

[2 seconds][Agent] : Welcome to Wheel Insurance. My name is Angela. How can I help you?

[7 seconds][Customer] : Yes. Hello. If I give you my policy number, they said that they were gonna leave some notes on my file so you'd know what was happening.

[13 seconds][Agent] : OK. Yep. That's your policy number.

[16 seconds][Customer] : It's two.

[21 seconds][Agent] : Yep. Yes.

[18 seconds][Customer] : OK 230, 650 168.

[29 seconds][Agent] : And your name. Sorry.

[32 seconds][Customer] : Leander, your Reed.

[33 seconds][Agent] : OK, and Please note all our calls are recorded and any advice we provide is general nature may not be suitable for your situation. Can I also get your date of birth and your address including post code please?

[47 seconds][Customer] : Yep. 17 Avery St. Killarney Vale 226120. Sixth of all 964.

[56 seconds][Agent] : Thank you. And and I've got this phone number that you've called on as being the only contact number for you and no e-mail address. Is that all still the same?

[1 minutes 6 seconds][Customer] : Yes, yes.

[1 minutes 16 seconds][Agent] : OK, so I'm just having a look to see. I'm just, if you've got what notes are here, I'm just sorry. I do apologise. I'm just reading what it all says.

[1 minutes 43 seconds][Customer] : It's a lot, Yep.

[1 minutes 49 seconds][Agent] : So you spoke to someone on the 15th, something I can see. OK, so you were you were looking at re replacing your current policy with the new one, is that right?

[2 minutes 24 seconds][Customer] : Yep, that's correct. Yeah.

[2 minutes 28 seconds][Agent] : OK.

[2 minutes 29 seconds][Customer] : It's just just the one that we've got at the moment keeps going up every year it's getting a little bit too much. So I thought I might just change it to a like a \$10,000 one because it's a lot cheaper and that one doesn't go up. Yeah, Yeah, I know it.

[2 minutes 41 seconds][Agent] : Right at let me have that for you, because at the moment you

covers the 25,653, yeah.

[3 minutes 1 seconds][Customer] : It's just that you see what it is, is it's just it's going up every like year and you know like every fortnight. It's just getting that little bit too much like it's 100 and nearly \$120 on paying a fortnight now through the both of us.

[3 minutes 16 seconds][Agent] : Yeah, yeah. No, I can see that. Just bear with me. I'm just having a look at the quote that they gave you. Sorry. So it looks like they gave you a quote on the 15,000 from what I can see that you're wanting the 10,000. OK, mm hmm.

[3 minutes 40 seconds][Customer] : Yeah, yeah, she G she gave me one on the 15th, which she said was 9210, but then she did one on the 10,000 as well, which was 6140, so I thought that'd be fine.

[4 minutes][Agent] : OK, alright.

[4 minutes 9 seconds][Customer] : That's correct. Yep.

[4 minutes 6 seconds][Agent] : And that's 10 times for each of you, OK.

[4 minutes 16 seconds][Customer] : And I, I, I did ask her if further down the track if we wanted to up it to the 15 and she said yeah, that'll be fine if we decided to.

[4 minutes 24 seconds][Agent] : And so you won't be able to actually increase this one, but you'll be able to take out additional cover for the for the difference it likes of an you know of the difference.

[4 minutes 37 seconds][Customer] : Oh, OK. Yep.

[4 minutes 35 seconds][Agent] : So, OK, OK, So if you offer both of you, I'm just trying to get that all up 10,000 and that's triple the amount for both accidental death and serious injury. Accidental serious injury, I should say. OK, and it was 6140 for the two of you.

[5 minutes 13 seconds][Customer] : Yes, that's correct. Yep, that's per fortnight.

[5 minutes 11 seconds][Agent] : That's right. OK. I'm just taking a look for you. The other thing we can do with the policy that you already have, you can also look at reducing that one to the 10,000 for each of you as well.

[6 minutes 14 seconds][Customer] : Oh, OK, alright, so H how does how does that one work? Because you I thought we'd have to cancel the other one for this one.

[6 minutes 21 seconds][Agent] : No. So you can even just reduce this one and then, you know, to make it a bit more affordable. So if you're wanting to sort of go down to the 10 lbs. I mean, I can give you a couple of quotes and then let you know what they will be with this one here. I mean, if you went down to the 15,000 for each of you and that's triple the amount for accidental death, which is 30, sorry, 45,000, OK, it's \$66.57 a fortnight. That's if that makes any sense.

[6 minutes 43 seconds][Customer] : Oh, OK, Yep, Yep, no, that's fine.

[7 minutes][Agent] : And then you'd be it's a difference of \$47.27.

[7 minutes 5 seconds][Customer] : Yep. So is will that that might go up each year or?

[7 minutes 11 seconds][Agent] : It it will go up based the automat the sum insured will automatically increase.

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

[7 minutes 16 seconds][Agent] : So if you want to accept the automatic sum insured in place when we send out the renewal letter, it's your choice. So if you think no, I can afford that a little bit more and you want it to increase, you can let you leave it as it is. Otherwise if you think no, I want to keep it at the 15,000 so you both of yourself unwilling, you can leave it at 15,000, but it will go up slightly and it will go up based on your age.

[7 minutes 47 seconds][Customer] : Oh, I get you. Yeah, yeah. So, so we accept this.

[7 minutes 40 seconds][Agent] : So not matches, but it would if you ACC accepted the the automatic sum insured and whether you yes go sorry to interrupt gone.

[7 minutes 51 seconds][Customer] : We we no, you know what I was just going to say, so if if we like accept this type thing, we don't have to cancel the one that we've got, it will just automate that will look like rollover type thing. Or is that how it goes? Or?

[8 minutes 2 seconds][Agent] : Yeah, I it this one here. I basically it'll it'll keep the same policy you have.

[8 minutes 12 seconds][Customer] : Yep.

[8 minutes 11 seconds][Agent] : We're just reducing it to try and make it a bit more affordable for you. So it's exactly the same policy that you have.

[8 minutes 18 seconds][Customer] : Oh, OK. Yep. Great. Yep, that's fine. Yep. OK. Yep.

[8 minutes 21 seconds][Agent] : OK yeah, OK.

[8 minutes 21 seconds][Customer] : I'll, I'll do that in that way, Yeah.

[8 minutes 25 seconds][Agent] : So I mean I can also let you know say, I mean in 2024, you say if you were to accept the automatic sum insured in price, OK, then it would be \$94.86. But then you, as I said, your benefit will increase. If you leave it at the 15,000, then it would be say \$81.

[8 minutes 59 seconds][Customer] : OK, Yep. All right. Yep. Yep. Now that. Yep. Now that's fine. Yep. So yeah, the 10. Yep.

[8 minutes 59 seconds][Agent] : Just to let you know, OK, you want to go to the 10,000 or the 15,000 on this one.

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

[9 minutes 11 seconds][Agent] : If we went to the 15,000, as I said, was the \$66, if you went down to 10,000, it's \$44.38 or you can go to the 12 at \$53.25. It's your choice.

[9 minutes 28 seconds][Customer] : OK, yeah. Le. Yeah. 15. Yeah, that'll be fine. Yep.

[9 minutes 32 seconds][Agent] : You're OK.

[9 minutes 33 seconds][Customer] : Yep. Yep.

[9 minutes 33 seconds][Agent] : Alright, So you're not locked into anything.

[9 minutes 34 seconds][Customer] : That's 366. Yeah. OK. Alright. Yep. Now that's great. That's what I like to hear. Yep.

[9 minutes 35 seconds][Agent] : So if you know at a later stage you wanna go down to the 12 or the 10,000, you're not locked into anything, OK, Yep. OK, alright.

[9 minutes 49 seconds][Customer] : Yeah. It's it's just that we've been paying it for, you know, all these years.

[9 minutes 53 seconds][Agent] : Yeah, no, I can see that.

[9 minutes 53 seconds][Customer] : We didn't want to, you know, like to have stuff.

[9 minutes 55 seconds][Agent] : Yeah. OK.

[9 minutes 56 seconds][Customer] : Yeah.

[9 minutes 56 seconds][Agent] : So you, so basically, no, just reconfirm. So if you were to cancel this one, I mean, generally we need a, a letter, you know, a cancellation letter, but basically you're going to cancel and replace it with a, an another policy. So all we're doing with this one instead is just reducing your current policy to make it a bit more affordable.

[10 minutes 14 seconds][Customer] : Yep, OK Yep, no, that's fine Yep, 6 Yep, Yep.

[10 minutes 21 seconds][Agent] : OK, Yeah, now and I'm just making sure the 15,000 is affordable, the 6657, Yeah, Yep. Otherwise we can go down to even 14,000, which is 6213, which is more than the 10,000 still that you're going to originally take.

[10 minutes 32 seconds][Customer] : 6657 Yep, Yep, no, that's no, that's fine.

[10 minutes 46 seconds][Agent] : You're OK.

[10 minutes 46 seconds][Customer] : Yep, that's that's it.

[10 minutes 47 seconds][Agent] : OK, alright, alright.

[10 minutes 47 seconds][Customer] : That's Yep, Yep, that's nearly half to what we're paying now anyway, so.

[10 minutes 51 seconds][Agent] : Yeah. So it's, it's a, a difference of \$47.27. So almost, you know, we're almost at \$50 difference, you know, that you're paying per fortnight for the two of you.

[10 minutes 59 seconds][Customer] : Yep, Yep. OK, great.

[11 minutes 2 seconds][Agent] : Yeah, you're OK. Alright. No.

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

[11 minutes 4 seconds][Agent] : And I just wanted you to be aware of everything you know, T and to let you know that we can, you know, change this one and reduce it to make it a bit more affordable anyway, OK.

[11 minutes 16 seconds][Customer] : Oh, OK. Yeah, because when I was talking to the other lady, she didn't say that I could change what I was doing. She just said, well, we'll just go to the other one. That's why I thought that was easier.

[11 minutes 26 seconds][Agent] : Yeah, no, no. So either way, so as I said, we can re because you've, we've already taken you on as a risk and we've already got you.

[11 minutes 42 seconds][Customer] : Yep. OK. Yep. No, that's fine.

[11 minutes 33 seconds][Agent] : If you know, that's why this one is a little bit different in price because we're staying on that policy and basically we've already accepted you, we're just reducing it to try and make it a bit more affordable for you, if that makes sense.

[11 minutes 46 seconds][Customer] : That's all good. Thank you. Yep.

[11 minutes 48 seconds][Agent] : No, that's OK.

[11 minutes 48 seconds][Customer] : No, that's fine.

[11 minutes 50 seconds][Agent] : All right.

[11 minutes 56 seconds][Customer] : Yep. No, that's fine. It's all good.

[11 minutes 50 seconds][Agent] : I'm just, as I said, wanted to explain everything for you so that you're aware, OK? All right. OK. So please confirm that you agreed to reduce your insured amount too the \$15,000 cover. And I understand that once you accept this change, any request to increase the insured amount of 15,000 in the future will be subject to age, eligibility and the application process, which may result in new terms and conditions or the application could be declined.

[12 minutes 40 seconds][Customer] : Yes, that's fine.

[12 minutes 42 seconds][Agent] : OK, alright. So just reconfirm that is a yes. OK. So just reconfirm is that a yes.

[12 minutes 55 seconds][Customer] : Yes.

[12 minutes 56 seconds][Agent] : Thank you. OK, just confirming that and he's 64, so he's so if you wanting to increase this one, you can increase it, OK, if you're still within the age eligibility, OK, so that's fine. All right. So I've just done that for you, right. So the next payment on the 25th of November, which is Thursday from memory is 6657 into 100 and 1384.

[13 minutes 23 seconds][Customer] : All I can get Yep, Yep, OK, that's great. Yep, not a problem.

[13 minutes 50 seconds][Agent] : OK, no problem. So we've done that one for you. So just confirming with you that you're OK, you're now happy to keep the policy in place going forward and the next payment will be \$66.57 and will be debited on the 25th of November. Is this correct?

[14 minutes 20 seconds][Customer] : Yes, that's correct. Yes.

[14 minutes 22 seconds][Agent] : Great. Alright. You will receive all your paperwork to let you know what the new premiums are. The new benefit amount is as well.

[14 minutes 30 seconds][Customer] : Mm, Hmm.

[14 minutes 29 seconds][Agent] : OK, so that will all be sent out to you. It should be there in the next week or so. I know the mail has been a bit slow lately so it may take a little bit more, but if it's not there definitely within the two weeks, please let us know. OK?

[14 minutes 45 seconds][Customer] : Yep, OK.

[14 minutes 45 seconds][Agent] : But I will send that all through for you. Just before I do that, just going to reconfirm that policy with you. Just you have that this one for a lot over a while, haven't you?

[15 minutes 18 seconds][Customer] : Yes, yeah.

[15 minutes 26 seconds][Agent] : OK, so with this one here and I'll just reconfirm this policy provides your loved ones with cash benefit if you buy the pathway, if this was due to an accident, the benefit amount is tripled. OK, Now you've already served the waiting period, so you don't that's not changed. And for the first four months you are covered against accident or death. Only after 12 months a covers death did any cause. Once the oldest person covered under the policy turns 85, you have the option to cancel your policy and receive a cash up benefit of 50% of the funeral insurance benefit amount for one life insured. Once the per 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 on the funeral insurance benefit amount at no additional cost to you. Now from the age of 90, if you opt to cancel your Poli your cover and receive the cash up benefit, it will be 50% of your increased funeral insurance benefit amount for the one life insured. OK, alright, so nothing has changed with that policy. So I'm still confirming that you're still happy to keep everything as we said and we've reduced your Co your cover, is that right?

[16 minutes 42 seconds][Customer] : Yes, that's fine. Yep.

[16 minutes 43 seconds][Agent] : OK. Alright. Just wanted to make sure that you're aware of all of those details and do you still have Melanie as your beneficiary as 100%?

[16 minutes 53 seconds][Customer] : Yes, yes, that's correct. Yeah, if something happens to the both of us. Yep.

[16 minutes 57 seconds][Agent] : Yep. OK, so that is all done. Was there anything else that you need?

[17 minutes 3 seconds][Customer] : No, that's all. I thank you so much for helping me out with that.

[17 minutes 6 seconds][Agent] : No, that's OK. No, I'm glad.

[17 minutes 7 seconds][Customer] : It made a lot clearer.

[17 minutes 10 seconds][Agent] : I just wanted to make sure that you were clear with everything. Couldn't you know, you can still reduce your policy and if you need to change it, you still are able to and you're not locked into anything. And you know, use time or two use time. If you think no, I want to go back down to 12 or you know, lower, you can do so. But also at this stage, as I said, when we send you out the renewal letter, if you're wanting to accept that automatic sum insured increase, there's no need to contact us. That will automatically happen. But if you decide, no, I want to keep it at that 15,000, all you need to do is give us a call before your anniversary day and then we can decline that automatic sum insured increase. Okay?

[17 minutes 52 seconds][Customer] : Yep. Yep.

[17 minutes 52 seconds][Agent] : But as I said, it does go up based on your age.

[17 minutes 55 seconds][Customer] : Yep. OK.

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

[17 minutes 56 seconds][Customer] : Yep. No, that's fine.

[17 minutes 57 seconds][Agent] : OK.

[17 minutes 57 seconds][Customer] : All good.

[17 minutes 57 seconds][Agent] : All right. Lovely talking to you. If you need anything, my name is Angela. I just said you can speak to me or anyone else. But I'm glad we could get that all fixed up for you today.

[18 minutes 10 seconds][Customer] : Yes. No, that's fine. Thank you so much for your help.

[18 minutes 13 seconds][Agent] : It's OK.

[18 minutes 13 seconds][Customer] : You have a good day.

[18 minutes 14 seconds][Agent] : You too. Thank you. All right.

[18 minutes 16 seconds][Customer] : OK then.

[18 minutes 16 seconds][Agent] : Thanks.

[18 minutes 17 seconds][Customer] : Alright, bye.

[18 minutes 17 seconds][Agent] : Bye. Bye.