

[2 seconds][Agent] : Welcome to Real Insurance. You're speaking with Daniel. How can I help you?

[7 seconds][Customer] : Yeah, I called yesterday for a quote and yeah, I'm just calling again today. I'd like to to start a policy, but I don't know about the payment. If I can, yeah.

[21 seconds][Agent] : OK, no, no worries. Look, I went through the options with you, ma'am, So I just need to let you know the calls are recorded and any advice that I provide is general in nature and may not be suitable to your situation. How can I just get your full name and date of birth please? Thank you. Let me just bring up your profile here. And so how do how do I spell your first name?

[36 seconds][Customer] : 24th of the 2nd 73 PAESE.

[57 seconds][Agent] : Thank you. Excellent. All right, so I'll just confirm I've got your e-mail thatsapulufullstopasa@hotmail.com. And now this number you're calling us now from that is your best contact number. You're 37 Cartwright Ave., Busby, NSW. And just trying to confirm that you're a female Australian resident, are you? Sorry. OK. Excellent. All right. So I'll have a look here. OK. So was the funeral cover you were looking at, is that correct?

[1 minutes 3 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yes. Yeah, I think that guy that I spoke to said he was gonna e-mail me something or send me something. I'm not sure if I actually got it.

[1 minutes 45 seconds][Agent] : OK, no, that, that's fine. So you, you was provided a quote, is that right?

[1 minutes 50 seconds][Customer] : Yeah, he already gave me one, but I wanted, I think I was just supposed to call if that's exactly what I wanted.

[1 minutes 51 seconds][Agent] : OK, well, let me just run through the updated quote with you. So look, you can choose between 3 and \$15,000. We'll pay this in a lump sum payment. Yeah, to the loved ones of your choice when you pass away. So just to remind you as well, for the 1st 12 months you were covered against accidental death only.

[2 minutes 5 seconds][Customer] : 15 Yeah, he already told me all that. So umm, I was calling to say that I'll take that. But with payment, umm say if two different parties are paying for it, can we get an account that we that each one can can put to pay the policy?

[2 minutes 32 seconds][Agent] : Well, we can only take the direct debit from one account.

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

[2 minutes 34 seconds][Agent] : It'll be up to you guys to to arrange that. Yes, the the way it works is if you wanted to get a cover in place, man, we can. We can. We don't take any upfront payment on the day anyway. You get to choose your first preferred payment day and the day that suits you.

[2 minutes 38 seconds][Customer] : Where do I have to have the money for you guys to process the application or right, right.

[2 minutes 55 seconds][Agent] : But just because you're calling us back, just let me quickly run through this with you. I'll only take a couple of minutes there. So like I said, for the 1st 12 months, you'll be covered against accidental death only. And then after 12 months it'll cover death due to any cause. So the cover also comes with a rule payback guarantee. So we basically guarantee that the benefit your family receives will always be minimum. The benefit of that you choose for all the premiums you pay for the funeral insurance, whichever is higher. So you really can't lose provided you keep your cover and you make no changes to it. The premiums will never increase unless you change your cover that actually reduced by 5% every five years you hold the policy.

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

[3 minutes 34 seconds][Agent] : And just lastly, we give you what's called an early cash pay an option. So any time after you reach 85 years of age, uh, you may elect to end the cover and we'll pay back 150% of that funeral insurance benefit amount. All right? So if you're looking at 15,000 of the funeral cover, uh, you're looking at a fortnightly premium of \$34.77. All right? So is that what you want to go ahead with?

[3 minutes 34 seconds][Customer] : OK, hold on. So it's 150% rebate not come? I mean, 150% rebate if you make it to 85.

[4 minutes 11 seconds][Agent] : No, that's, it's not a rebate. It's. So what happens is after any time, after you reach 85 years of age, you can actually choose to end the cover and we'll pay you back 150% of the funeral insurance benefits. So that'll be 22 and a half, \$1000 if you had, yeah, \$15,000 coverage with us.

[4 minutes 29 seconds][Customer] : Yeah, but it's not for me. It's for my father. He's 71.

[4 minutes 36 seconds][Agent] : OK, well, I didn't know that. So. Alright, so if you're looking to get. So you want to get your father covered, is that right? Well, just give me one moment.

[4 minutes 43 seconds][Customer] : Yeah, I gave the guy all my information. So for me was about \$30.

[4 minutes 59 seconds][Agent] : Yeah, that's what you want. No cover in place for yourself or just for your father, is that correct? Yeah, if you're looking at 15,000, looking at \$34.77 a fortnight.

[5 minutes 4 seconds][Customer] : Yeah, but for me, the quote was about \$30, about 25. And if there's mental health issues, does that decrease, increase the premium?

[5 minutes 20 seconds][Agent] : No, not at all. We don't ask any questions about anything to do with, uh, any helpful Moss or questions with the funeral cover that that'd only be for life insurance. So we don't ask any questions. It's uh, we don't even ask you smoking status ready for that at all.

[5 minutes 33 seconds][Customer] : Oh good. OK then.

[5 minutes 35 seconds][Agent] : Well, so let me just bring up your father's profile. So what is your father's full name and date of birth?

[5 minutes 41 seconds][Customer] : Apple. Apple 5th of 9th 49.

[5 minutes 47 seconds][Agent] : Thank you. OK. So you're speaking with Zane, so let me just put you on hold. I'll transfer you through to Zane. OK.

[6 minutes 2 seconds][Customer] : Great. Thank you. Hey, Dan, how are you? Good, good.

[6 minutes 37 seconds][Agent] : Hey buddy, I don't have to have any self Excellent mate. Alright, so I've just got a sale for you.

[6 minutes 50 seconds][Customer] : Oh, is it, uh, Paisi on the furnish sheet? Uh, yeah. I spoke with her yesterday.

[6 minutes 53 seconds][Agent] : Yeah, that's that's right mate.

[6 minutes 56 seconds][Customer] : OK, give me one SEC while I'm just quickly hopping the lead.

[7 minutes][Agent] : Oh, you're right mate. No worries.

[7 minutes 10 seconds][Customer] : Yep, passing that whenever you are ready.

[7 minutes 12 seconds][Agent] : Thanks Mum, I'll drop her in 321.