

[1 seconds][Agent] : Good afternoon. Welcome to Real Insurance. You're speaking with Ishita. How can I help you?

[5 seconds][Customer] : Hello, it's Joanne Lee speaking. I just got a message from you guys.

[11 seconds][Agent] : OK, Joanne, I'll bring up your policy. We'll see what's what the phone call was regarding. Can you just confirm your date of birth, please?

[18 seconds][Customer] : 4th of the 7th, 72.

[21 seconds][Agent] : And what type of insurance do you hold with us?

[23 seconds][Customer] : It's a funeral insurance.

[27 seconds][Agent] : Thank you.

[27 seconds][Customer] : Yeah, I've got, I've got 2 policies. We do go.

[31 seconds][Agent] : Yep and just your e-mail address please. Thank you so much. Mobile is the one you're calling from and address is 25 St. Canterfield, NSW 2372.

[33 seconds][Customer] : It should be joanne.lee#4@bigpond.com, correct.

[48 seconds][Agent] : Yep. So you have two funeral policies or one funeral and something else?

[55 seconds][Customer] : NO22 funeral ones.

[58 seconds][Agent] : OK. It might have a different, umm, policy number probably. Umm. So this one is a joint? Yeah, sorry. Go for it.

[1 minutes 3 seconds][Customer] : Yeah, one's in my daughter, one's my daughter's, and one's my husband and mine.

[1 minutes 11 seconds][Agent] : OK, so your daughter's one probably will have to check after we are done with this one. Umm, let me check. So for this one, umm at 125 umm, customer call to check what the payment frequency changes. Umm So did you call or? Thank you.

[1 minutes 38 seconds][Customer] : Yeah, I I did that and I, yeah, I called and then as soon as I got off the phone come through as a stolen and then you left a message to call you back.

[1 minutes 54 seconds][Agent] : Thanks for calling. So did you leave any voicemail?

[1 minutes 57 seconds][Customer] : No, they just need to ring real insurance so.

[1 minutes 58 seconds][Agent] : OK, OK, I'm just going to quickly check the notes. Give me a

second. Umm, oh, so he had just called to clarify that the court which was provided was on a monthly basis and not on fortnightly. So he called to let you know about that. So it was for monthly and not for fortnightly? So the court which was provided to you.

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

[2 minutes 28 seconds][Agent] : So that was the phone call for you. Yeah.

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

[2 minutes 35 seconds][Agent] : OK. Yeah, yeah, yeah. So I think he mentioned, uh, for fortnightly, but it was monthly. So that's why he just called you to clarify.

[2 minutes 31 seconds][Customer] : I wanted it just to find out what it would cost for monthly and that, yeah, it's fortnightly because there's one payment.

[2 minutes 51 seconds][Agent] : Mm Hmm. Yes. And.

[2 minutes 49 seconds][Customer] : I think there's a payment due this week so it's gonna let you back there until I if I ring. So the first one if I went monthly it'd be 120. Would it be 3 of mine? Is that correct?

[3 minutes 9 seconds][Agent] : Uh, he hasn't mentioned it. Uh, let me just double check. Sure.

[3 minutes 14 seconds][Customer] : Can you check for me if that's OK?

[3 minutes 16 seconds][Agent] : Yeah. All good. Yeah. And when do you want that to come out? Yeah, Yeah. But still like when do you want me?

[3 minutes 26 seconds][Customer] : I just wanna find out the price and all of probably about the 18th, 19th of July each month. If I decide to go monthly, about the 18th, 19th.

[3 minutes 42 seconds][Agent] : OK. Yeah, your next one is due on the 24th of June. Umm, you paid until the 20th, which is until tomorrow. Umm, at this stage it is showing if umm, I'm just going to check. So if you change it to 18th or 19th of July, umm, 18th of July, it will be \$122.79, but that will be because we are covering from 20th of June to the 18. So it really depends on how many days actually, umm, and how many weeks that month has. So it's some, some of the months they have 4 weeks and some of the months they have 5 weeks. So it really depends on yeah, how many days are there in a month. So it might slightly change, yeah.

[4 minutes 1 seconds][Customer] : Yeah, which is right, right, OK, right. OK.

[5 minutes 9 seconds][Agent] : None.

[4 minutes 54 seconds][Customer] : Also, C, is there any chance that I can add for for this fortnight for our F doesn't have ACC accidental serious injury benefit from my husband and I. Is there any chance that I can add it and then just make sure I have enough plus take credit coding?

[5 minutes 24 seconds][Agent] : Yeah, uh, let me check if it does cost you extra for that. Give me a second.

[5 minutes 29 seconds][Customer] : Yeah.

[5 minutes 29 seconds][Agent] : I'm just going to double check. Umm, can I place you on a brief hold? Might take more than two minutes. Won't be long.

[5 minutes 34 seconds][Customer] : Yep, Yep.

[5 minutes 35 seconds][Agent] : Thank you. Thank you so much for your patience, Joanne.

[11 minutes 24 seconds][Customer] : That's OK.

[11 minutes 25 seconds][Agent] : Yeah, so if you add accidental serious injury for you as well as your husband, it will be an extra \$4.07 a fortnight. So currently you're paying \$29.80.

[11 minutes 37 seconds][Customer] : Yep.

[11 minutes 36 seconds][Agent] : Uh, the new fortnightly premium would be \$33.87.

[11 minutes 42 seconds][Customer] : OK. Yep.

[11 minutes 43 seconds][Agent] : So the accidental serious injury is triple the amount. So if you want to go ahead with that, I'll have just have to read some details regarding that.

[11 minutes 51 seconds][Customer] : Yep.

[11 minutes 52 seconds][Agent] : So do you want to go ahead with that?

[11 minutes 53 seconds][Customer] : Yep, yes. Yep. I'll do that.

[11 minutes 56 seconds][Agent] : OK, so the accident and do you want to know regarding your benefit, like do you want to know any product specifics or just for the accident serious injury, I can read it to you or do you want me to read it for the whole policy? Whole policy that's fine Yep sure not a problem. So umm, may I confirm that that umm, you are a female Australian resident?

[12 minutes 8 seconds][Customer] : Maybe just check the whole policy because I haven't I haven't rang for a long time and just make sure everything's up to date, yes.

[12 minutes 28 seconds][Agent] : OK, so Joanne, uh, your final expenses insurance cover provides your family members with a cash benefit of up to \$15,000 in the event that you pass away. It can be used not only for funeral expenses, but also any other, uh, final expenses like unpaid bills. If that was due to an accident, the benefit amount is triple. You currently have umm \$8145.00 off benefit amount and that's for you as well As for dairy. Umm and then umm just going to check. OK, so you umm factor and get you to the policy will insure for the same amount as well as he's insured. You will be paying umm \$33.87 for for tonight. Umm, so \$4.07 on top of what you're paying for the accidental serious injury. Umm, I do need to let you know that for the 1st 12 months, umm yeah, covered for excellent. OK, so that one won't apply because you have taken the policy from 2011. Included in your cover is a 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 a month for one life insured.

[13 minutes 5 seconds][Customer] : Yep, OK.

[14 minutes 3 seconds][Agent] : Umm, you also have a sum insured bonus. Once the oldest person covered under the policy turns 90, premiums are no longer payable and you will 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 or benefit, it will be 50% off your increased funeral insurance benefit amount for One Life insured.

[14 minutes 33 seconds][Customer] : None.

[14 minutes 34 seconds][Agent] : Umm OK so I do need to advise you that there is an exclusion on this policy. For the 1st 12 months you are covered against accidental death. Only after 12 months if cover it covers due that due to any cost including an accident. This applies to the increase amount. So we are not increasing the amount, but we are just adding the accidental serious injury. So accidental serious injury cover provides a lump sum payment to help cover costs if you were seriously injured in an accident but did not pass away. Specifically, this option covers quadriplegia,

paraplegia, hemiplegia, blindness, deafness, or total and permanent loss of use of two limbs. The benefit amount is equal to three times the final expenses benefit amount, and we'll cover you until the policy anniversary following your 75th birthday. Umm, So for \$24,435, that's the accidental serious injury, umm, plus the benefit amount you'll be paying \$33.87. Umm, so \$4.07 on top of \$29.80 to complete this request. Umm, your new benefit amount will be. So currently you have benefit amount of \$8145.00. Umm, accidental serious injury is \$24,435.00. So that's for you as well.

[16 minutes 2 seconds][Customer] : Yep, Yep, Yep.

[16 minutes 17 seconds][Agent] : As for Gary, Yep. So your premium is stepped, which means it will generally increase each year as your age. In addition, this policy has automatic indexation which means each year your benefit amount will increase by 5% with associated increase in premium. You can opt out of this indexation each year. We will let you know in advance of any changes to your benefit amount and premium. So do you have any questions before we finalize this? No. No.

[16 minutes 49 seconds][Customer] : No so the fu the funeral bene funeral insurance benefits 8000, accidental bene death benefits 16,000 and the ACT tax.

[17 minutes 2 seconds][Agent] : So accidental death benefit is also similar to excuse me, sorry, sorry, sorry.

[17 minutes 9 seconds][Customer] : You're right, you're right.

[17 minutes 11 seconds][Agent] : Accidental serious injury and accidental death benefit are the same? Yes. So it's triple the amount. So what you are saying accidental death benefit, it's that amount plus your benefit amount. So which equals to triple. So both are \$24,435.

[17 minutes 16 seconds][Customer] : Alright, alright. Because the statement that I've got is only 16.

[17 minutes 35 seconds][Agent] : Yeah, plus plus the benefit amount.

[17 minutes 35 seconds][Customer] : It's only well, it's got the the benefit.

[17 minutes 43 seconds][Agent] : It would be in the asterisks at the bottom.

[17 minutes 45 seconds][Customer] : No, no, it's got NI for accidental serious injury, Neil.

[17 minutes 51 seconds][Agent] : Yeah, that one we are adding today.

[17 minutes 53 seconds][Customer] : Yep.

[17 minutes 53 seconds][Agent] : Umm, but for accidental death it will be that benefit plus your benefit amount. So it equals to triple. So same like accidental serious injury.

[18 minutes 3 seconds][Customer] : All right. Now it hasn't got it on this form. This form must be a fairly old one that I've got.

[18 minutes 11 seconds][Agent] : OK, because the accident is a if that was due to an accident, it's always triple the amount. So similar to the accidental serious injury.

[18 minutes 19 seconds][Customer] : All right. OK.

[18 minutes 20 seconds][Agent] : OK, so I'll just quickly finalize this now.

[18 minutes 24 seconds][Customer] : Yes, Yep.

[18 minutes 22 seconds][Agent] : So are you happy for me to add accidental serious injury to your final expenses insurance product? Uh, for your insurance on your policy? Perfect. All right, so I'm just waiting for the confirmation. So this has been completed for you and will be effective from your next regular collection date. Will also send out new policy documents reflecting that change. So your next premium is due on the 21st of June, which will be \$33.87. OK. And I'll also send you documents mentioning that we have added that benefit on the account.

[18 minutes 55 seconds][Customer] : OK, OK.

[19 minutes 5 seconds][Agent] : Yeah, that's right. We can change that anytime you like.

[19 minutes][Customer] : And then if I decide I can ring you back and change it to monthly later on, right? OK. Also what was I gonna say? So if I ha it's a bigger monthly, would they all be the same amount like July, August, September or will I take to sort of shopping and changing?

[19 minutes 28 seconds][Agent] : No, it will be no, no, no, It will be same uh, just for the first payment. It might be slightly higher or lower depending on how many days, uh, would that be, but after, uh, that particular month, it will be just the same amount.

[19 minutes 44 seconds][Customer] : Right. OK then. OK, well, I'll have a think and then I can always get back to you and you can tell me.

[19 minutes 50 seconds][Agent] : Yes, absolutely. Yeah.

[19 minutes 52 seconds][Customer] : OK then thank you very much for your help.

[19 minutes 55 seconds][Agent] : You're welcome. Thank you so much for your patience, Joanne,
You take care. Have a nice day.

[19 minutes 59 seconds][Customer] : OK, bye.

[19 minutes 59 seconds][Agent] : Thanks. Bye.