

[2 seconds][Agent] : Hi.

[3 seconds][Customer] : Hi, it's me. I found her.

[5 seconds][Agent] : OK.

[5 seconds][Customer] : I've explained what it is. She has her own policy, not for her parents, but she now wants to set up one for her parents.

[11 seconds][Agent] : Oh, OK. That makes sense. That makes a lot of sense now. Thanks. What's that, Rebecca?

[12 seconds][Customer] : OK, so I was. I was. I was actually.

[18 seconds][Agent] : So confused.

[17 seconds][Customer] : I don't know if I was going to get you, but there you go.

[20 seconds][Agent] : Thank you.

[19 seconds][Customer] : I am welcome to my world. So I'm going to. She's going to be the purchase a pair for Mum and Dad.

[21 seconds][Agent] : Yeah, sure. No problem.

[25 seconds][Customer] : OK, so her profile's come through, but that's not for her. And I've jumped out now, so you tell me when you're ready.

[29 seconds][Agent] : Yeah, All right. Now I'm ready. I'll pop it through.

[31 seconds][Customer] : All right? I won't transfer. Thanks.

[36 seconds][Agent] : Thank you.

[38 seconds][Customer] : Thank you for holding. And now I have Alfred on the line here with this further. Please go ahead.

[42 seconds][Agent] : Good morning, Anna. It's Alfred here from Wheel Insurance. How are you?

[46 seconds][Customer] : Yes, thank you.

[47 seconds][Agent] : Sorry about all that confusion? So, umm, not a problem, I get it now. So you're wishing to set up a policy there for your mother? Umm, and, uh, was it your mother and father or just your mother both. OK, All right, look, I'm happy to take you through and go through the options available to them. Put that, put that in place there now. So what I'll do is I'll put down your, we'll start

with your, say your father's details and then we'll go straight into your mother's details in a moment.

OK, so your father's first name?

[1 minutes 24 seconds][Customer] : Oh, OK, sorry. Do you does it say how much my it's my insurance fault?

[1 minutes 38 seconds][Agent] : You're 1, so you've got a, you've got a cover for yourself that you've taken out for yourself. But from my understanding is that you're wishing to take out cover for your parents. So they've got coverage. Is that right?

[1 minutes 37 seconds][Customer] : Like yeah, yes, I I I just wanna know. Mm hmm. The payer to my one.

[2 minutes 1 seconds][Agent] : So you just want to know the payout for your one.

[2 minutes 6 seconds][Customer] : No, no, I just wanna, I know that one first and then I will do both.

[2 minutes 3 seconds][Agent] : You don't want to take out coverage for your parents, OK, Yeah, my colleague that just transferred you that that would have been a question for her because I can't see those details on my screen for your one.

[2 minutes 16 seconds][Customer] : I'm on my way today.

[2 minutes 16 seconds][Agent] : But if you want me to transfer you back, I can do that for you. Might be at the end of his phone call if you like.

[2 minutes 25 seconds][Customer] : It says that we'll go ahead and speak soon before we.

[2 minutes 28 seconds][Agent] : Alright, look, I'll take you to how it works anyway for for your parents, if I can start with your father's first name.

[2 minutes 34 seconds][Customer] : Yes, please. Yeah, yeah, which I just wanna quote how much you're right now.

[2 minutes 42 seconds][Agent] : Yes. Look, we'll start obviously with a quote. We'll go through several options available, and then we can hope you find the right level of cover that's suitable as well. That's not a problem right now. All right, So if I can start with your father's name again just to find his profile.

[2 minutes 54 seconds][Customer] : Yes, Ellor.

[2 minutes 56 seconds][Agent] : Yeah, Yeah.

[2 minutes 57 seconds][Customer] : Ellor, which is ILON, but that's not the whole name.

[3 minutes 11 seconds][Agent] : All right, so that's OK. First and last name's fine. So L that is IL Yeah. IOA. OK. And if I can have you also confirm to me his date of birth?

[3 minutes 7 seconds][Customer] : It's got a long name, but I'll just give you the 1st and the last name if I put it IMOH the 6th of October 1947.

[3 minutes 35 seconds][Agent] : 6th of October 1947. OK. And the spelling of the surname? Yep, Yep, Yep, Yep.

[3 minutes 54 seconds][Customer] : C for Cargo, S, S for Sam, I for India, T for Tiba, U for umbrella, K for ticket, A for Apple, K for ticket and O for Lauren.

[4 minutes 9 seconds][Agent] : Perfect. Perfect. Yes, that's fine. Now, Please note, calls are recorded. Any advice I provide is general in nature, may not be suitable to your situation. So I've found your father's details here from previously. Now, what's the best contact number for either yourself or him? Yeah, 862. Yeah, 126. OK. Oh, sorry, 146. Thank you. All right. Umm, and is that your number or his?

[4 minutes 34 seconds][Customer] : 0407862 126 146 Sorry yes that's my number.

[4 minutes 52 seconds][Agent] : That's your number. That's fine. OK. And, umm, do you have an e-mail address that we could note down for yourself?

[5 minutes 1 seconds][Customer] : Yes, and I want to change that one updated that one for my my own.

[5 minutes 8 seconds][Agent] : OK, So yeah, yeah, yes, Yep, Yep.

[5 minutes 9 seconds][Customer] : It's it's K for ticket, E for echo, I for India, T for tutor, R for orange, G for gold, I for India and Pogi again.

[5 minutes 21 seconds][Agent] : Now the first question is Yep, Yep, uh POGI again. OK.

[5 minutes 29 seconds][Customer] : So its@hotmail.com.

[5 minutes 34 seconds][Agent] : Yeah, at hotmail.com. OK. And if I can have your, well, the postal address we can send these to.

[5 minutes 50 seconds][Customer] : OK, it's 2160.

[5 minutes 47 seconds][Agent] : So we'll start with the post code 2160. OK. And you're in Merrylands or Merrylands West.

[5 minutes 58 seconds][Customer] : Marianne West.

[5 minutes 59 seconds][Agent] : OK, that's fine. And what's the street address there or postal address there? Yeah.

[6 minutes 5 seconds][Customer] : 13 #13 Bristol Street, Bristol Bristol Street.

[6 minutes 13 seconds][Agent] : Got it, got it. That's fine. So that's also been updated there as well. Thank you for that. Now, since you're organizing this for your father put you down here is with your details too. So pay a purchaser, we'll go through several quotes and hope you find right that we'll cover suitable OK for both your your father and mother and we'll go from there. Now your first name is Anna Ana, is that right?

[6 minutes 36 seconds][Customer] : Thank you. That's right.

[6 minutes 41 seconds][Agent] : And your surname?

[6 minutes 43 seconds][Customer] : Her name is Le Mogu.

[6 minutes 46 seconds][Agent] : Yeah, Yes.

[6 minutes 44 seconds][Customer] : With this L for Larry, E for elephant, M for Mary, O for Orange, T for Tom, MO for Orange.

[6 minutes 59 seconds][Agent] : Just to confirm, I heard you right. OK. And this spelled Ana and your surname is spelled L for Lima, E for Echo, M for Mary, O for Oscar, and it's P for Peter. And then after that we've got Infinelli and then O for Oscar.

[7 minutes 20 seconds][Customer] : No.

[7 minutes 21 seconds][Agent] : Now in yes, yes, people, people.

[7 minutes 21 seconds][Customer] : After the M for Mary and then O for Oscar and T for T for Tom, T for Tom.

[7 minutes 31 seconds][Agent] : Yeah, I'd say it's T for Tom. Sorry, T so so O for OS. Sorry. L for Lima. E for Echo. M for Mary, O for Oscar, T for Tango. Is that right?

[7 minutes 44 seconds][Customer] : Thank you.

[7 minutes 45 seconds][Agent] : And then after that. And then O OK, Limoto. Is that right?

[7 minutes 45 seconds][Customer] : Yes and then first, yes, that's right.

[7 minutes 54 seconds][Agent] : All right. OK, I've got it right. Thank you for that. And and that's your full name, Anna Limoto. Well, I do need your full name, so give me your full name so I can put that down. Yeah.

[8 minutes 2 seconds][Customer] : Yes, there's there's a few middle names, but it's wait too long if you wanna OK, OK.

[8 minutes 18 seconds][Agent] : F for Fred. Yes. Emily. Yeah. Yes. Yes. Yes. Alpha Apple. Yep. Yes. A for Apple again. OK, So Anna Fusi Apollo.

[8 minutes 13 seconds][Customer] : The the middle name is S for U for Umbrella, S for Sam, I for India, P for Peter, A for S for L for L for Le Larry and A Yes, yes, you see it, right?

[8 minutes 50 seconds][Agent] : OK.

[8 minutes 50 seconds][Customer] : And there's another one.

[8 minutes 52 seconds][Agent] : Yep.

[8 minutes 52 seconds][Customer] : Sorry.

[8 minutes 52 seconds][Agent] : After that. That's OK. Yes. Yes. Yes. Yes. Yes. Yes. And a four. OK. No. So Cecilia. Cecil. Cecilia.

[8 minutes 54 seconds][Customer] : It's S for Sam, I for India, S for Sam, I for India, L for Larry, I for India and E for Echo AE for Echo Athenia.

[9 minutes 20 seconds][Agent] : Cecilia. Yep.

[9 minutes 21 seconds][Customer] : Yes.

[9 minutes 21 seconds][Agent] : So Anna Fusipala. Cecilia. L Lamoto. Is that right?

[9 minutes 25 seconds][Customer] : No, that's one more. One more. Sorry.

[9 minutes 27 seconds][Agent] : One more. OK, let's go. Alright, let's go.

[9 minutes 33 seconds][Customer] : If you know that.

[9 minutes 39 seconds][Agent] : Yeah. Are you related to him?

[9 minutes 34 seconds][Customer] : If you know the Daniel Tubo guy at the rugby, No.

[9 minutes 43 seconds][Agent] : Oh, OK. What's after this one? This is Cecilia TUPOU. Got it. 2 point. Yeah. Limoto.

[9 minutes 42 seconds][Customer] : The Tubo 1 Cecilia Tupou PUPOU, yes.

[9 minutes 59 seconds][Agent] : OK, alright. Perfect. Thank you for that. Anymore. Or that's it. All right, that's fine. All right. And your date of birth, Anna. Yep, Yep. OK, fantastic. 10 December 1979. Perfect. I've got that there for you. Uh, and the address that you gave me, is that your address?

[10 minutes 10 seconds][Customer] : 10 of December 1979 Yes. 13 Bristol Street.

[10 minutes 26 seconds][Agent] : So the same as above, OK, all right, just, uh, as above. OK, Now I'm going to take you through, uh, this cover here. Uh, now you, since you're looking at coverage for both you and all for both your father and mother, I'll explain to you how it works for them. Umm, I'll give you quotes for them as well. So you know, uh, how much you'd be looking at and then we can hopefully make adjustments to you may be a level that would be suitable. OK, so, umm, in regards to your mother, let me just find her details here and so I can give you a quote for both of your parents.

[11 minutes 6 seconds][Customer] : Mm hmm.

[11 minutes 5 seconds][Agent] : Yeah, I've found your mother's details. If I can just get you, you don't have to spell it out, if I can get you to confirm for me your mother's full name and date of birth, please. Yes. Yes.

[11 minutes 15 seconds][Customer] : My mother's name is Anahi Simple Cargo and her date of birth is the 30th of January 1948.

[11 minutes 25 seconds][Agent] : Fantastic. Thank you. And umm, she's can I confirm that she is a female strained resident and she's your mother now the contact number there for her would be the same as the one you've just given me for your father.

[11 minutes 34 seconds][Customer] : Yes, yes, please.

[11 minutes 41 seconds][Agent] : OK, that's fine. And the e-mail address for her.

[11 minutes 47 seconds][Customer] : Monthly, Yes, Thank you.

[11 minutes 45 seconds][Agent] : I'll, I'll put the same one that you've given me for your father as well and the address uh, for her would, would make the postal address the same the one you gave me as well.

[11 minutes 56 seconds][Customer] : Yes, thank you.

[11 minutes 56 seconds][Agent] : Just making sure that's fine. Thank you for that.

[11 minutes 56 seconds][Customer] : You're welcome.

[12 minutes][Agent] : OK, I've got both now your father and mother Day on the system. Umm, now let's go through the cover itself. I explained to you how it works and we can go through several options available.

[12 minutes 16 seconds][Customer] : None.

[12 minutes 10 seconds][Agent] : OK, so basically with the funeral insurance cover, the way it works today, Anna, it provides a cash benefit of up to \$15,000 to your loved ones when when they pass away. And they can use those funds not only for funeral expenses but also for the final expenses like unpaid bills. And you can nominate up to five beneficiaries to receive this benefit amount. And if death is due to an accident, your chosen benefit will triple. OK, now the next the next benefit is only available for your mother. And that benefit is in addition before her policy anniversary following her 75th, 75th birthday because your father is above the age of 75. If she were, if she were to suffer an accidental serious injury such as quadriplegia or paraplegia, will that benefit now, but also triples? That'll obviously cover her up until her, uh, before her policy anniversary following her 75th birthday for that extra benefit.

[13 minutes 14 seconds][Customer] : OK.

[13 minutes 12 seconds][Agent] : OK, now it's easy to apply because there are no medical checks. Acceptance is guaranteed if they are strained residents aged between 18 and 79, which you've already confirmed then. And just so you know, for the 1st 12 months they will be covered for accidental death and for your mother and accidental serious injury only for your mother. After the first 12 months you will they will be covered to death due to any 'cause as well. In addition to that, they, in addition to that, there is a terminal illness benefit, which means after holding your policy for

12 months, if if they were first diagnosed with a terminal illness for 12 months or less to leave by a medical practitioner, then we'll pay out their claim in full to help with things like medical expenses. OK, so that's also their result. Now you can choose amounts between 3000 up to \$15,000 for each of them. Just a couple of things to note. Your premiums are level, which means they're designed to stay the same as they get older and when they reach the age of 85 years, your premiums will cease. So you no longer need to pay premiums anymore and you'll automatically receive or they automatically receive a 25% bonus cover. This will be applied to their benefit amount on top so they're insured for 25% more as well. At that point in time. This cover provides them with an early cash at option. So with any time after they reach the age of 85 years, they can choose to end their cover and we'll pay them 75% of the fee insurance benefits. And this obviously applies to both of them even if they have the blood plan. So with this cover as well, you may pay more in total premiums of the life of the policy than a benefit amount. Please be aware this insurance does not have a savings or investment elements. So if you cancel outside of the 30 days, your cover will stop and you will not receive anything back. Just be mindful of that as well. OK, so let's go through some pricing together.

[15 minutes 34 seconds][Customer] : None.

[15 minutes 27 seconds][Agent] : As I mentioned, for both your father and mother levels of cover available, it ranges from 3000 up to \$15,000. Umm, so we can go through some options here first. So what benefit amount would you like me to look at first to look at several options. Where would you like to start first? From 10,000 each? Let's start there. From here, you can gauge whether you want to go up or down from here depending on your budget as well.

[15 minutes 48 seconds][Customer] : I would like to start from the 10,000 E OK.

[16 minutes 5 seconds][Agent] : OK, all right, that's fine. Now, if you chose now the premiums are calculated based on their age and the announce you're choosing, OK? So keep that in mind. So for example, your father, you'd be looking at paying \$75.91 a fortnight for him. For your mother, you're looking at paying \$68.68 a fortnight for her. So therefore together total figure of \$144.59 a fortnight combined and that's both your mother and father covered at \$10,000 each. Now, I've got a question

for you. If you have a budget that you would like to stick to, what would that be? See what I can do for you. I mean, if you say to me, Alfred, I don't want to be paying more than a certain amount the fortnight, what would that be?

[17 minutes 6 seconds][Customer] : And then \$100 per night.

[17 minutes 14 seconds][Agent] : OK, we're not far off then. Umm. So let's have a look at what I can do here. I'll take things around for you and see what I can do. OK, Around about \$100. Let's see. Alright, I'm going to present you with a few options and then you can decide what's best.

[17 minutes 43 seconds][Customer] : OK. Thank you.

[17 minutes 41 seconds][Agent] : OK, OK, so if you pay a total figure of \$101.22 a fortnight, they can offer each of your parents \$7000 each, OK, Umm, but further to that, remember when when they turn 85, you no longer need to pay premiums anymore? There's no more premiums, policy remains active and they also receive a 25% bonus cover on top of the 7000. So therefore, let's look, let's work that out, $\$7000 + 25\%$, that'd be covered for almost 9000. So it's \$8750 for each and you're not paying premiums up from that point onwards. How does that sound if you can stretch your budget a little bit more, right? I'll just give you another option. If if you were to look at even say 8000, for example, I'll just see what the difference is there. If you chose 8000 to your parents instead of seven for each of them, right, You'd be paying \$115.00.

[19 minutes 8 seconds][Customer] : None.

[19 minutes 5 seconds][Agent] : It's an extra \$15.67 a fortnight. OK, so it's an extra \$15.67 a fortnight extra. That would be covered to \$8000 each and therefore, if you made that calculation up until they, they turn 85, uh, that \$8000 plus \$0.25, that's another 2000. Therefore, from that point onwards, they're covered for \$10,000 each and you're not paying premiums beyond the age of 85. What should you also receive from us, by the way, is the reward that we attached to their policies that that means that following your first policy anniversary date, we're going, you're going to get a refund from us as a cash back benefit.

[19 minutes 54 seconds][Customer] : Mm hmm.

[19 minutes 52 seconds][Agent] : Now, based on the figures I'm seeing here, that refund happens to

be \$300.76 back into your back into your pocket. How does that sound? So which one's better though, the 7000 or the 8000 for you so far? What are you thinking?

[20 minutes 8 seconds][Customer] : Yes, it is. It's the premium gonna be increased every year or it's gonna be pay to pay.

[20 minutes 26 seconds][Agent] : That's the beauty of our products. Now, it's a good question. I, I mentioned to you that your premiums are level, which means they're designed to stay the same as you as they get older.

[20 minutes 26 seconds][Customer] : Let me see. Oh, OK.

[20 minutes 36 seconds][Agent] : So they're designed to stay the same as they get older, OK. What are you thinking, the seven or the 8000 for each of them?

[21 minutes 1 seconds][Customer] : Can you, can you, can you give me I could do for 10,000 for the 10,000 months each Mm hmm. Mm hmm.

[21 minutes 7 seconds][Agent] : You want to look at the 10,000? Yeah. All right. So if you were to look at the the 10,000 each, is that what you're saying? All right. If we did 10,000 each, I remind you again what that was, that came down to a total figure of \$144.59 a fortnight. So it's \$44.59 a fortnight above the budget that you mentioned, \$100, OK. And also look, if you were to consider the 10,000, the 10,000 would also mean that when they reach 85, therefore they get an extra 25% on top, which is the 2 1/2 thousand. Therefore, each of them at that point in time would be covered for 12,500.

[21 minutes 27 seconds][Customer] : No, OK. Yeah, yeah. I'm seeing like, I'll go with that one, yes.

[21 minutes 58 seconds][Agent] : Five \$100 each for the 10,000, OK, The refundable amount is also more. So you do because it's based on the percentage and that's that percentage is 10%. So it works out to be 378. Sorry, \$375.94 You get back as a refund following your first policy initial date.

[22 minutes 30 seconds][Customer] : OK.

[22 minutes 28 seconds][Agent] : OK, all right, well, we'll do that for you. It's no problem. So what I'm happy to do right now is provide them with immediate cover. We send these policy documents out to you right away. You'll get a soft copy that goes to your e-mail address shortly, usually within 15 minutes. Plus we also post them out to you to your postal address as well. OK. And if you have any

questions, you also notice that my name and my numbers are there for you, so you can certainly reach out for myself directly. This policy also provides you with a 30 day calling off. Just in case you change your mind. So you don't have to pay anything today. We choose a payment that suits you. Now here with real insurance, we generally collect payment within the next 7 days. When within the next 7 days would be more suitable for you. OK. Oh OK.

[23 minutes 22 seconds][Customer] : I'm getting paid today and I wanted to, yeah, I wanted to take on the the year, the payday.

[23 minutes 32 seconds][Agent] : Yeah, well we can go on a payday. So you want you want it to be done today since you get paid today and then from there will be a before night thereafter on a Tuesday.

[23 minutes 41 seconds][Customer] : Yes, please.

[23 minutes 43 seconds][Agent] : I'll do that for you. That's fine. All right, that's not a problem. And what would you like to attach? You can either attach either your Visa or master debit card or credit card or your BSB and account numbers. Which do you prefer to attach?

[24 minutes][Customer] : Yes, BSc and account number please.

[24 minutes 3 seconds][Agent] : All right, we'll do the BSB and account number. That's fine. OK, thank you. Umm, and is it a savings account or checking account? Which type of account is it? It is a savings account. OK, so let's get into that for you. And is it in your full name or?

[24 minutes 12 seconds][Customer] : It's the savings, I guess, Yes.

[24 minutes 22 seconds][Agent] : OK, so so your account name would be in, uh, Anna Pussypala, Cecilia Topu, uh, Limoto. Is that right? That's your full name on the account. All right, That's that's fine. No problem. Sorry. OK, just making sure that's fine. And what's the BSP number?

[24 minutes 41 seconds][Customer] : Yes, Yep, that's it.

[24 minutes 52 seconds][Agent] : Yeah, OK. So 082286, that's National Australia Bank account number.

[24 minutes 47 seconds][Customer] : The CFC is 082286 77398 1584.

[25 minutes 4 seconds][Agent] : Yeah, yeah, OK. That's 773981584. Is that right? Perfect. Thank

you. Now what I'll do now is I'll read out to you a declaration in uh, your parents names. I'll grab your acceptance and we're going to send these documents out to you shortly as promised. So it reads here. Thank you Iloa C Pool California Caracool it is important to understand the following information. I'll ask 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 life RA of Australasia limited. Hanover has an arrangement with Greenstone financial services trading as real insurance to issue an arrange of this insurance on its behalf. You've answered the application questions and any related documents form the basis of your conduct. Insurance and Hanover relies upon the accuracy of the information you're providing in assessing your application. Hanover has set the targets market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination. You can obtain a copy on our website. We collect your personal information to provide insurance quotes, issue cover and other related services. We'll share this with your insurer and make sure with other strange service providers for the purpose of administering your policy or handling claims. Our Privacy Policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. We may from time to time provide office to you via the communications methods you provided to us in relation to other products and services by agreeing to this Declaration of Consent to allow us to contact you for this purpose until you've opt out. You can opt out of this anytime by contacting us. You've agreed to take out a joint real funeral cover with the following cover. ILOA Sepul Kaku is covered for \$10,000 in eventual death In the case with death is accidental the benefit announcement will triple and now he Sepul kaku is covered for \$10,000 in eventual death in the case with Death is accidental of and now he sepul kaku suffer a defined serious suffer a defined accidental serious injury. The benefit amount will triple coverage for accidental death only for the 1st 12 months of cover with deaths by any cause or diagnosis of terminal illness covered thereafter Accidental serious injury Cover for each life insured under age 75 starts 1,000,000 ends on the policy anniversary following the life insured 75th birthday. Once a life insured, which is age 85, you can choose to voluntary cancer that person's cover to receive a lump

sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you'll no longer have the right to claim the policy for that life insured. This policy does not have a savings or investment component. If cover ends prior to age 85, no benefits paid when there is no refund of premiums after calling off. If you choose to retain cover beyond age 85, you'll be entitled to an additional 25% of bonus cover from that date and you'll not be required to pay any further premiums of life insurance. 85th birthday. The bonus cover is not payable if you take the early cash out option. Cover for each life insured ends on a day prior to the 100th birthday. You'll pay the funeral benefit and bonus cover of the life insured. At this point, your total premium for your first year of cover is \$144.59 per fortnight. Your premium is a step premium your premium your premium sorry your Your premium is designed to stay the same year on year and will only change if you alter your cover or the insurer just premium rates applying to your policy. Your PR You may pay more in premiums than the benefit amount of the life and policy included in your premiums now payable to real insurance of between 29% and 53% calculated on the level basis of your life and policy. Your premium will be debited from your nominated bank account. Name of Anna Tulsi Pala Cecilia Tool Pool, The motto which you are authorized to the reform have provided to us. We may provide reading communications to you via the e-mail address you provided to us, and this will include any living notices required to provide you in writing. If you would prefer to receive these only by now, you can update your communication preference at any time. We'll send you a welcome pack including the policy schedule, PDS and FSG by now if you have provided us. If you have provided us an e-mail address, your policy schedule will also be emailed to you today. You should care to consider these documents to ensure the product meets your needs. You have a 30 day calling up. During which you may cancel your policy and any printing you may have paid will be refunded in full unless you've launched a play. We have a complaints process which you can access at any time by contacting us. Full details available online and in the documentation we are sending you. Do you understand an agreed declaration of just Reggie? Yes or no? Thank you. Would you like any other information about the insurance now or would you like me to read any part of the PDSG? Yes or no?

[30 minutes 8 seconds][Customer] : Yeah, I just want to make sure he's my dad in law. He still has

middle name.

[30 minutes 18 seconds][Agent] : Yes, Right.

[30 minutes 29 seconds][Customer] : Yeah, sorry.

[30 minutes 26 seconds][Agent] : OK, for your father, that's OK. Look, I mean, we had a policy with him in the past. Umm, we've, uh, we've got his first name and surname. That's fine. Don't actually need to put the bill names in there. Umm, is it something that you still want me to do or? Yep.

[30 minutes 48 seconds][Customer] : Yes, I think it's better to do it now before, you know, for some yeah, just one of my uncle just passed and one of the it's a different insurance, but they they need the ID with the whole name, but they they put the whole name.

[31 minutes 6 seconds][Agent] : Yep. All right.

[31 minutes 7 seconds][Customer] : I think I'm just scared it might be.

[31 minutes 6 seconds][Agent] : So, no, no, that's fine. That's fine. I want to make sure you're happy and comfortable. What's that's this is just for your father, or is it for your father and mother? Just for your father. OK, sorry. All right, So ILOA is his first name. What's the next name? Middle name. I Yeah.

[31 minutes 18 seconds][Customer] : For my father, yes, The next name, the middle name is there's Al and there's a another name is Lal.

[31 minutes 44 seconds][Agent] : Hang on, hang on. Let's start. Let's start again. So the first name is Illoy, which is ILOA. What's the next name? It's it's just a letter, right? OK.

[31 minutes 43 seconds][Customer] : For Larry, yes, it's just I, just the letter I, L for Larry, A for little M for name.

[31 minutes 58 seconds][Agent] : And then the next name is L for Larry, A for Apple, N for what? Sorry, N for November, G for Goat, R for India.

[32 minutes 14 seconds][Customer] : So NM for November, G for Go, yes, and I for Indian language.

[32 minutes 32 seconds][Agent] : Eli Eli in Eli E Langi. Is that right?

[32 minutes 36 seconds][Customer] : Yes, yes, that's right. It's like yes, it's a Taco.

[32 minutes 37 seconds][Agent] : And then the surname is as Aziz SIPUKAKO.

[32 minutes 49 seconds][Customer] : It's a something. Sorry.

[32 minutes 48 seconds][Agent] : All right, all right, So, umm, I'll have to go back here again and that's OK. Let me just give me a second. You might have pop you on hold. I'll be right back so I can get this done. OK, give me a second.

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

[33 minutes 11 seconds][Agent] : Thank you. OK, thank you for your patience. I've made that name update for you. OK, umm, So what I need to do now is just go back and reread that declaration in the correct name. Umm, so it's obviously all proper, so I'll do that for you. Thank you for that patience. So it reads here.

[38 minutes 21 seconds][Customer] : 55.

[38 minutes 15 seconds][Agent] : Thank you Eloy Ilangi Spikaku, it is important to understand the following information. I'll ask for your agreement to these terms at the end and your policy not be enforced in the security these terms in full. Real funeral cover is issued by Hanover Life Array of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as real insurance to issue a range of this insurance on its behalf. Your answers to the application questions and any letter documents form the basis of your contact of your contact of insurance and Hanover relies upon the accuracy of the information you provide in the sensing application. Hanover has set the targets market determination for these products, which describes the types of consumers this product is designed for. Our distribution practices are consistent with this termination 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'll share this with your insurer and make sure we've done the strange service providers for the purpose of ministering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. We may from time to time provide office to you by the communications methods you provided to us in relation to our products and services. By agreeing to this declaration, you can tend to allow us to contact you for this purpose until you opt out. You can opt out of this anytime by contacting us. You've agreed to take out a joint real funeral cover with the

following cover.

[39 minutes 51 seconds][Customer] : None.

[39 minutes 44 seconds][Agent] : Eloy Ilangi Speak Speaker Speed Cool Taco Speed Speed Cool Taco is covered for \$10,000 in events of death. In the case with Death is accidental, the benefit amount will triple. And now he's fecal cackle is covered for \$10,000 in winter of death in the case with death is accidental of. And now he's people cackle suffer defined accidental serious injury. The benefit amount will triple coverage for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of terminal illness covered thereafter. Accidental serious injury covered for each life insured Underage 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured which is age 85, you can choose to voluntary cancer that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you'll no longer you'll you will no longer have a right to claim under the policy for that life insured. This policy does not have a savings or investment component. If cover ends prior to age 85, that benefit is payable and there is no refund or premiums after calling off. If you choose to retain cover beyond age 85, you'll be entitled to additional you'll be entitled to an additional 25% of bonus cover from that date and you're not and you will not be required to pay any further premiums that the life in towards 85th birthday. The bonus cover is not payable if you take the early cash out option. Cover for each life insured ends on the day prior to the 100th birthday. We'll pay the funeral benefit and but it's coming from the life insured. At this point. The total premium for your first year off cover is \$144.59 per fortnight. Your premium is designed. Your premium is designed to stay the same year on year and will only change if you alter your cover or the insurer adjust premium rates applying to your policy. You may pay more in premiums than the best amount of life and policy included in your premiums now payable to real insurance between 29% and 53% calculated on a level basis of the life and policy.

[41 minutes 56 seconds][Customer] : Good morning.

[41 minutes 47 seconds][Agent] : Your premium will be debited from nominal bank account name of Anna Fosi Pala Cecilia Tuple Liamoto which you are authorised to debit from and have provided to

us. We may provide reading communications to you via the e-mail address you provided to us and this will include any legal notices required to provide you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. We'll we'll send you a welcome pack including your policy schedule, PDF and SSD via now. If you have provided us an e-mail address, your policy schedule will also be emailed to you today. You should care to consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. We have a complaints process which is access any time by contacting us. Full details available online and in the documentation we are sending you. Do you understand and agree with declaration of just Reggie Yes or no? Anna? Do you understand and agree with declaration of just Reggie Yes order Thank you.

[42 minutes 53 seconds][Customer] : Yes, sorry, that's a question when they so when they get 85 785 stop paying.

[42 minutes 54 seconds][Agent] : Would you like any other information about the insurance now or would you like me to read any part of PDF to yes or no when they turn 85 yes, So what yes. So what happens is when when they reach the age of 85 S umm, So first of all, the your premiums, as I mentioned to you earlier, umm, they are level, which means that designed to stay the same as they get older and when they reach 80, the age of 85, your premiums will cease, so you no longer need to pay premiums anymore. Uh, the policies remain active, so they still have policies in place and they also automatically receive a 25% bonus cover. This will be applied to the benefit amount on top. So therefore their coverage becomes 25% more.

[44 minutes 2 seconds][Customer] : OK, alright.

[44 minutes 2 seconds][Agent] : OK, So get more coverage at that point, as I explained to you earlier, OK, So would you like any other information about the insurance now or would you like me to read any part of the PDS to you? Yes or no?

[44 minutes 18 seconds][Customer] : OK. Thank you.

[44 minutes 16 seconds][Agent] : So I didn't quite hear you.

[44 minutes 21 seconds][Customer] : So, yeah, that's all good. Thank you.

[44 minutes 23 seconds][Agent] : Yeah. Just need a clear answer by the yes or no. So would you like any other information about the insurance now or would you like me to read any part of the PDS? You yes or no? OK, thank you. Well, congratulations, welcome aboard. They're for your parents.

[44 minutes 32 seconds][Customer] : No, thank you.

[44 minutes 38 seconds][Agent] : So those ones have been organised there. Documents will be arriving shortly to the e-mail. So just confirm that e-mail again iskaipogipogi@hotmail.com. Is that right?

[44 minutes 55 seconds][Customer] : That's right. Thank you.

[44 minutes 56 seconds][Agent] : Perfect. And plus they'll eventually also get posted out to the postal address as well.

[45 minutes 3 seconds][Customer] : OK, Thank you.

[45 minutes 1 seconds][Agent] : OK, not a problem. Have a nice day. Take care.

[45 minutes 6 seconds][Customer] : Thank you. Bye. Bye.

[45 minutes 5 seconds][Agent] : All right, Bye, bye.