

[11 seconds][Customer] : Hello.

[11 seconds][Agent] : Hello, good afternoon. Welcome to Support Change speaking with Ruthy.
How can I help you?

[17 seconds][Customer] : Hello, dear. My name's Deborah Howard. I California. I've been with you people for quite some time now. Do you need my policy number?

[29 seconds][Agent] : Yes, please. OK. Now just reconfirm again your full name and date of birth. Thank you for that couple more details. Your what type of insurance is it? OK. And what's your address including the post code?

[32 seconds][Customer] : It's 240706080 Deborah Jen Howard 151158 I've got a Silverlight cover unit 255 a Berea Rd., Glenorchy in Tasmania, 7010.

[1 minutes 17 seconds][Agent] : OK. And there's no e-mail on file. Do you have an e-mail at all? Sorry. Wait for a minute.

[1 minutes 21 seconds][Customer] : Yeah, it's Debbie Howard 58.

[1 minutes 33 seconds][Agent] : Yeah. Yep.

[1 minutes 35 seconds][Customer] : Debbie Howard 58 at outlook dot com.

[1 minutes 43 seconds][Agent] : OK, so just confirming it's Debbie DE Double B i.e.

[1 minutes 48 seconds][Customer] : Yep, Yep.

[1 minutes 49 seconds][Agent] : HOWLE doublet58@outlook.com. Now there's no dots in anywhere. It's just continuous.

[1 minutes 59 seconds][Customer] : It's Debbie Haller, 58 at Outlook.

[2 minutes 2 seconds][Agent] : Yep, Yep. Perfect. OK, that's been updated and we do have your contact number here as 04976 FI sorry, 0497650175.

[2 minutes 3 seconds][Customer] : Yeah, yeah, that's right.

[2 minutes 18 seconds][Agent] : Perfect. How can I help you today?

[2 minutes 21 seconds][Customer] : Well with the cost of living and everything from when I first joined up, I was seeing want to see about increasing my benefit.

[2 minutes 34 seconds][Agent] : OK. I need to check Cos I'm not sure whether we can increase this

one because it is a one that you've had some time and two, it was a level premium. So you currently have 9000 in place. Let me check if that does allow me.

[2 minutes 56 seconds][Customer] : Yeah.

[2 minutes 51 seconds][Agent] : Otherwise you can do what's called a top up with our current policy and you can choose an amount that would be suitable for you.

[3 minutes][Customer] : So how does that work?

[3 minutes 2 seconds][Agent] : Well, you got a a choice. No. So looks like we should be able to let me just check. So you can choose up to 15,000. However, you do have the 12 month waiting tooth for natural causes. So if you were to, what were you looking at increasing it to? Yeah, yeah.

[3 minutes 19 seconds][Customer] : Well, I mean, from when I first joined up, 9000 would cover the funeral, but nowadays it wouldn't. So I'd have to be looking at about 15,000.

[3 minutes 31 seconds][Agent] : Let's see.

[3 minutes 46 seconds][Customer] : Because I only pay about \$19.00 a fortnight now.

[3 minutes 31 seconds][Agent] : So an additional 6000, if you were to take that up to six, let's just check 15 you do because it was based, you've had it for some time, it was based on your age at the time. So based on your age, because it does the increased amount, so an additional 6000, you are looking at \$24.59? Yeah, no, sorry. Let me get that \$26.39 on top of which is \$46.01 per fortnight.

[4 minutes 15 seconds][Customer] : Oh, God. Well, I'm gonna have to do it.

[4 minutes 25 seconds][Agent] : Let's see on our card that's if you do that one.

[4 minutes 21 seconds][Customer] : I'll have to do it because I mean, you know, it's too much for my family. Pardon.

[4 minutes 28 seconds][Agent] : Yeah, OK. Let me just check, just bear with me for one moment.

[4 minutes 33 seconds][Customer] : You're right.

[4 minutes 33 seconds][Agent] : So that was 26. Just trying a little look.

[4 minutes 51 seconds][Customer] : When I first started I did have my two daughters. I was I had one for them too.

[4 minutes 57 seconds][Agent] : Yep, Yep.

[4 minutes 57 seconds][Customer] : But then they turned out for me and I said you will have to get your own now if you want to. That's why I only had it for a small amount too because I've paid an extra for them.

[5 minutes 9 seconds][Agent] : Yeah.

[5 minutes 10 seconds][Customer] : But for 15,000 I understand naturally it would have to go up a fair bit.

[5 minutes 17 seconds][Agent] : Let's have a look. I'm just going to see the process there, whether we can do this one that will be under the same one. Let's see. OK. Just seeing if that's going to allow me to do this. OK. So to increase it as I mentioned, So what we'll do is we'll run through and it'll just update. I will just keep a reminder what your policy is all about again, OK. And then we'll do the increase.

[6 minutes 35 seconds][Customer] : Right.

[6 minutes 36 seconds][Agent] : This will run through the process there. OK. So firstly there Deborah, can I confirm that you are an Australian resident?

[6 minutes 39 seconds][Customer] : OK, yes.

[6 minutes 46 seconds][Agent] : OK, so the the fuel insurance or the Silver Life color provide your family members with a cash benefit of up to \$50,000 in the event that you pass away. It can be used not only for funeral expenses but also other fine expenses like unpaid bills. If death 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 are covered for accidental death. Only after 12 months it covers death due to any cause including an accident. This applies to the increased amount. Included in your cover is a cash benefit 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.

[7 minutes 45 seconds][Customer] : Mm hmm.

[7 minutes 46 seconds][Agent] : You also have a sum insured bonus. Once the oldest person covered under the policy turns 90, your premiums are no longer payable and you will receive You'll

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 out benefit, it will be 50% of your increased funeral insurance benefit amount for one life insured. So as I mentioned earlier, you currently have a policy for \$9000. OK, Now you did mention you're looking at increasing it to the 15,000.

[8 minutes 20 seconds][Customer] : No, Yeah, yes, 46 wasn't it?

[8 minutes 29 seconds][Agent] : So as I mentioned to you, the 15,000 would be, let me just get that, just it was an additional 26. I'm just going to because you've got also a additional accidental serious injury which will run through that won't be a minute, OK. So for the 15,000, OK, because there's the additional accidental death benefit, so it'd be additional amount per fortnight that portion, the 6000 OK, in addition will be 2459 OK.

[9 minutes 15 seconds][Customer] : Yeah.

[9 minutes 14 seconds][Agent] : However, let me just get to the next part. You also have the accidental serious injury, which I'm just going to let you know with that one there as well. So the accidental seriously do you cover provides your lump sum, provides a lump sum payment chip cover costs if you were seriously injured in an accident and did not pass away. Specifically, this option covers contraplegia, paraplegia, hemiplegia, blindness, deafness, or total permit loss of use of two limbs. The benefit amount is equal to three times the funeral insurance benefit amount and we'll cover you until the policy anniversary following your 75th birthday. So that one there just once you get that down, sorry because I'll give you the breakdowns for both.

[10 minutes 9 seconds][Customer] : None.

[10 minutes 3 seconds][Agent] : So for the 6000 is 2459 on top of so for the SER accidental series injury, it's a triple benefit. So that one is an additional 18,000. So that will be \$1.80 per for now on top of your current premium. So your total premium would be the \$46.01.

[10 minutes 22 seconds][Customer] : Right, right.

[10 minutes 27 seconds][Agent] : OK, so she can take this question you.

[10 minutes 31 seconds][Customer] : So does that mean that?

[10 minutes 33 seconds][Agent] : Yeah, sorry.

[10 minutes 33 seconds][Customer] : Oh, sorry, go on.

[10 minutes 35 seconds][Agent] : No, no, go for it.

[10 minutes 38 seconds][Customer] : So where you said it's a 12 month waiting period.

[10 minutes 43 seconds][Agent] : Yes, Yep.

[10 minutes 43 seconds][Customer] : I understand that, but what if I was to pass away in that in the next 12 months? Wouldn't I have any cover?

[10 minutes 51 seconds][Agent] : No, no, no, you do. This is only the additional. So everything will still remain with the policy. So it'll be nice. So let's say if it's accidental death and that covers you straight away, but if it's natural causes, there's SI, there's 12 months waiting period for that additional top up, which is that 6000, that's the 12 month waiting period.

[10 minutes 56 seconds][Customer] : All right, right.

[11 minutes 14 seconds][Agent] : OK.

[11 minutes 14 seconds][Customer] : No, that's all right. That's all right.

[11 minutes 15 seconds][Agent] : Now, so if you were to take out the 15,000 of natural causes plus you've got the additional accidental, maybe accidental death is included, that's tripled. But the accidental serious injury if you that goes automatically tripled as well. So if you had all of that, so that's 45. So the total print will be \$46.01 per fortnight.

[11 minutes 27 seconds][Customer] : Yeah, right. No, that's fine.

[11 minutes 44 seconds][Agent] : OK, OK, so now just to continue with this part won't be a moment. So your benefit amount and the premium amount will not increase annually. OK, So it is a policy that doesn't increase, OK, it won't do that.

[12 minutes 3 seconds][Customer] : Oh, thank God for that. No, I, Chris. God, everything's gone up so much. And you know, I was worried about it.

[12 minutes 5 seconds][Agent] : Yeah, yeah, no, that's fine. OK. So as so with that will be the \$46.01. So because you have the silver life cover, so the premiums still won't increase, OK, But it was based on your age that you are at the time.

[12 minutes 30 seconds][Customer] : Right.

[12 minutes 26 seconds][Agent] : So that's why the premium different taking the 6000 T at today's date.

[12 minutes 42 seconds][Customer] : Yes, thanks.

[12 minutes 32 seconds][Agent] : Now let me just check, OK, so in terms of this, so you are you happy for me to increase the OK, let me just check, OK. So it just says I only have for me to increase the benefit amount on the Silver life cover on your policy. OK. So that will bring it to just to reconfirm your total benefit then will be \$15,000 for natural causes, it'll be \$45,000 for accidental debt and 45,000 for accidental serious injury. So that's everything we've just gone through there.

[13 minutes 5 seconds][Customer] : Yes, Yep, right, right.

[13 minutes 26 seconds][Agent] : OK, Let me just see if there's anything more there. 1 moment watching that. OK. OK. So just confirming there with you, Deborah, you're happy for me to increase this for you.

[14 minutes 1 seconds][Customer] : Yes, thank you.

[14 minutes 3 seconds][Agent] : OK. So this has been completed for you and will be effective from your next regular collection date. We'll also send out new policy documents reflecting that change.

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

[14 minutes 13 seconds][Agent] : So your premiums now will be \$46.01 OK, We'll send out new policy documents reflecting that change and your payment.

[14 minutes 33 seconds][Customer] : Yeah. What date was that on?

[14 minutes 26 seconds][Agent] : So then the payment due on the 30th of August, that's going to be the \$46.01 OK, 30th, which is next TH next Friday, a week today.

[14 minutes 39 seconds][Customer] : Yeah, Yeah, I meant to say it's next Friday.

[14 minutes 42 seconds][Agent] : Yeah, next Friday. OK, Now we're going to send you all your new documents. OK?

[14 minutes 42 seconds][Customer] : Yeah, right.

[14 minutes 47 seconds][Agent] : So it would go to the details that we've done today. Let me just

check. So we've added your e-mail. Let me just done your e-mail. OK, so that's all done for you there. Now, anything else I can help you with today?

[15 minutes 8 seconds][Customer] : You have got my beneficiary down there, Casey Connor.

[15 minutes 12 seconds][Agent] : Let's have a look here. Your beneficiary, Casey, So when you resend out your documents, nothing's changed. So your policy number's the same, everything is the same. You'll just see the additional OK, what we went through.

[15 minutes 37 seconds][Customer] : Right.

[15 minutes 36 seconds][Agent] : So there is that 12 month wages for the 6000, OK, for the natural causes that you'll see, then your beneficial will still be listed there. OK, so everything is done for you.

[15 minutes 40 seconds][Customer] : Yeah, yeah. When was I due to get the three yearly thing?

[15 minutes 53 seconds][Agent] : Let's have a look. That's going to be next year, OK.

[15 minutes 59 seconds][Customer] : Oh, right.

[15 minutes 59 seconds][Agent] : So when you get your renewal note, when you get your renewal note just next year, so you should get that round about mid to to late July, it will have the the amount that that would be due for you.

[16 minutes 12 seconds][Customer] : Right. OK, that's fine.

[16 minutes 15 seconds][Agent] : Perfect. OK, Anything else I can help you with today?

[16 minutes 21 seconds][Customer] : No, I think I've got everything right.

[16 minutes 24 seconds][Agent] : Perfect. OK, so I'm just making sure. OK, all done for you.

[16 minutes 37 seconds][Customer] : OK. Thanks very much, dear.

[16 minutes 36 seconds][Agent] : Well, my pleasure. I don't believe there's anything more. I'm just going to have one last look. I won't be in a moment. Sure, that's all done. We've read through the options there. OK, accidental serious injury premium. OK, then. All done for you there, Debra. You have a lovely afternoon and thanks for your call.

[17 minutes 7 seconds][Customer] : OK. Thank you too. Bye.

[17 minutes 9 seconds][Agent] : Bye bye.