

[2 seconds][Agent] : Hi, good afternoon. My name's Rick from Real Insurance. How are you?

[6 seconds][Customer] : Yeah, good. Thanks.

[7 seconds][Agent] : That's good. So I was just chatting with Sarah. She let me know that you're wanting to go ahead on the \$3000 funeral insurance top up. So we'll get that sorted for you just as a formality. I know you've confirmed these details, so I just need to confirm them again. Can I get your full name and date of birth, please?

[15 seconds][Customer] : Yes, Irene. Linda Fisher, 16th of January 1972.

[27 seconds][Agent] : OK, thank you so much. And you are an Australian resident. Perfect. And so just confirm I've got all the details correct. Your home and postal address #4 Barbour St. Turbo Queensland 4605. Yep. Your mobile 0467329667 and e-mail I've got how is it?

[34 seconds][Customer] : Yes, yes, yes, Pfizer, that's it.

[57 seconds][Agent] : isalindaisalindafish16@gmail.com Yep, beautiful. OK, so I know you know how all of this works, OK, but I have to just tick off a few boxes with you and then we'll get this all into place.

[1 minutes 12 seconds][Customer] : Yes.

[1 minutes 11 seconds][Agent] : OK, so the you know for the 1st 12 months you'll be covered for accidental death and accidental serious injury. Only after the first 12 months, you'll be covered for death by any cause. In addition, there is the terminal illness benefit included, which means that if you were diagnosed by So after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we will pay out your claim in full to you. OK, now you can have between 3000 up to \$5000 cover on this policy. Keep in mind you may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment element. If you cancel outside of the 30 days you'll cover all stop and you'll not receive anything back. OK, Yep, Yep.

[1 minutes 58 seconds][Customer] : So because, excuse me, I've been, this is, I've been, I started this cat back in 2022.

[2 minutes 7 seconds][Agent] : Yes, yeah, yeah, yeah.

[2 minutes 7 seconds][Customer] : So Will, will it still be like the same, you know, just I'm paying extra.

[2 minutes 13 seconds][Agent] : So there's no, yeah, there's no changes to what you've got already your \$10,000 policy, OK.

[2 minutes 18 seconds][Customer] : Yeah.

[2 minutes 18 seconds][Agent] : This is just for the additional \$3000 cover.

[2 minutes 22 seconds][Customer] : Yeah.

[2 minutes 23 seconds][Agent] : OK.

[2 minutes 24 seconds][Customer] : OK. Yeah.

[2 minutes 23 seconds][Agent] : And so then in total you'll have you'll have \$13,000 worth of cover.

[2 minutes 29 seconds][Customer] : OK. Yeah. Yeah.

[2 minutes 30 seconds][Agent] : Yeah, OK.

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

[2 minutes 32 seconds][Agent] : Yeah, alright.

[2 minutes 33 seconds][Customer] : Sorry for interrupting you.

[2 minutes 33 seconds][Agent] : And, and so no, don't, don't apologize, that's OK. Any, any time if you've got a question or something doesn't quite sound right, you stop me any time. OK.

[2 minutes 35 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 44 seconds][Agent] : So as you know, with our funeral insurance, your premiums are designed to stay the same and not increase as you get older. And you can of course also find information about opening the instruction on our website, OK. And there is the early cash out option where at any time after you reach the age of 85, you can choose to end the cover and we'll pay you up 75% of the funeral insurance benefit. OK. So any questions there before we get that one finalised for you?

[3 minutes 13 seconds][Customer] : No, no, no questions. No. I wanted to up a bit there.

[3 minutes 15 seconds][Agent] : Alright, so we're going with the is, yeah, yeah. So we're going with the additional \$3000 cover, which was a monthly payment of \$14.42.

[3 minutes 28 seconds][Customer] : Yes. And will it be coming out on the 14th at the time?

[3 minutes 25 seconds][Agent] : Are you able to continue RE Yeah, yeah. So that's what I was going to say. So we can set it up to be on the same day. So you're happy in the 14th of every month?

[3 minutes 37 seconds][Customer] : Yes, Yes. No, I'm happy with that. Yeah.

[3 minutes 41 seconds][Agent] : Yeah. And just for security reasons, I don't have any access to the details you've already provided us. So I do just need to get your bank account details again, please. So just the BSP number and account number. Yep, Yep, Yep. Perfect. And that's a Commonwealth Bank savings account in your name.

[3 minutes 54 seconds][Customer] : Yes, 064423, My Account number's 10016014 Commonwealth Bank.

[4 minutes 12 seconds][Agent] : Yep. And savings account that's in your name.

[4 minutes 11 seconds][Customer] : Yes, yes.

[4 minutes 17 seconds][Agent] : Perfect. Alright, I just need you for a couple more minutes. I'm going to reach you. The final declaration, OK. And there's two questions at the end that I need you with yes or no, and then we're done.

[4 minutes 26 seconds][Customer] : OK. Thank you.

[4 minutes 26 seconds][Agent] : OK, alright, it's Reeds here. Thank you Irene. Linda Fisher, It is important you understand the following information. I will ask for a minute to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Live free of Australasia Limited whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as Real Insurance, to issue an arrange this insurance on it's behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you've provided when assessing your application. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes, issue cover other related services.

We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handle claims. Our privacy Policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you've agreed to take out a single real funeral cover with the following cover. Irene Linda Fisher is covered for \$3000 in the event of death. In the case where death is accidental or if you suffer to find accidental serious injury, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental serious injury cover for each life insured under age 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the trade benefit amount. If you take up this early cash out option, you'll no longer have the right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment element, sorry savings or investment component. You can you cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we'll give you notice before doing so. If cover ends by age 85, no benefit is payable and there is a refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that day and you'll not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for life insured. At this point your total premium for your first year of cover is \$14.42 per month. Your premiums are level which means that is to stay consistent year on year and will only change if you also your cover or the insurer adjusts the premium rates applying to your policy. The insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to insurance of between 34% and 50%, calculated on a level basis over the life of the

policy. Your premium will be debited from your nominated bank account in the name of Irene Linda Fisher, which you're authorized to debit from and have provided to us. We may provide recent communications to you via the e-mail address you provided to us. This will include any legal notices we are required to provide you in writing. If you prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, ES and FSG will be mailed to you and if you provide added us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. You may cancel your policy and any premium you may have paid will be re refunded in full unless you've lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel any existing policy until you've received and reviewed our policy in full. Finally, we have a complaint Assess which you can access at any time by contacting us. Full details are available. All fine and in the documentation we're sending you. Irene, do you understand and agree with the declaration?

[9 minutes 12 seconds][Customer] : Yes, I do.

[9 minutes 13 seconds][Agent] : Thank you. And would you like any other information or would you like me to read any part of the product disclosure statement to you?

[9 minutes 21 seconds][Customer] : No, let us all go there then.

[9 minutes 23 seconds][Agent] : Alright, well, look, thank you so much for taking the time there. So that extra cover, it is now all in place for you. OK, You want a quote?

[9 minutes 31 seconds][Customer] : Yeah, I, I wanted to put my beneficiaries down today as well too.

[9 minutes 34 seconds][Agent] : Yeah, no worries. You just hold the line. 1 moment. I'll get you back through to the customer support team.

[9 minutes 41 seconds][Customer] : OK. Thank you.

[9 minutes 39 seconds][Agent] : OK, Alright. 1 moment. Hi Irene, it's Rick again. I have my colleague Joseph on the line. He'll take over from here and help you get your beneficiaries nominated.

[10 minutes 52 seconds][Customer] : OK.

[10 minutes 52 seconds][Agent] : OK, umm, And just for the recording, we have confirmed the entire profile name, date of birth, home and postal address, contact number, e-mail and policy types.

Thanks for that, Rick.

[10 minutes 53 seconds][Customer] : Yes, yes.

[11 minutes 4 seconds][Agent] : Umm.