

[4 seconds][Agent] : Welcome to customer support. This is niche.

[7 seconds][Customer] : Hi Mitch, how are ya?

[10 seconds][Agent] : I'm doing well, thanks for asking.

[10 seconds][Customer] : I'm just ringing up, just ringing up. I just finished making a claim.

[24 seconds][Agent] : Oh yeah.

[18 seconds][Customer] : I think it was for my mum like Glenna, Catherine Finahoy and because it went so well with you guys. I'd like to see if I could do a death policy with you guys as well and also if you guys have life insurance.

[42 seconds][Agent] : Oh, yeah, yeah, We have life insurance. We've got both life and funeral products there. We've also got like an income protection and stuff there too. So you're looking to start one for yourself now, aren't you?

[46 seconds][Customer] : Yeah, yeah, I'm looking to do a this one. I do have a life insurance was with TLIS and now it's over at Zurich and I thought because you guys were so, so awesome, I'm I'm like, I'll cancel Zurich and see what you guys can offer.

[1 minutes 1 seconds][Agent] : Oh, yeah, yeah. Now we'll have a look into that for you. I'll do a What was your first name, please? Beautiful Erica. Lovely.

[1 minutes 21 seconds][Customer] : Erica exit and last name is Tainahui. It's T for tank, A for Apple, I for ink, N for Nelly, G for go, A for apple, H for house, U for umbrella, E for egg.

[1 minutes 44 seconds][Agent] : Beautiful. And what was your date of birth, please?

[1 minutes 48 seconds][Customer] : 18th of the 8th, 1970.

[1 minutes 51 seconds][Agent] : One in 70. Lovely. Alright, I'll just bring this up here. OK. And do you have an e-mail address you're happy to list with this? Yeah.

[2 minutes 8 seconds][Customer] : Yep, it's e.mylastnamehanahui@hotmail.com.

[2 minutes 14 seconds][Agent] : Yeah, beautiful. OK, alright. And the number we're talking on now, that's your best contact.

[2 minutes 54 seconds][Customer] : What?

[2 minutes 53 seconds][Agent] : Number one ending in 680. Lovely. Alright, now for the, so it was

the funeral insurance you're looking at or was it a life insurance you're looking to swap over to you because the life insurance does have a funeral complainant included in it.

[2 minutes 56 seconds][Customer] : Well, the funeral 1 was just so easy peasy. And So what?

[3 minutes 20 seconds][Agent] : Yeah, alright, let's pull that up here.

[3 minutes 21 seconds][Customer] : What sort of what sort of life insurance are we talking about and what sort of death insurance? So if I was to die, they could just put put you guys straight through and then the money comes through. So I thought, yeah.

[3 minutes 37 seconds][Agent] : Alright, so yeah, so they both work a little bit differently. Now, the funeral advance works the same as a funeral cover in the sense that like the funeral insurance, because it's designed for the funeral, which is time sensitive, we don't require an actual death certificate. It's more along the lines of proof of death that we're looking for, which comes can come along the lines of like a doctor or a doctor's note or a letter from the hospital or something like that.

[4 minutes 3 seconds][Customer] : Yep.

[4 minutes 3 seconds][Agent] : And then, yeah, there's that claim form to get sorted and then we get that money to you. Once everything's been submitted and we've gone through that yet 2 to one to two business days, we'd get that money across to you. It's just same as the funeral advance. Now a funeral advance comes out of the life insurance as an advance payment to get the funeral sorted. And then the rest of the life insurance would get handled at a pace it suits the family, you know, after they've had a chance to grieve there. But with the funeral insurance, the minimum and maximum is between 3000 and \$15,000, whereas the life insurance, the minimum is \$100,000 I believe there. And it depends on your, so your application is to the maximum that you can do. So yeah, like the, I think like the, the, the highest threshold for the life insurance is like \$2,000,000. But yeah, the minimum's 100,000. So like there's more of an application process involved in the life insurance because it is for obviously like a lot higher amount. The funeral insurance is a fairly simple process to get sorted out there. So I mean, it depends on what suits or circumstances or what you're looking for to be covered in the policy. Yeah, beautiful.

[5 minutes 21 seconds][Customer] : Well, the one that you just mentioned, the one where all you

need is a report from the hospital or what have you and it gets paid out after a couple of days, that's definitely one that I'd like.

[5 minutes 41 seconds][Agent] : Yeah. OK. So that'll be the funeral insurance there where the minimums the 3000 and the maximums 15,000. How much were you thinking of being covered for on that 1 then?

[5 minutes 49 seconds][Customer] : Yeah, the 15.

[5 minutes 54 seconds][Agent] : So for 15,000 and as a fortnightly monthly or annual payment?

[5 minutes 59 seconds][Customer] : So how much are the payments monthly?

[6 minutes 2 seconds][Agent] : So as a monthly payment, that would be \$76.85 a month, 85 cents, yeah.

[6 minutes 12 seconds][Customer] : So \$76.80 K, Yeah, \$76.85. And if we split that into fortnightly, that's 39.

[6 minutes 32 seconds][Agent] : So as a fortnightly payment, it's \$35.47 because the way that it works out is we get the annual payment and divide it by either 12 months or 26 fortnights.

[6 minutes 47 seconds][Customer] : OK, Yeah, let's go with the actually, yeah, no, go with the 7685 if you can. Thanks.

[7 minutes 1 seconds][Agent] : Yeah, go with the monthly one there. Beautiful.

[7 minutes 4 seconds][Customer] : Yes, thanks.

[7 minutes 5 seconds][Agent] : Alright, so yeah, what I'll do. So I don't actually have access to set that one up fully. I'll go and get one of our specialists on the line here. You can set that up for you. I'll just put you on a brief hold while I reach out to them.

[7 minutes 14 seconds][Customer] : Yep, it's OK.

[7 minutes 17 seconds][Agent] : If I'm gone for more than two minutes I do apologize, but I'll get someone ASAP here. Yeah, they'll be able to take you through that as well. Yeah, no, understandable.

[7 minutes 23 seconds][Customer] : And if I could also have a look at your guys life insurance as well, because I'd rather keep everything all in one and you guys were were amazing so quite happy

to.

[7 minutes 39 seconds][Agent] : Well, yeah, they'll be able to go through that with you though. Again, set that funeral one up and then, yeah, they'll be able to take you through the process of the inquiries about any. Yeah, about changing over to the life insurance too. Awesome. Alright, Yeah, again, if I'm one more than two minutes, I do apologise, but I'll be back with the ASAP.

[7 minutes 50 seconds][Customer] : Yep, it's OK.

[7 minutes 58 seconds][Agent] : Thank you. So sorry about the wait there, Erica. I appreciate your patience with me. I don't actually have a colleague available right now to set that one up. Can I get them to give you a call on your mobile number?

[11 minutes 11 seconds][Customer] : Yeah, you can. Tomorrow. When are you thinking? Tomorrow?

[11 minutes 18 seconds][Agent] : So I'll set it, I'll set it for as soon as possible. But because of the time, they might not get to it tonight. I'll, I'll, if we do, we'll, we'll give you a call sometime over the next one or two business or a couple of times over the next one or two business days to try and get that sorted out for you.

[11 minutes 34 seconds][Customer] : Yeah, in the morning. Tomorrow morning I'll be flat out. This afternoon I'll be flat out.

[11 minutes 35 seconds][Agent] : Yeah, alright.

[11 minutes 41 seconds][Customer] : I go back to work next. I think Monday is my last day and I'm back to work on Tuesday.

[11 minutes 50 seconds][Agent] : All right, what I'll do, I'll try one more time. I'll put you on hold and I'll try one more time. Yeah, just do that. If not, then I'll leave notes to, you know, make sure that we call and maybe we'll work out, you know, times that you're available. And I'll leave those in the notes there so that I can give you a call accordingly. Or if we haven't called you, you can call us obviously, if you find yourself with some time there. But I'll just try one more time.

[11 minutes 50 seconds][Customer] : Sorry if yeah, OK, no worries.

[12 minutes 18 seconds][Agent] : Thank you. Thanks for your patience there. I've got my colleague Wendy here on the line. He'll be able to sort you out from here now.

[14 minutes 32 seconds][Customer] : Hi, Honey.

[14 minutes 32 seconds][Agent] : Wendy, just so you're aware, I have already confirmed to client his name, date of birth, e-mail address and phone number. Beautiful. Thank you so much. Hi, Rica. As mentioned, my name is Wendy.