

[2 seconds][Agent] : Welcome to Real Insurance. My name is Rob. Oh, hey, Shannon.

[3 seconds][Customer] : Hey, Robert.

[4 seconds][Agent] : How can I help? I'm good. Umm.

[4 seconds][Customer] : Oh, hey Rob.

[5 seconds][Agent] : How are you doing today?

[5 seconds][Customer] : I'm good. How are you going today?

[8 seconds][Agent] : Good. Thank you. How are you?

[9 seconds][Customer] : That's yeah, doing good. Thank you. I just got a client on the other line, Ian Smythe.

[9 seconds][Agent] : Yeah, I'm doing good.

[14 seconds][Customer] : I'll jump out of the lead here for you. So what's happened is he's got a policy with us and he's just increased it to 15,000.

[22 seconds][Agent] : Thank you.

[22 seconds][Customer] : He's also wanting to take out another separate policy for a top up of 8K.

[22 seconds][Agent] : I just got a sign on the other line. Yeah. OK. Got you on the line.

[28 seconds][Customer] : So yes, I've quoted him 48,000 and he's on the line now. Happy to go ahead and have that set up.

[32 seconds][Agent] : I'm happy to go ahead and have that set up. All right. Fantastic. Thank you very much.

[36 seconds][Customer] : Yeah, no probs.

[39 seconds][Agent] : I am ready.

[37 seconds][Customer] : Let me know when you're ready and I'll jump in through Perfect. I'll jump in through in 321.

[44 seconds][Agent] : Good afternoon. And my name is Rob from Real Insurance. How are you today? I'm doing pretty well. Thank you very much for asking.

[48 seconds][Customer] : Not bad Rob the hair He is no good.

[54 seconds][Agent] : Can I comply with this question?

[58 seconds][Customer] : No, no, that's alright.

[56 seconds][Agent] : Christmas, Ian, Shane has told me exactly what I'm going to help you out with today and I'm happy to do so. As I send you a call for myself. I'll just let you know calls are recorded. Any advice we provide is general in nature and may not be suitable for your situation. Excuse me and if I could just get you to say your name and date of birth please. Thank you. And you are a male and an Australian resident. Wonderful. And now she just said that she's already giving you the quote on the \$8000, which was \$26.83 per fortnight. It's obviously going to be on top of what you currently hold.

[1 minutes 21 seconds][Customer] : Yes, it's saying night 10/05/1958 Yes, yes, yes.

[1 minutes 45 seconds][Agent] : Now just to quickly run through everything that I need to touch on before I get this one finalized on this \$8000 Yeah, the first 12 months you will be covered for accidental death and accidental serious injury. Only. Then after 12 months, you'll be covered for death due to any cause. Uh, we also include a terminal illness benefit on this policy as well. So if you were, uh, sorry, after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we'd pay your claim in full. And of course, UMM with regards to this, because it is separate to the existing insurance you have. You can choose between 3 and \$15,000 if you wanted to. That's up to you.

[2 minutes 24 seconds][Customer] : Yes, yeah, Yep.

[2 minutes 37 seconds][Agent] : OK, now the premiums are leveled, which means they're designed to stay the same as you get older. And after you reach the age of 85, you can either choose to end your cover and we'll pay out 75% of your, uh, funeral insurance benefit on this policy, or you can keep the cover in place and we'll provide an extra 25% bonus cover on top. That's up to you.

[3 minutes 1 seconds][Customer] : Alright.

[3 minutes 1 seconds][Agent] : OK Now, umm, with this one, uh, and, uh, we can get this organized to obviously coincide with your existing policy or it can be an alternating day. That's up to you, but we just ask as a business, uh, we generally collect payment in the next 7 days. Is there a day in the next 7 days suitable for you?

[3 minutes 24 seconds][Customer] : That's the the next seven days. What's the date today?

[3 minutes 28 seconds][Agent] : Today is, uh, Wednesday the 22nd, yeah.

[3 minutes 32 seconds][Customer] : That's it. Doesn't matter what day, no.

[3 minutes 37 seconds][Agent] : I mean, the earliest we are able to start is today and then it'll be fortnightly from there for you on a Wednesday.

[3 minutes 48 seconds][Customer] : Oh, right, yeah. If it's no good, is it? Looks just trying to work it out. Yeah, I'm trying to get it worked out with 10 today.

[3 minutes 43 seconds][Agent] : That's but, uh, both in your court, you tell me what day is suitable for you, right?

[3 minutes 57 seconds][Customer] : I've done a what dates? What dates the other one? What dates the other one.

[3 minutes 55 seconds][Agent] : OK, So what day did you say sorry, the other one. Let me just double check that one for you.

[4 minutes 4 seconds][Customer] : Men's Matthews.

[4 minutes 6 seconds][Agent] : The other one is due on the 30th, which is next Thursday. Yeah, we can do that.

[4 minutes 5 seconds][Customer] : How's that sound if they come out together?

[4 minutes 14 seconds][Agent] : Yeah, sounds good. Uh, now you may pay more in total premiums over the life of the policy than the benefit amount. And please be aware this insurance does not have a savings or investment element. So if you cancel outside the 30 days cover stops and you don't receive anything back. Uh, and just confirming, 55 Racecourse Rd. in Barnsdale andwehavesmythy1958@gmail.com for your e-mail address.

[4 minutes 36 seconds][Customer] : Yep, that's right.

[4 minutes 44 seconds][Agent] : And lastly 0429019845 for the contact number. Is that still your best contact number? Perfect. So the only thing I can't copy and paste over for you, Ian, is the payment details, be that bank account or card.

[4 minutes 51 seconds][Customer] : Yep, Yep.

[5 minutes 1 seconds][Agent] : What would be easiest for you to list down?

[5 minutes 4 seconds][Customer] : Oh, right. I don't know what I've got on another policy. I know it's direct debit, but I don't know. Well, it doesn't matter, does it? There you go. Yeah, it has got the debit card and so that's 5.

[5 minutes 11 seconds][Agent] : Now, I mean, if you have your BSP account number or debit card either or it's all connected to it all righty then for security purposes, just before you provide me those details for security purposes while obtaining your card details, the call recording will stop and we'll recommence after we've collected your details. None. The all right, so we'll load that up for you and fantastic, that has been accepted. So please be advised that the call recording has now resumed for quality and monitoring purposes. I'm going to read out a verbal declaration to you to, sorry, verbal confirmation at the end, ask you 2 questions for your understanding and agreement. You'll get a e-mail copy of the policy schedule today and a hard copy generally within 5 business days.

[6 minutes 46 seconds][Customer] : Yes.

[6 minutes 45 seconds][Agent] : OK excellent, so read to you, thank you. Ian Smith, It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms of full real funeral coverage issued by Hanover Life free of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as a real insurance, to issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance, and Hanover relies upon the accuracy of the information you've provided when assessing your application. Hanover has set a 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 will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct the information and lodge complaints about breaches of privacy. We may from time to time

provide off this to you via the communication methods you've provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you up down. You can opt out of this at any time. By contacting us. You have agreed to take out a single real funeral cover with the following cover. Ian Smart is covered for \$8000 in the event of death. In a case where death is accidental or if you suffer a defied accidental serious injury, the benefit amount will triple coverage for accidental deaths only for the 1st 12 months of cover, with death by any cause or diagnosis of a 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 reaches age 85, you can choose to voluntarily cancel 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 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, no benefit is payable and there's no refunded premiums after the cooling off. If you choose to retain cover beyond age 85, you will be entitled to an additional 25% of bonus cover from that date and you'll not be required to make any further payments. Sorry. And you'll not be required to pay any further premiums after the 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 the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point. Your total premium for your first year of cover is \$26.83 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 adjust the premium rates applying to your policy. You may pay more in premiums in the benefit amount over the life of the policy, including your premiums in the amount payable to real insurance of between 28% and 49. 5% calculated on a level basis over the life of the policy. Your preview will be debited from your credit card, which you'll authorise to debit from and have provided to us. We may provide written communications to you via the e-mail address you provided to us and this will include any legal notices we are required to provide you in writing. If you would prefer to receive these only via mail, you can update your communication preference at any time. We will

send you a welcome pack including your policy schedule, PDS and FSG via mail. If you've provided us with 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. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged the claim. Finally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So now please confirm do you understand and agree with the declaration? I've just read you yes or no? 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? Beautiful. Alrighty.

[11 minutes 12 seconds][Customer] : Yes, all good, all good.

[11 minutes 24 seconds][Agent] : So that'll be sent out to you there and your documents will be with you shortly. Is there anything else that I can help you out with today?

[11 minutes 32 seconds][Customer] : Oh, I think that's all OK.

[11 minutes 33 seconds][Agent] : Fantastic. That's it, that's it. All right. Well, thank you so much for your time and patience and allowing me to help you out. And thank you for trusting us.

[11 minutes 34 seconds][Customer] : It's all bummed it's don't want to do too much get holidays and I'd love to Christmas to you and Merry Christmas.

[11 minutes 47 seconds][Agent] : Same to yourself.

[11 minutes 48 seconds][Customer] : Yes, Merry Christmas.

[11 minutes 48 seconds][Agent] : And a happy New Year.

[11 minutes 50 seconds][Customer] : Yeah, there is nothing too much.

[11 minutes 52 seconds][Agent] : Never do it. Thanks again. Thank you.

[11 minutes 55 seconds][Customer] : Alright mate, No worries. Thanks very much right now. Bye.

[11 minutes 57 seconds][Agent] : Bye now.