

[4 seconds][Agent] : Welcome to Rail Insurance. You're speaking with Ken. How can I help Ken?

Ken. Yeah, Ken. Yeah. How can I help you today?

[8 seconds][Customer] : 10710, yeah. Hi, Ken.

[12 seconds][Agent] : Premium is for consumer insurance for somebody.

[14 seconds][Customer] : I just want to know what the premium is for a funeral insurance for somebody that's already 79.

[28 seconds][Agent] : OK, no worries. I can assist you with that.

[34 seconds][Customer] : Yes, yes, Cabinet member.

[30 seconds][Agent] : So this is for a family member, friend, family member. OK, all good. So now I can assist with that, but we would need to get some basic details that will allow me to go through some pricing. I'll explain the main features and any questions let me know. Could I start with who am I speaking with right now?

[52 seconds][Customer] : That's Wendy Richards.

[52 seconds][Agent] : Your name is Wendy. OK. Yeah. Thank you. Wendy, can I just confirm the family name is first name and last name?

[54 seconds][Customer] : My name is Wendy, right?

[1 minutes 3 seconds][Agent] : Jeffrey Richards. OK.

[1 minutes 1 seconds][Customer] : His name is Jeffrey Richards, J.

[1 minutes 5 seconds][Agent] : Jeffrey with AGJ. OK, No worries. G not GJEFFREY and Richards.

[1 minutes 7 seconds][Customer] : Yeah, that's right.

[1 minutes 12 seconds][Agent] : Richards. Thank you.

[1 minutes 16 seconds][Customer] : Yep.

[1 minutes 16 seconds][Agent] : And can you please confirm Jeffrey's date of birth? Yeah, that's all right. Take your time.

[1 minutes 30 seconds][Customer] : Oh goodness me, I get so confused with all my birthdays. 15, either the 15 or the 16. Maybe 20.

[1 minutes 42 seconds][Agent] : Yeah, yeah, take your time. That's what I said. Just take your time.

Just confirm because I just want to get once we have the data that would allow me to get some pricing.

[1 minutes 43 seconds][Customer] : I think, alright, that's 15, 9 44.

[1 minutes 56 seconds][Agent] : 15th of the ninth, yes, 441944. OK, thank you. Please note calls are recorded. Any advice I'll provide this general nature may not be suitable to Jeffrey situation.

[2 minutes 3 seconds][Customer] : MMM, Yep, that's fine.

[2 minutes 10 seconds][Agent] : Now in case the line drops out. Wendy, your best contact number, is it the mobile number that you're calling from? Yep. No worries. And I'll confirm that Jeffrey is a male and an Australian resident.

[2 minutes 16 seconds][Customer] : The one I'm on now, that's right.

[2 minutes 23 seconds][Agent] : Yeah. All right. Thank you. Well, what's prompted you to look into funeral Cover on behalf of Jeffrey?

[2 minutes 30 seconds][Customer] : I was just sick to you as mine. And I thought, oh, he cancelled his. He had a problem.

[2 minutes 31 seconds][Agent] : I was just thinking of of mine and I thought he had a problem. I joined somebody else.

[2 minutes 39 seconds][Customer] : I joined him up with somebody else and he had a terrible problem with it. And he ended up, they gave his money back. So that was that. And I just thought, you know, we're all getting older. Like, yeah, yeah, he's nearly 8 and so am I.

[2 minutes 47 seconds][Agent] : Oh, right, yeah.

[2 minutes 54 seconds][Customer] : And it's. Yeah, it it was just a spur of the moment thought, actually.

[3 minutes][Agent] : Yeah, no, that's alright. Thanks for reaching out to us. Because the real funeral cover is available to Australian residents aged 4279 that can apply, but once they turn 80 it would no longer be available to apply for. So now you got called in at a a good time. So he used to have one and then yeah, yeah.

[3 minutes 16 seconds][Customer] : Yeah, Well, I've got my, I've, yeah, yeah, I've got mine with you.

And I've got that.

[3 minutes 25 seconds][Agent] : Oh well, OK, no worries.

[3 minutes 27 seconds][Customer] : Yeah, I've had that for years.

[3 minutes 29 seconds][Agent] : OK, so you might already know a little bit about the cover, but depending on when you took it out, because this current funeral policy has been in around for the last few years, I'll tell you a little bit about TH this cover.

[3 minutes 49 seconds][Customer] : Mm, hmm.

[3 minutes 42 seconds][Agent] : So it is a cash benefit that we'll be paying to his loved ones, like yourself when he passes away. Now the funds can be used not only for fee and expenses, but also any other final expenses like unpaid bills. He can nominate up to five beneficiaries to receive this nominate benefit amount. Would he be choosing you to be the beneficiary? Yeah, yeah, that's fine. If there's anyone else, you can also add them in as well. If death is due to an accident, then we'll be trooping the payout for you.

[4 minutes 7 seconds][Customer] : Yeah, right.

[4 minutes 16 seconds][Agent] : Under those circumstances, it's easy to apply. There are no medical checks if he's an Australian resident aged between 40 and 79.

[4 minutes 32 seconds][Customer] : Yeah.

[4 minutes 25 seconds][Agent] : Just so you know, Wendy, for the 1st 12 months he will be covered for accidental death only, but after the first 12 months he will be covered for death due to any cause. In addition, there is a terminal illness benefit, meaning after holding his policy for 12 months, if he were first diagnosed with a tumour illness for 12 months or less to live by, a medical practitioner will pay the claim in full to help with things like medical expenses.

[4 minutes 53 seconds][Customer] : Right. Oh, so, so that applies to mine or not.

[4 minutes 53 seconds][Agent] : Yeah, I'm not sure about yours. For yours, yeah, you probably have to reach out to our support team because they've got access to existing policy details about able to tell you. Yeah.

[4 minutes 56 seconds][Customer] : Oh, so they, they, things have changed over time, have they?

[5 minutes 8 seconds][Agent] : So it it could be different. Yeah, yeah, it could be different. I'm not too sure compared to that.

[5 minutes 18 seconds][Customer] : Right.

[5 minutes 14 seconds][Agent] : But if you already have cover with us, yes, S speak to our support team that way up to any questions that you have about your policy.

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

[5 minutes 25 seconds][Agent] : So it's \$3000 up to \$15,000 is the range of cover he can be covered for now.

[5 minutes 37 seconds][Customer] : Probably 5.

[5 minutes 32 seconds][Agent] : Wendy, what was the benefit amount that you'd like me to get your price on 5000? Yeah, sure.

[5 minutes 40 seconds][Customer] : Yep.

[5 minutes 41 seconds][Agent] : So 5000, OK. And just just while I get that price now you might pay more in total premiums other than loss of policy and the benefit amount. So please be aware this insurance does not have a savings or investment elements. So if you cancel outside 30 days, your cover will stop. You're not receiving anything back unless you're eligible for and choose the early cash back offer you Prem, which I'll explain a little later. Your premiums are the premiums are designed to stay the same. And you can also find information about our premium structure on our website.

[6 minutes 7 seconds][Customer] : Yeah, right.

[6 minutes 17 seconds][Agent] : Now we need the price of \$5000 for Jeffrey, \$65.56 a fortnight. Does that sound affordable or is there another amount you'd like that?

[6 minutes 34 seconds][Customer] : No, that sounds OK.

[6 minutes 29 seconds][Agent] : OK, OK, all good. And when he reaches the age of 85, Wendy the Prince will cease, so there'll be nothing more to pay.

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

[6 minutes 46 seconds][Agent] : He'll still be covered with Real. And he will also automatically

receive a 25% bonus cover, which applies to \$5000, means that he will receive an extra \$1250 of cover. So from that age, he's got.

[7 minutes 1 seconds][Customer] : That's what I thought.

[7 minutes 3 seconds][Agent] : That's at 85, correct? Yeah. So from age 85, you have a total amount of \$6250 of cover.

[7 minutes 5 seconds][Customer] : Right, right.

[7 minutes 11 seconds][Agent] : So a little bit more to leak to you to take care of those funeral expenses that early cash at option at any.

[7 minutes 16 seconds][Customer] : That's that's just one. That's only he doesn't get that back. That's only if he passes on.

[7 minutes 17 seconds][Agent] : Yeah, sorry, just one that's only he doesn't get that back. That's the only passes on. What do you mean? Just like I understand your question. What do you mean? Mm, hmm. Right, yes, correct. Yeah. So nothing more to pay from 885, he'll still be covered so but and he'll get automatically the 25% bonus cover as well.

[7 minutes 31 seconds][Customer] : He said as AJ he got, he doesn't pay any more, right, right, right.

[7 minutes 47 seconds][Agent] : So he's the total amount that he'll be covered for would be \$6250 from that age.

[7 minutes 53 seconds][Customer] : So he's covered for that. But it, it, it doesn't come back automatically. It doesn't come back from the like it's only if he passes over.

[7 minutes 54 seconds][Agent] : Yeah, yeah, yes.

[8 minutes 21 seconds][Customer] : Right, OK.

[8 minutes 6 seconds][Agent] : So, so basically, so if he was to pass away before 885, for example, it's a \$5000 pay up, but from 885, the part figure will be \$6250 because of that bonus of 25%. Yeah. And also the next part probably answers your next question. We'll touch it on that question that you asked, that early cash out option. At any time after he reaches 85 years of age, he can choose to end his cover and we'll pay him 75% of the fuel insurance benefit.

[8 minutes 43 seconds][Customer] : Right.

[8 minutes 42 seconds][Agent] : So it's an option when he reaches that age or he can just keep it going because he doesn't pay any more premiums and he gets that bonus as well.

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

[8 minutes 51 seconds][Agent] : Yeah.

[9 minutes][Customer] : Yeah.

[8 minutes 52 seconds][Agent] : So, yeah, that's pretty much the fuel cover and now that you've got the price and you have a better idea of how this how it works. So how's that all sounding?

[9 minutes][Customer] : Could you also tell me what it is? Oh, it sounds quite good. Could you also tell me what it is for \$3000?

[9 minutes 3 seconds][Agent] : Yes, yes, yeah, I can do that. Just yeah. So with \$3000 when he turns 85 with that 25% bonus, that means the total would then be \$3750 of cover from that age. Now for \$3000, the the premium amount is \$39.34 a fortnight.

[9 minutes 26 seconds][Customer] : Right, right.

[9 minutes 41 seconds][Agent] : Yes.

[9 minutes 39 seconds][Customer] : OK, I'll keep both of those in mind if that's OK.

[9 minutes 45 seconds][Agent] : Is there an amount that you're leaning more towards at the moment for Jeffrey? Are you leaning more towards 3 or I think \$5000 would be better?

[9 minutes 42 seconds][Customer] : And umm, oh, umm, I, I haven't sort of quite thought about it.

[9 minutes 57 seconds][Agent] : Mm hmm.

[9 minutes 56 seconds][Customer] : I mean, you know, you won't be going any in any lap of luxury. So, umm, it was 39 something good.

[9 minutes 59 seconds][Agent] : So it was 30, 9 something 30, yeah. So it's 3000 dollars, \$39.34 a fortnight.

[10 minutes 11 seconds][Customer] : Yeah, Look, I think I'll take that one.

[10 minutes 13 seconds][Agent] : OK, no worries. And so you'll be paying on his behalf?

[10 minutes 19 seconds][Customer] : Yes, I will.

[10 minutes 20 seconds][Agent] : Yep. OK, that's fine. We just note that you are the purchaser, so I'll be able to get him covered for that \$3000 benefit amount and I'll get all those POS documents posted out to his address today so then he can select you to be the beneficiary. Have a read through these documents. Any questions, our contact details will be on the document. This policy also gives him a 30 day cooling off. Just in case he changes his mind. You're not required to pay anything today, Wendy. You select your preferred method of payment and you select the payment out of your choice so you can push it out to a day in the future that that's suitable. Are you happy to continue?

[10 minutes 49 seconds][Customer] : Yeah, yes please.

[10 minutes 59 seconds][Agent] : Alright, thank you. I'll just note your your details. So I just so just on our end here just shows that you're the one purchasing on his behalf. So that means you can also make an enquiry on his policy as well. And these will be the security questions that we'll be asking when you call in and enquire.

[11 minutes 17 seconds][Customer] : Right.

[11 minutes 16 seconds][Agent] : So Wendy Richards and your relation to Jeffrey, you're the partner, the the wife, yes, so wife. So Wendy Richards and your date of birth. Yep. Thank you. Thank you.

[11 minutes 21 seconds][Customer] : I'm his wife 301144 You could put some 21 Nenin Menin Rd. Nunawading.

[11 minutes 34 seconds][Agent] : And for address, I can just put here same address as Jeffrey Nanawadi. OK, thank you. What's the post code in Nanawadi 3131? OK, Victoria Nunawading. Just confirm the spelling. NUNAWADING. Yep. All right, thank you. And the address in Nunawading? Yep, Yep. OK, thanks for reconfirming that. So 21 Nunawading. And that's also his mailing address as well.

[11 minutes 54 seconds][Customer] : Sorry one sorry one very good 40 what no worry but I got all of this mailed to me.

[12 minutes 27 seconds][Agent] : OK, sure.

[12 minutes 27 seconds][Customer] : Sorry, we not that it probably really interesting, but we're we're still very good friends, but we don't live together.

[12 minutes 28 seconds][Agent] : Oh, right. OK. Just with that, just just one thing because when it comes to this, because generally in this situation, yeah, you can purchase it on his behalf, but generally post it to the insured's address.

[12 minutes 53 seconds][Customer] : Oh, it's alright now.

[12 minutes 51 seconds][Agent] : But I'll just see if we can send it to your address.

[12 minutes 54 seconds][Customer] : You can post it to him. I'm not saved.

[12 minutes 56 seconds][Agent] : Oh, oh, OK, no worries. So I'll just keep it as so 21 minute road now in Victoria. And that would also be his mailing address as well. Yep.

[13 minutes][Customer] : OK, so it's yeah, you can mail it there or if you don't like doing that. Yeah, that'll be fine.

[13 minutes 10 seconds][Agent] : OK, yeah, no worries. And of course, let let him know as well. Just a quick question.

[13 minutes 18 seconds][Customer] : Oh, of course I will.

[13 minutes 19 seconds][Agent] : Yeah, Just a quick question I need to ask Wendy, especially when you purchase it on someone's behalf, Can I please confirm you're authorized to purchase this policy on behalf of insured? Yes or no? Yeah. OK, that's fine.

[13 minutes 20 seconds][Customer] : Yes, yes, yes, yes.

[13 minutes 31 seconds][Agent] : All good. OK. And what day would you prefer for that first debit? Is there days?

[13 minutes 41 seconds][Customer] : Would you be able to look up when 9 is due? Can you do Oh?

[13 minutes 48 seconds][Agent] : Unfortunately, I don't have access to that unfortunately, but I'm afraid to take your time to work out what day would be suitable because because it could be, you know, whichever day that you choose, today's the 15th of August, so you just find out what day you think would be good for that first debit.

[14 minutes 7 seconds][Customer] : OK, today's today's Thursday. 667 days is it? Would it be the



31st of August? It's two weeks on Saturday.

[14 minutes 27 seconds][Agent] : Two weeks, OK, I'll see if we can start on a Saturday. Did you want to keep it as a fortnightly premium or monthly or yearly fortnightly?

[14 minutes 34 seconds][Customer] : Yeah, no, please. Well, it doesn't matter.

[14 minutes 36 seconds][Agent] : OK, I'll just see if we can start it on a Saturday, otherwise we might.

[14 minutes 40 seconds][Customer] : It's probably Monday. It's fine.

[14 minutes 42 seconds][Agent] : OK, I just checked. OK, so so can't start on Saturday or Sunday for fortnight premise, but if you want on a Monday, do you mean the Monday following that weekend about the 2nd of September? Yeah, I can do that.

[14 minutes 53 seconds][Customer] : Yeah, Yeah.

[14 minutes 55 seconds][Agent] : Yeah.

[14 minutes 56 seconds][Customer] : OK, thanks.

[14 minutes 56 seconds][Agent] : So so 2nd of September and then every fortnight on a Monday after that. When did you have a an e-mail address?

[15 minutes 1 seconds][Customer] : Yeah, Yeah, I do, but I don't use it.

[15 minutes 8 seconds][Agent] : Oh, OK, no worries.

[15 minutes 17 seconds][Customer] : Right. You can send it to them. I don't know.

[15 minutes 9 seconds][Agent] : Because if you do have an e-mail address, I could also send a welcome e-mail through to you or even to Jeffrey because that that's the oh, OK.

[15 minutes 22 seconds][Customer] : e-mail, that's all. No e-mail?

[15 minutes 23 seconds][Agent] : Now, if you don't know, that's OK. We can just put no e-mail for now.

[15 minutes 28 seconds][Customer] : Yeah. Yeah, No, that'd be correct.

[15 minutes 28 seconds][Agent] : But but we still got to send a hard copy through to his address and all good. And Wendy, how do you normally like to set up your direct desk?

[15 minutes 40 seconds][Customer] : A credit card.

[15 minutes 37 seconds][Agent] : Would you like to use a card, Visa, MasterCard or BSP account number, credit card?

[15 minutes 41 seconds][Customer] : Yeah, Yeah.

[15 minutes 42 seconds][Agent] : OK. Just on that card, it's just something I need to read when it comes to cards. Wendy, for security purposes, while telling your card details, the call recording will stop and will recommence after we have collected details. So I'll just stop the call recording. The. None. Please be advised that call recording has now resumed for quality and monitoring purposes. So I've just restarted this call recording. So all I need to do now to get Jeffrey covered is to reach you this declaration at the end. There's a couple of questions that you answer with a yes or a no just and just to lean, even though I'm reading it to you, it'll be like as if I'm reading it to Jeffrey because it's his policy that we're putting in place. So before I start reading it, I'll just make sure that all the details are correct. So like I said, for the first 12 months he will be covered for accidental death only, but after the first 12 months he will be covered for death due to any cause. And I've just confirmed Mr. Jeffrey Richards. Jeffrey spelled as JEFREY and he's born on the 15th of September 1944. You confirm that he is an Australian resident and his mailing address and residential address is 21 Menon Rd. Nunawading, Vic 3131. All correct. Yep. OK. And just under his profile, should I just have your contact number as the main contact number?

[17 minutes 52 seconds][Customer] : Yeah, yeah, yeah.

[18 minutes 16 seconds][Agent] : Would you like me to add another contact number?

[18 minutes 17 seconds][Customer] : Just say the mobile phone number.

[18 minutes 22 seconds][Agent] : Just that?

[18 minutes 21 seconds][Customer] : Oh, sorry, it's 0402792256.

[18 minutes 29 seconds][Agent] : Yep, no worries. Just just just type that contact number as his contact number on the policy. Yep, that's fine. We'll get about that for the time being W as you said, because there's no e-mail, we can put it as no e-mail. But later on if him or you want to add an e-mail address, so happy for you to call us up and apply to add that e-mail address in. And you are the purchaser and you're Wendy Richards. You're born on 30th of November 1944.

[18 minutes 34 seconds][Customer] : Yep, that's there. Did you say 30th or 13 of November?

[18 minutes 57 seconds][Agent] : And you said that your address would be the same as his 130th, 30th, 30.

[19 minutes 7 seconds][Customer] : Yep, that's fine.

[19 minutes 7 seconds][Agent] : Yeah, that's fine. OK. So it's 30 November 1944.

[19 minutes 8 seconds][Customer] : Yep, that's right. Yep.

[19 minutes 11 seconds][Agent] : And your address, as you said, the same address, 21 Menon Rd., Nunawading, Vic Yep, that's all good. OK. Now at the end, once I've once it is covered, I can provide you with the policy number if you'd like to write it down. Just have a pen and paper handy. If not, that's OK. It'll still appear on the documents that he'll be receiving to the address.

[19 minutes 35 seconds][Customer] : OK.

[19 minutes 36 seconds][Agent] : OK, so here's the declarations again. Calls are recorded. This reads thank you Jeffrey Richards, it is important you understand the following information. I'll ask you the agreement 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 Rewash Alasia Ltd who we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as real insurance. The issue and arrange this insurance on it's behalf. Your answers to the application. Questions and relayed documents form the basis of your contract insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. Hanover has set a target market determination for each product which describes the top 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 and other related services. We will share this with your insurer and make sure other service providers for the purpose of administering your policy or handling clients. Now Policy Policy tells you more, including how to access and collect 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 have agreed to take out a single real funeral cover with the following cover. Jeffrey Richards is covered for \$3000 in the event of death. In the case where death is accidental, the benefit amount will. Trickle cover is for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis or terminal illness covered thereafter. Once a life insured reaches age 85, you can choose to voluntarily cancel a person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash option, you no longer have a right to claim on the policy for that life insured. This policy is an insurance policy and doesn't have a savings or investment component. You can end your cover anytime by contacting us. If you start paying your premiums, we may end your cover, but we'll give you notice before doing so. If cover ends prior to age 85, no benefits payable and there's no the refund of premiums after the calling up. If cover continues beyond age 85, the life insured will receive an additional 25% bonus cover from that date. You're not be required to pay any further premiums. The bonus cover is not payable if the early cash option has been taken out. Cover for each life insured ends on the day priced at 100th birthday. We'll pay the funeral benefit and bonus cover for the life insured. At this point, your total premium for your first year of cover is \$39.34 per fortnight. Your premiums are level, which means they'll decide to stay consistent year on year and we'll only change your audit cover or then sure adjust the premium that's applied to your policy. Make sure we can only make a change if it applies 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 RE insurance of between 32% and 59%, calculated on a level basis over the loss of the policy. Your premium will be debited from your credit card which you are authorised to debit from and have provided to us. We may provide RE communications to you via the e-mail address you provide to us and this will include any legal notices we are required to provide to you in writing. If you would prefer to receive these only if I'm mail, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mail to you if you have provided us an e-mail address. Your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product that you need. If you have a 30 day cooling off. When you may

cancel your policy and in print, you may have paid will be refunded in full unless you have logged your 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 as you have received them. View our policy in full. We have a complaints process which you can access it any type by contacting us. Full details are available online.

[23 minutes 40 seconds][Customer] : None.

[23 minutes 38 seconds][Agent] : Any of the documentation we are sending you. Do you understand and agree with the declaration? Yes or no? Yes.

[23 minutes 45 seconds][Customer] : Yes, yes, I do.

[23 minutes 46 seconds][Agent] : Thank you. Would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[23 minutes 54 seconds][Customer] : No, that's fine. Thanks again.

[23 minutes 53 seconds][Agent] : No, that's fine. All right, all good.

[23 minutes 56 seconds][Customer] : I understand that.

[23 minutes 58 seconds][Agent] : All good.

[23 minutes 59 seconds][Customer] : Would you be able to trans? Would you be able to transfer me through to the department where I can ask about my policy?

[23 minutes 59 seconds][Agent] : So yes, yes, you can. I'm just gonna ask that.

[24 minutes 12 seconds][Customer] : Yep.

[24 minutes 9 seconds][Agent] : So I'll just finalize this and I'll just bring your details and I can transfer you across that. That's fine. OK, so he's. So Jeffrey's covered for the \$3000 benefit amount. So first I'd like to get 2nd of September and that'll be every fortnight on a Monday after that. Would you like to write down the policy number? Yep. OK, Yep. I'll just get that for you. Just one moment.

[24 minutes 33 seconds][Customer] : Yes, thank you. Right.

[24 minutes 42 seconds][Agent] : It's a nine digit number, so it will appear on the documents.

[24 minutes 54 seconds][Customer] : Yep, Yep.

[24 minutes 47 seconds][Agent] : So the policy number is 3800 followed by 173 70.

[25 minutes 4 seconds][Customer] : Right.

[25 minutes 4 seconds][Agent] : Yeah. So 380017370. OK. So that's, that's all all done. So I'm just going to bring up your details. So, so it's Wendy Richards and can I just get a just confirm your date of birth again? Yep. OK, thank you again. Calls are recorded and you already mentioned you already have a funeral policy. Just put you on hold. I'll just need to find your profile. Just one minute, please.

[25 minutes 22 seconds][Customer] : 301144 Thank you.

[25 minutes 34 seconds][Agent] : Yeah. Thank you. Thank you very much for your time there, Wendy. OK, so I just send your profile here. Just again, just make sure I got the correct profile. Can I just get to confirm your mobile number, 8487, 9225? Yep. All good. So I just pledged you back on. I'll call support for you right now. One moment and then I'll transfer you across.

[26 minutes 57 seconds][Customer] : 8 482792256 Thank you.

[27 minutes 19 seconds][Agent] : Yeah. Thank you.

[27 minutes 30 seconds][Customer] : Welcome to Bill Insurance. Hello, this is Richie. How can I help you today?

[27 minutes 33 seconds][Agent] : Hi, Richard, it's Ken from Sales. I have Wendy Richards on the line and she's been ID, name, date of birth, mobile number and she's she already confirmed she has a few policies. So 4 points of ID. Just a bit of background. I've just set up a policy for her, for her husband, but since she has some questions about her existing policy, I'll just pop out a lead for you. OK, I'll just pop that.

[28 minutes 5 seconds][Customer] : Well, good transfer. Two things.

[28 minutes 6 seconds][Agent] : Yeah, sure. I'll just drop her in. Here she comes.