

[2 seconds][Customer] : Hey.

[1 seconds][Agent] : Hey Penny, WH what you got for me?

[3 seconds][Customer] : Hey Alfred, I'm getting something back, OK. I have Christopher on the call. I'll help out of the lead, OK. Yep. He wants to start a policy for his brother.

[9 seconds][Agent] : OK, Thank you on jumping 04 years, brother.

[19 seconds][Customer] : Oh, for his brother.

[22 seconds][Agent] : OK, So what type of policy? We're talking funeral course.

[24 seconds][Customer] : OK, so you prob.

[29 seconds][Agent] : Oh, then I need to get out of this one.

[29 seconds][Customer] : Yeah, this one. Yeah, I know. Yeah, that's what I'm trying to. I'm trying to say an answer. Yeah, I just thought you'd need that for his name. OK.

[34 seconds][Agent] : Sorry, Christopher. Yeah, sure. All right. Popping through. And I'll take him through the funeral cover for his brother. Perfect.

[37 seconds][Customer] : OK, so popping through and I'll take you through the wonderful thanks to the guy.

[48 seconds][Agent] : Thank you.

[49 seconds][Customer] : Thanks for holding there, Christopher. I have my colleague Alfred from the sales team on the call now he's going to take over and assist you from here. All the very best. OK, Thank you. Bye. Bye.

[1 minutes][Agent] : Good evening. Christopher Chalffity from Wheel Insurance. How are you?

[1 minutes 4 seconds][Customer] : Yeah. Good yourself.

[1 minutes 5 seconds][Agent] : Very good, thanks for asking. So by my colleague, you just mentioned to me that you're looking into a funeral insurance cover for your for your brother, is that correct?

[1 minutes 5 seconds][Customer] : Yeah, yeah, yeah.

[1 minutes 14 seconds][Agent] : Fantastic. Look, I'll certainly take you Sure and explain to you the options available. We can get that all organised as well. So first of all, Please note calls are

recorded. Any advice we provide is general in nature and may not be suitable to your situation. Now, Christopher, if I can get you to confirm your brother's details, but we'll start with his first name. Paul. Yeah. And surname.

[1 minutes 33 seconds][Customer] : Paul Hill, HRWL.

[1 minutes 40 seconds][Agent] : Fantastic. And Paul's date of birth, please.

[1 minutes 43 seconds][Customer] : He's the seven eighth of the 8th 68.

[1 minutes 47 seconds][Agent] : 17th of the 8th, 1968. Is that right? Fantastic. Thank you. And what would be the best contact number for either Poor yourself. Yeah, it's OK.

[1 minutes 51 seconds][Customer] : Yeah, we'll probably use mine because I'm hard to get out of the pin.

[2 minutes 4 seconds][Agent] : 1-2. Yep. 575. Yep.

[2 minutes 1 seconds][Customer] : So mine is 0412 575 990.

[2 minutes 9 seconds][Agent] : Oh, sorry, sorry. I did 757. So it's 575.

[2 minutes 14 seconds][Customer] : Yeah, it's 0412575990.

[2 minutes 14 seconds][Agent] : Yep, 990. Got it.

[2 minutes 19 seconds][Customer] : Yep.

[2 minutes 19 seconds][Agent] : OK, perfect. And cannot confirm Paul is a male strain resident. He's your brother. Is that right?

[2 minutes 26 seconds][Customer] : It's sorry. Yeah. It's it's my brother.

[2 minutes 27 seconds][Agent] : OK, OK, perfect. Thanks for confirming those details. And now let's put down your details too since you're organizing this for him. So first of all, we'll start. Well, it's Christopher.

[2 minutes 27 seconds][Customer] : Yeah, yeah, yeah, yeah.

[2 minutes 40 seconds][Agent] : His first name is Payee Purchaser. OK, so it's Christopher Hill, is that right? Thank you. And get your date of birth. I'll put that on file as well. 3rd of the 9th, 1969. OK, and we'll put you down as brother. There you go. OK, fantastic. Thank you for that. Do you have an e-mail address for yourself you'd note down for yourself?

[2 minutes 54 seconds][Customer] : Yep, the third of the 9th, 1969 Yep Yep Kelly which is HR double LY 69@live.com dot AU.

[3 minutes 28 seconds][Agent] : Yeah, Yep, at live.com dot AU. OK, fantastic. And the post code 2650 and the suburb NSW, correct?

[3 minutes 41 seconds][Customer] : 2650 Carindall and the town is Wagga Wagga.

[3 minutes 51 seconds][Agent] : Yep. So Kringle and Wagga Wagga, just looking that up here. Yep, I've got it right here.

[3 minutes 55 seconds][Customer] : Yep, big under postal address is the same. Yeah. Yeah, yeah, the post address is the same on you.

[4 minutes 4 seconds][Agent] : And your street address or postal address There is it's the postal address would be street address in Keringle is yes.

[4 minutes 20 seconds][Customer] : Oh, sorry St.

[4 minutes 18 seconds][Agent] : So what's the street address so I can put it down for you the in Keringle, yes. Thank you, 49. Yeah, yes, Copland got it for it.

[4 minutes 21 seconds][Customer] : Sorry, 49 Copland is CAPLAND Copland St.

[4 minutes 32 seconds][Agent] : For it, Yeah, in Karengo. OK, thank you. And and as you said, your home address or postal address is the same.

[4 minutes 33 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 38 seconds][Agent] : So thanks for that. Perfect. All right, now I'll take you through and explain to you how wool works and then we can look at, you know, what options you've got there and we can obviously customize to suit your specific needs there for your brother. So basically in a nutshell, the way it works there today, Chris, Christopher, sorry, is it provides a cash benefit of up to \$15,000 to your loved ones who need them to pass away.

[4 minutes 44 seconds][Customer] : Yep, Yep, Yep.

[5 minutes 3 seconds][Agent] : And it can be used not only for funeral expenses but also for the final expenses like unpaid bills. OK.

[5 minutes 10 seconds][Customer] : Oh yeah.

[5 minutes 11 seconds][Agent] : Now if death is due to an accident, your chosen benefit will triple. Or if you were to suffer an accidental serious injury before the policy anniversary following your 75th birthday, such as quadriplegia or paraplegia, the benefit member will also be tripled. OK, so there are no medical checks. Acceptance is guaranteed if you are in Australian resident aged between 18 and 79, which you've already confirmed there for Paul. For the first 12 months you will be covered for accidental deaths and accidental serious injury. Only after the first 12 months you'd be covered for death due to any cause. In addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were diagnosed with a terminal illness with 12 months or less to live, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we'll pay out your claim in full. Now, the level of cover does range there for your brother Paul between 3000 up to \$15,000 that you can select from. Once Paul reaches the age of 85, your premiums will cease and it still remain active, so the policy's still in place and a 25% bonus cover will automatically be applied to the benefit amount as well. So Paul, you'd be insured for 25% more as well. Our funeral insurance cover also provides you with an early cash out option. So this means that any time after you reach the age of 85 years, you can choose to enter cover. We'll pay you 75% of the funeral insurance benefit. OK, so that's umm for Paul. Umm so good news is the premium, your premiums are level which means they are designed not to increase as you get older or as poor gets older OK? So keep that in mind. And also one more thing, you may pay more in pre so you may PO pay more in total premiums of life and policy than the best amount. Please be aware that this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you're not receiving back. Just be mindful of that as well, OK.

[7 minutes 26 seconds][Customer] : Well, well, I think when I was looking like a funeral plan, I think when I've done me Farber two years ago, it was 8000.

[7 minutes 22 seconds][Agent] : So what benefit now would you like to quote you on there for Paul between 3000 to 15,000, that's the range, yes, yes, OK.

[7 minutes 38 seconds][Customer] : So that's a cremation. Like I'm not worried about bearable cremation. So I'm just trying to work out what it actually be. Well, I'm hoping like you know, they said

he's got terminal illness, but it's undisclosed what how long he's got because I just said he's got a tumor. So it could be two years. But I'm just thinking what people we plan to be working 2 years and it's if it's about 8 grand now, would it go up in two years? You can't be paid.

[8 minutes 16 seconds][Agent] : It's not something yes, it's it's not, it's one of those questions that we really don't, you know, can can really advise, you know.

[8 minutes 22 seconds][Customer] : So I I've just claimed to pay 6000 when I married you and then when he died, it was 8000. And now to cover currently covered 6000. So to pay at 2000. So what would it be looking?

[8 minutes 35 seconds][Agent] : But you but also R.E.M. also remember this too. Just to help you out with your sort of thoughts there. This is paid as a cash benefit, right?

[8 minutes 37 seconds][Customer] : Yeah, yeah.

[8 minutes 45 seconds][Agent] : So you can use those funds. So even if the like say you got more funds, right, you can use those funds for all sorts of purposes, whether it be, you know, the cremation with other fees, whatever it may be, you know, I mean, so so think of it that way too. OK, right, sure. What?

[9 minutes][Customer] : If I say if I went for 10 just to be the safe side, you know, just in case I have funds then or anybody else has more funds, I want to make sure that you're covered.

[9 minutes 11 seconds][Agent] : Right, sure.

[9 minutes 16 seconds][Customer] : Yeah. Oh, yeah. That's. Yeah, that's good.

[9 minutes 14 seconds][Agent] : If he did that then you'd be paying an amount of \$22.89 a fortnight for Paul that is happy with that.

[9 minutes 24 seconds][Customer] : Yeah. Well, if I go to 10, at least I did that.

[9 minutes 31 seconds][Agent] : Sure.

[9 minutes 27 seconds][Customer] : As I said, I'm hoping like, you know, you still have another two years and then if it goes up in that time, I should still be under the amounts then what our promotions were. So I'd rather be probably more over than under.

[9 minutes 41 seconds][Agent] : OK, fair enough.

[9 minutes 43 seconds][Customer] : So if I'm.

[9 minutes 43 seconds][Agent] : So you're happy with that 10,000 so far, the \$22.89 a fortnight? Yeah, through also you may not know this and if you basically the, there's a feature part of the insurance known as the real, the real reward that is attached to the policy as well. So that means that following your first policy anniversary that we're going to refund you 10% of the premiums paid during that time as well.

[9 minutes 45 seconds][Customer] : Yeah, yeah, yeah, yeah.

[10 minutes 7 seconds][Agent] : OK, So it's also part of OK, so, so you probably know that as well. All right, that's fine. So what I'll do now is that we'll provide Paul with immediate cover. We send out these policy documents out to you. So you'll get 2 copies.

[10 minutes 8 seconds][Customer] : I've already got one with you guys and myself, like yeah, yeah, yeah.

[10 minutes 22 seconds][Agent] : As you know, a soft copy will go to your e-mail and plus hard cops will get posted to the postal address you gave me as well to get those two copies. That will give you an opportunity to obviously review it yourself, make sure you're happy with it. So, and if you've got any questions, my name and number beyond those documents.

[10 minutes 38 seconds][Customer] : Yes.

[10 minutes 38 seconds][Agent] : This policy also has a 30 day calling off. Just in case you change your mind. So you don't actually have to pay anything today. You choose a payment that's suitable for you. We generally collect payments within the next 7 days. When would the next seven days would be more suitable for you?

[10 minutes 43 seconds][Customer] : Well, my payment, my payment will be fortnight because I'm in government, so my pay is next Thursday.

[11 minutes][Agent] : All right, so if you want me to line up on that payday, I can schedule that for you. Let me just look at the calendar here.

[11 minutes 5 seconds][Customer] : Can I ask one thing before? Can I ask one thing before whatever now say for instance, yeah, I pay out for 12 months. Now say that he does pass away

before the 12 months I lose whatever I've paid out. Yeah.

[11 minutes 7 seconds][Agent] : Yes, of course, if he was to pass away, depending on the situation, if it was to do with accidents, it was accidental death. For example, we, we are even though within the within the first, the first 12 months we are paying out triple the amount to you.

[11 minutes 38 seconds][Customer] : Oh, yeah. A, as I said, like you already know that he's got a terminal tumour. But I'm saying if I pay the annual plan out and he dies within the 12 months, every anything I've paid out I don't get back to it.

[11 minutes 39 seconds][Agent] : Alright, Yeah, correct. So remember there there is that feature as I mentioned to you for the 1st 12 months you're covered for accidental death and accidental serious injury. Only after the first 12 months you're covered for death due to any 'cause. That's right.

[12 minutes][Customer] : At the end, at the end of the day, like if it does pass away before the 12 months, but I'm not going to be worried what I've paid out. But yeah, I'm just just just crazing that.

[12 minutes 12 seconds][Agent] : Yes, yeah, no, that's fine. Just just because you're you're generalizing to Christopher.

[12 minutes 13 seconds][Customer] : Yeah, yeah.

[12 minutes 18 seconds][Agent] : So as I mentioned to you, because in the 1st 12 months you are still Co he is still covered but for accidental death and accidental serious injury only, OK. So in the scenario that he passes away due to an illness as as you're suggesting there in the 1st 12 months he's not covered. That is correct. In, in, in you saying that? OK.

[12 minutes 36 seconds][Customer] : Yeah, no, that's all. But I've still got any.

[12 minutes 39 seconds][Agent] : So yeah, yeah, that's fine.

[12 minutes 39 seconds][Customer] : But as I said, because like I've got midnight time limit for, you know, you're doing this but you're not.

[12 minutes 49 seconds][Agent] : So look, you mentioned next, what day was it that you said it falls on your payday? Thursday.

[12 minutes 55 seconds][Customer] : Yeah, excellent.

[12 minutes 56 seconds][Agent] : All right.

[12 minutes 56 seconds][Customer] : And then I'll pay you before.

[12 minutes 56 seconds][Agent] : So looking, look, looking at the calendar here, today is Wednesday the 15th. So next week Thursday happens to align on the 23rd of December. So I'm happy to do that for you.

[13 minutes 8 seconds][Customer] : Yep. And can I set it up? Sorry, Can I set it up fortnightly after that?

[13 minutes 8 seconds][Agent] : Umm, and then it's organized every yes. I was just about to say umm, it's organized already fortnightly after that as well. So it'll be uh, on that payday.

[13 minutes 20 seconds][Customer] : I'm in the Gov Yeah, 'cause I'm in the government position. So we only get paid fortnightly.

[13 minutes 22 seconds][Agent] : Yes yes, that's not a problem.

[13 minutes 25 seconds][Customer] : Yep, Yep.

[13 minutes 27 seconds][Agent] : So I've organized a fortnightly there for your convenience and it will start, as you know, on the next Thursday, the 23rd of December and then every fortnight thereafter following that Thursday.

[13 minutes 38 seconds][Customer] : Just one moment.

[13 minutes 38 seconds][Agent] : OK, fantastic. And what would you like to attach today for that? You can either attach either your Visa or Master debit card or credit card or your BSB and account numbers. Which do you prefer?

[13 minutes 50 seconds][Customer] : I'll just give me a wallet.

[13 minutes 52 seconds][Agent] : No problem. We'll do that then if that's suitable for you. OK.

[13 minutes 52 seconds][Customer] : I'll probably go with, I'll probably go with the DSB, but I'd rather just come and shut the enemy bank.

[14 minutes 3 seconds][Agent] : Yep.

[14 minutes 3 seconds][Customer] : So if I do have problems with me cards or anything, it's not going to be affected by then.

[14 minutes 7 seconds][Agent] : No, that's not a problem there. Your account name, would that be

and your name is Christopher Hill or how was it on the account?

[14 minutes 13 seconds][Customer] : Yeah, yeah, it's an idiot.

[14 minutes 15 seconds][Agent] : All right, it is Christopher Hill. OK, All right. And is that a savings account or check account?

[14 minutes 15 seconds][Customer] : Yeah, yes, I can get.

[14 minutes 23 seconds][Agent] : It is savings. Thank you for that. So take your time, but when you're ready, what's your BSB number first? OK, thank you. And account number, Yep, Yep, 7211.

[14 minutes 28 seconds][Customer] : So it's 082945, 740607211, Yeah, that's what I set mine up as well.

[14 minutes 43 seconds][Agent] : OK, that's there.

[14 minutes 46 seconds][Customer] : That way if there's any problems with the credit card or anything like that, it's coming straight out of me.

[14 minutes 52 seconds][Agent] : Fair enough. Not a problem. So what I'll do now is I'll read you out a declaration in Paul's name. I'll grab your acceptance, and we'll send these documents out to you shortly.

[14 minutes 57 seconds][Customer] : Yep, Yep.

[15 minutes 1 seconds][Agent] : So it will go to youremailwhichishealy69@live.com dot AU and look out for them. They'll usually be in 15 minutes. And also, as I mentioned, they get posted out to you as well, to the postal address you gave me as well. OK, so it reads here. Thank you Paul Hill, it is important to understand the following information. I'll ask the agreement to these terms at the end and the policy not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Life RE of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as real insurance, to issue and arrange this insurance on its behalf. Your answers to the application questions in any related documents form the basis of your product insurance and how that relies upon the accuracy of the information you provided when assessing your application. Head Ever has set to target market determination for this product, which describes the type of 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'll share this with your insurer and make sure with other service providers for the purpose of administering the 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 have provided to us in relation to other products and services. By agreeing to this declaration. Your consent will 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 you. You've agreed to take out a single real funeral cover with the following cover. Paul Hill is covered for \$10,000 in vent of death. In the case with death is accidental or if you suffered a fine accidental serious injury, the benefit from the knife will triple coverage for accidental deaths only for the 1st 12 months of cover with death by any cause or diagnosis of the terminal illness covered thereafter. Accidental serious injury cover for each life insured under age 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 if you 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 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 benefit is payable and there is no refund or premiums after cooling off. If you choose to retain cover beyond age 85, you'll be entitled to an additional 25% off bonus cover from that date and you and you will not be required to pay any for the premiums of the life insured. 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 bonus cover for the life insured. At this point your total premium for you for your first year off cover is \$22.89 per fortnight. 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 based applying to your policy. You may pay more in premiums than the benefit amount of life policy included in your premiums. Amount payable to real insurance of between 28% and 49.5% calculated on the on the level basis of the life and policy.

Your premium will be debited from your nominated bank account name of Christopher Hill which you are authorized to debit from and have provided to us. We may provide reading communication to you via the e-mail address you've provided to us and this will include any legal notices we are required. We are required to provide you in writing if you would prefer to receive these only via mail. You cannot put your communication preference at any time. We'll send you a welcome pack including your policy schedule, PDS and FSG via mail. If you have provided us an e-mail address. Your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. In 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 can access at any time by contacting us. Full details available online and in the documentation we are sending you. Do you understand and agree with the declaration of just read you yes or no? OK, thank you, Christopher. And 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?

[19 minutes 37 seconds][Customer] : No, no, no, that's all good.

[19 minutes 39 seconds][Agent] : All right, well, congratulations there for your brother as well. So it's all now been organised for yourself and for him. Yes, go ahead.

[19 minutes 45 seconds][Customer] : Am I able sorry, am I able to check the view with see I've I've got things set up as well, but it's a insurance plan. So who do I speak to you like I just want to get a hard copy because I agree.

[19 minutes 54 seconds][Agent] : Yes, OK, let me, I'll look.

[20 minutes 3 seconds][Customer] : They downloaded me a a file and sent it to me.

[20 minutes 7 seconds][Agent] : Yes.

[20 minutes 7 seconds][Customer] : But it won't open on me on me phone because whatever the one that needs to open like PSD or something like that. I don't have it on me phone so I can't read it.

[20 minutes 17 seconds][Agent] : I see.

[20 minutes 17 seconds][Customer] : So I was wondering if I can get AI wonder if I can get a hard

copy sent out.

[20 minutes 21 seconds][Agent] : Yeah, we can organise and do that for you. That's not a problem. Let me just find your details in a moment. I'll set. Yeah, I'll find your details in a moment for you. No problem. Yeah. Yeah. All right. So I've got your mobile number. That should pick up your details. I'll just double check that one there. OK, so Christopher Hill, date of birth, as you mentioned is the third of the 9th, 1969. And you've got a, you've got a, a family life cover that's in force for yourself. All right, let me go into that one there for you.

[20 minutes 37 seconds][Customer] : If I mind the mind the an insurance one and I've never said 400, do they do they tell you that?

[21 minutes 9 seconds][Agent] : I can't actually see that from my end. Now what I need to do, though, I can see that the initial quote was for \$400,000 on your profile, but boy, I'd, what I'd certainly do for you right now is transfer to customer support. They can, uh, more than happy to, uh, organize, just send you out what you need to your mailing address, Umm, and, and also more than happy to answer further questions about your cover. Uh, would you mind holding, I'll do that for you right now.

[21 minutes 18 seconds][Customer] : Yep, Yep, Yep, that's a good thing for that.

[21 minutes 33 seconds][Agent] : O OK, thank you Christopher. It's been a pleasure talking to you by the way, and uh, welcome aboard for your brother as well. Umm, sending, sending you through. All right, have a lovely, uh, evening. No problem. Thank you.

[21 minutes 56 seconds][Customer] : How do I transfer myself to you and you to back to me? Wow.

[21 minutes 58 seconds][Agent] : Oh wow, it's like we're the only ones working.

[21 minutes 59 seconds][Customer] : It's like we're the only ones with. I know I saw my own name came up, but when? How did I do that? Fantastic.

[22 minutes 5 seconds][Agent] : This is fantastic because you send me this client and now I'm sending him back to you.

[22 minutes 5 seconds][Customer] : Because you sent me this point. Yeah. OK, So you set the new policy up for. Yeah. Yeah. Been organised. Yeah.

[22 minutes 11 seconds][Agent] : Yeah, his one is for his brother. That one's been organised.

[22 minutes 13 seconds][Customer] : More a question about his cover.

[22 minutes 14 seconds][Agent] : So this is more a question about his cover.

[22 minutes 16 seconds][Customer] : Yes.

[22 minutes 17 seconds][Agent] : So he's he's confirmed his full name, date of birth with me.

[22 minutes 17 seconds][Customer] : So his name, date of birth with me, Yeah, the address is confirmed as well.

[22 minutes 21 seconds][Agent] : His address is confirmed as well, mobile number confirmed and even e-mail confirmed.

[22 minutes 23 seconds][Customer] : Yeah, confirmed and even e-mail confirmed.

[22 minutes 27 seconds][Agent] : So let me jump out of this one for you.

[22 minutes 27 seconds][Customer] : So I'm gonna jump out of this one for you. Yeah.

[22 minutes 30 seconds][Agent] : He said to me that the soft copy that was emailed to him, the PDS, he doesn't have access to a PDF as an app on his phone.

[22 minutes 30 seconds][Customer] : He said to me that the soft copy that was emailed to him, the PDF he doesn't have access to APDF as in hack on his phone.

[22 minutes 44 seconds][Agent] : So what he wishes to do is have you send it as a hard copy to his mailing address.

[22 minutes 45 seconds][Customer] : He send it as a hard copy to his mailing address. OK. He would like us to organize APDS to be mailed to him.

[22 minutes 50 seconds][Agent] : And he, uh, not PDS, he's policy documents.

[22 minutes 53 seconds][Customer] : Oh, not PDS, He's policy documents. Sorry.

[22 minutes 55 seconds][Agent] : Sorry, umm, PO post post it out team.

[22 minutes 55 seconds][Customer] : Umm, so he needs he needs a Alright, so he needs the policy schedule outlining his policy reset. Yes, he'll he'll tell you about that, but he also wants to know if you he's got a few questions about his own color as well. Yeah, no worries.

[22 minutes 59 seconds][Agent] : Uh, yes, he'll, he'll tell you about that, but he also wants to know if

you, he's got a few questions about his own cover as well as in the benefit amounts and so forth.

[23 minutes 14 seconds][Customer] : No worries. Oh, it's good. He's come back to me. Yeah, Yeah.

[23 minutes 14 seconds][Agent] : So thank you, Benny.

[23 minutes 18 seconds][Customer] : Thank you.

[23 minutes 19 seconds][Agent] : All right, bye.

[23 minutes 23 seconds][Customer] : Good evening, Christopher. It's.