[5 minutes 5 seconds][Customer] : So I'm only trying to the bank details into my name. Would it be any less or any more or.

[5 minutes 12 seconds][Agent] : No, it'll be the same. It'll be that same premium that you're currently paying.

[5 minutes 18 seconds][Customer] : Right. Sorry, but yeah, OK. Right.

[5 minutes 23 seconds][Agent] : Sure.

[5 minutes 20 seconds][Customer] : Just give me a minute and I'll just go up to the car and get my details and my thanks. Yeah.

[5 minutes 27 seconds][Agent] : Yeah.

[5 minutes 26 seconds][Customer] : She had had bowel cancer.

[5 minutes 29 seconds][Agent] : Oh, no, they reckon. I've heard that. They say that's one of the worst, too.

[5 minutes 30 seconds][Customer] : Yeah, yeah. And the day she got diagnosed with bowel cancer, I had a attack same day.

[5 minutes 39 seconds][Agent] : Oh my goodness, Ricky.

[5 minutes 41 seconds][Customer] : Yeah, I come on, I get worried. I had a attack and I've now I've got a a mechanic open two of the heart valve in the chest now, So.

[5 minutes 41 seconds][Agent] : Oh dear. See.

[5 minutes 49 seconds][Customer] : And I say my mum down here, the local hospital, I sit in my couch for 10 days will her until she passed away.

[5 minutes 56 seconds][Agent] : And that's it. You'd, you'd do anything for your mum, wouldn't you?

[5 minutes 57 seconds][Customer] : Yeah, yeah.

[6 minutes][Agent] : Like, you know, they're just.

[6 minutes 1 seconds][Customer] : And I said I got a phone call and I said kiss from the fire because

she couldn't talk, but she knew there and I kissed from the phone. So I'll be back. I mean, mum don't go nowhere. And I walked outside so I can't talk. And so my mother had passed away and I went walked back inside and she went she took her last breath before I got back inside the back into the hospital. Right. OK, I'll give them my my details.

[6 minutes 17 seconds][Agent] : Oh, oh, Ricky, sure, let me just go my update.

[6 minutes 26 seconds][Customer] : I bank would have been go bank.

[6 minutes 29 seconds][Agent] : Sure, just a moment. I'll hop in there for you. We'll get that updated. Alrighty, the BSB when you're ready. Yep. And when you're ready, the account number and that's in your name, Rich Grey. Beautiful. So with that there, Ricky, thank you for providing us with your UPDA updated banking details. Can I please confirm you verbally agree for your fortnightly premium to be debited from your Bendigo bank account BSB 633 Triple O account number 133742619 in the name of Ricky Gray to run through a bulk electronic touring system, yes or no?

[6 minutes 39 seconds][Customer] : Yeah, just a SEC, right, those by you 633000, 133742619 Yep, Yep, Yep, yes.

[7 minutes 27 seconds][Agent] : OK, that's been updated. Now the next regular payment so I will let you know will be on Monday the 13th of December, just that coincide with pay days for yourself.

[7 minutes 38 seconds][Customer] : That I'll have to go cheque. That'll be alright. I'll just leave money in the bank. It's alright. Yep.

[7 minutes 45 seconds][Agent] : OK, so your regular payment is for \$9.30 and I just did a quick look at if you were to take out a similar, so a similar sum insured. So to give you an idea, if you had cancelled this and set up a whole new policy at 88000 where you're currently insured for 8000 nine 8865 you'd on the newer policy. Just to give you a heads up that premium would start on \$8000 at \$15.81.

[8 minutes 16 seconds][Customer] : Right.

[8 minutes 13 seconds][Agent] : So you, you are looking at about another \$6 or so more if you, if you had to cancel this and then looked at a newer one later down the track.

[8 minutes 17 seconds][Customer] : Yeah, OK. Yeah, I understand. Yep.

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

[8 minutes 27 seconds][Customer] : Yep. You do that from my bank. Yep.

[8 minutes 23 seconds][Agent] : So with that there, are you happy to leave this one as is or Yep. So it all now go to your bank account, correct? Yeah. So this it's a fortnightly premium of \$9.30.

[8 minutes 31 seconds][Customer] : So it's from these three days each month on the 13th, which, oh, fortnight. Yep.

[8 minutes 38 seconds][Agent] : So it's Monday fortnightly, fortnightly, correct.

[8 minutes 43 seconds][Customer] : OK, Yep. Alright, Yep. I'll sort that out.

[8 minutes 46 seconds][Agent] : OK, certainly. So the only other thing and to ensure that we are on the same page there, Ricky, just confirming you are now happy to keep your policy in place going forward. Your next payment will be \$9.30 and will be debited on the 13th of December. Is this correct? Yes or no?

[9 minutes 3 seconds][Customer] : Yep, that's correct. Yep.

[9 minutes 4 seconds][Agent] : Not a problem that's all being done. If you do ever have any questions or any concerns, don't ever hesitate to give us a call back. Our office hours are Monday through to Friday and you can call us on the same number you called us today. We're here from 8:00 AM to 8:00 PM Monday to Friday.

[9 minutes 22 seconds][Customer] : OK, thanks very much.

[9 minutes 24 seconds][Agent] : No problem at all with. And if, as I said, don't hesitate to call us if there is ever anything else we can assist you with.

[9 minutes 31 seconds][Customer] : Yeah, Thanks very much for that. I really appreciate it.

[9 minutes 34 seconds][Agent] : Look, thank you again for your time and again, my condolences.

[9 minutes 38 seconds][Customer] : Yeah, thank you. Yeah.

[9 minutes 37 seconds][Agent] : I I couldn't even begin to imagine.

[9 minutes 40 seconds][Customer] : No, to watch me and your mum go all that, which is hard.

[9 minutes 40 seconds][Agent] : Yeah, I don't even want to even.

[9 minutes 45 seconds][Customer] : Obviously she's down the local, she's down the local local non

nursing home. They got a little care unit down here and she before she got real bad, she could talk and she could give me a vomit bag. By the time I got up out of the chair, how off the couch she'd already done down the top. So I pressed the bars for someone to come and help. No one turned up. So I said mum. No mum. They said I'll get you up off the chair and and dress. You said you can't do that, so you've got the heart attack and I got up, my dress drawer was wiped your band with a with a wet funnel and yeah, done away. So yeah. And that was, there's two young boys walking past that new mum and I told them what happened and I said, look, you boys were young. I said then me father, guy and you told your grandparents and your mum and dad and your brother and sister you love them 'cause you know when you get me anyone day and all the next.

[10 minutes 36 seconds][Agent] : Isn't that the truth? And nobody, that's it. You just don't know when. And you've really, really, really got to appreciate every moment that you have.

[10 minutes 46 seconds][Customer] : That's right. Yep.

[10 minutes 45 seconds][Agent] : It's just, yeah, like, I mean, my mom is now in her 80s, and I couldn't even begin to imagine what life would be like without her. Like, I don't. I don't even wanna don't. Don't even. I mean, yeah, we lost dad in September last year.

[10 minutes 59 seconds][Customer] : Well, I've lived with them all my life.

[11 minutes 2 seconds][Agent] : Yeah.

[11 minutes 1 seconds][Customer] : Yeah, I live with mum all my life and last 20 years old of a carer and I took her to Hobart, all appointments for doctors because you can drive.

[11 minutes 12 seconds][Agent] : MMM. Oh, aren't you good?

[11 minutes 11 seconds][Customer] : I've talked to him, I've done all my housework and yeah, so now I come and empty house now, so.

[11 minutes 16 seconds][Agent] : Yeah, that and I think that's probably the hardest part of it all, isn't it? The, you know, umm, not having that constant companion ship, you know, there that person to talk to.

[11 minutes 24 seconds][Customer] : Yeah, yeah, yeah.

[11 minutes 30 seconds][Agent] : Yeah.

[11 minutes 31 seconds][Customer] : All right.

[11 minutes 31 seconds][Agent] : Are your neighbors good there, Ricky?

[11 minutes 33 seconds][Customer] : Now we've got both places next door to us, so both hallway places.

[11 minutes 38 seconds][Agent] : Uh, so they come and go.

[11 minutes 40 seconds][Customer] : And what the big one next to me is the B&B. It's B&B, you know, once it's a hallway house. So. And just everyone on our streets, all all door passed away to everybody. Yeah, she's a bad, bad. Don't even don't even rest the street because we're all going in that street.

[11 minutes 51 seconds][Agent] : Gosh, no, don't say that.

[11 minutes 59 seconds][Customer] : Out of the whole street, there's only four is left in the whole street.

[12 minutes 5 seconds][Agent] : Oh.

[12 minutes 5 seconds][Customer] : It's 33 gone. One house. Kevin Dalton, Ben, Roger Barn. He's gone. Mrs. Morris. I'm misrating. She's gone. Dawn. So how long they're gone? Jimmy Morris and she's gone. Mr. Mr. Nearest are both gone. Mum's gone. Miss Dodge, that's in the one St. So my street's very quiet at the moment.

[12 minutes 26 seconds][Agent] : Oh gosh, yeah. And did they all move in there or all at the same time, roughly or?

[12 minutes 39 seconds][Customer] : Now I've all lived here since like, well, like when my grandfather came out of the war 'cause it's in your grandfather's house I'm living in. They, they all built, they all built their houses all the same time when I, when I came back from the war.

[12 minutes 46 seconds][Agent] : Yeah, Yeah.

[12 minutes 51 seconds][Customer] : So I've known even since I've lived here. So they're all all getting a lot, all the raised noise and all passed.

[12 minutes 54 seconds][Agent] : Wow, sure. I know that was like when my grandma passed away where she lived here in Sydney and it was the same, like they all moved in around the same time,

you know, all their like they were living there when all their husbands went off to war and things like that. And then, you know, unfortunately they all sort of slowly started to to pass on. And I was just, you know, like the things that you grew up with, like you said that, you know, about. Umm, yeah, yeah. They're, they're the do you know what I mean? Like your neighbors that you knew and, you know, like, I mean, I know we didn't live with men, but you know, like we were there, you know, pretty much every other weekend. So you get to know them. They become like uncles and aunties to you.

[12 minutes 58 seconds][Customer] : So yeah, yeah, yeah, yeah. Well, my dad lived here in the house after he'd popped an accident in the boat. And I looked after her for a few years too. So she's gone.

[13 minutes 40 seconds][Agent] : Oh, dear.

[13 minutes 48 seconds][Customer] : And so, yeah, my mum, my mum was known as the Pumpkin Lady in Tasmania.

[13 minutes 56 seconds][Agent] : Oh, really? Yeah.

[13 minutes 54 seconds][Customer] : So you go to giant pumpkins and took them down to a local show there, took them down to the local show called Brimfree, just S Hobart. And yeah, she known the Pumpkin Lady.

[14 minutes 5 seconds][Agent] : Oh, wow.

[14 minutes 5 seconds][Customer] : She grew one, She grew 170.

[14 minutes 6 seconds][Agent] : He doesn't love a good pumpkin.

[14 minutes 8 seconds][Customer] : Yeah, she grew 170 kilos in my backyard.

[14 minutes 12 seconds][Agent] : Goodness me.

[14 minutes 14 seconds][Customer] : Yeah.

[14 minutes 14 seconds][Agent] : That is enormous.

[14 minutes 14 seconds][Customer] : So she known the Pumpkin Lady. Yeah, yeah, known as the Pumpkin Lady.

[14 minutes 18 seconds][Agent] : Oh, oh. How? 13. Correct.

[14 minutes 19 seconds][Customer] : So that payment will come out on the 13th of this month and then every four night after that. OK, I'll, I'll go to the dance floor now. I'm going in. Alright. Thank you very much for your help.

[14 minutes 26 seconds][Agent] : Yeah, my pleasure. You take care.

[14 minutes 33 seconds][Customer] : OK, Thank you. Bye.

[14 minutes 35 seconds][Agent] : Thanks. Bye.

[14 minutes 35 seconds][Customer] : Bye. Bye.

[14 minutes 37 seconds][Agent] : Bye.