

[28 seconds][Agent] : Thank you. Thank you for your patience. Are you still there waiting?

[33 seconds][Customer] : Hello. Hello.

[34 seconds][Agent] : Hello. Thank you for your patience. I have.

[37 seconds][Customer] : Oh.

[36 seconds][Agent] : I have Kayla here from Spells.

[39 seconds][Customer] : Oh. OK. Thank you.

[38 seconds][Agent] : She's gonna help you with your enquiry and about taking that post out for your father. No worries. All the best.

[43 seconds][Customer] : Thank you very much. Thank you.

[46 seconds][Agent] : Thank you. Hello there. You're speaking with Kayla from Real Insurance. How are you?

[51 seconds][Customer] : Oh, good. Thank you.

[53 seconds][Agent] : That's good.

[53 seconds][Customer] : Would you please can you help me because what happened I myself I need to I was thinking of paying final plan insurance for my father.

[1 minutes 8 seconds][Agent] : Sure.

[1 minutes 9 seconds][Customer] : Is it OK if I can do that?

[1 minutes 10 seconds][Agent] : Yeah, Yeah, of course you can. Yeah, no worries at all. What I'll do, I'll take down a couple of your father's details and I'll go over the cover, explain how it all works. A month through some pricing as well. Just starting off. Firstly, what's your dad's first name please?

[1 minutes 23 seconds][Customer] : OK, first name CIAT as Tamoa.

[1 minutes 36 seconds][Agent] : So Tia and then S AM OA. Is that right? T as Samoa. Yeah. Yep.

[1 minutes 33 seconds][Customer] : S AM OA TIANS AM OHT as Tamoa. Yeah.

[1 minutes 49 seconds][Agent] : Perfect. Got that there.

[1 minutes 50 seconds][Customer] : Taco.

[1 minutes 51 seconds][Agent] : A and then his surname, please.

[1 minutes 55 seconds][Customer] : The name Taco.

[1 minutes 57 seconds][Agent] : How do you spell that? Just make sure you spell it right.

[2 minutes 1 seconds][Customer] : Taco KACOP, Jacob.

[2 minutes 5 seconds][Agent] : Oh, Jacob.

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

[2 minutes 6 seconds][Agent] : Jacob. Oh, easy. OK, Thank you.

[2 minutes 9 seconds][Customer] : Yeah, yeah, yeah. I think you mixed up because of my pronunciation.

[2 minutes 14 seconds][Agent] : Oh, no, that's OK. I just want to make sure we're spelling it right. That's all. Thank you. And lastly, his date of birth, please.

[2 minutes 19 seconds][Customer] : OK, my father.

[2 minutes 26 seconds][Agent] : Yes, please. Yep.

[2 minutes 26 seconds][Customer] : Is it 00939346?

[2 minutes 34 seconds][Agent] : Beautiful. Thank you. Confirming your dad. He's also an Australian resident. Your dad.

[2 minutes 41 seconds][Customer] : Oh, yeah, it is.

[2 minutes 41 seconds][Agent] : Is he an Australian resident? Oh, awesome. Thank you.

[2 minutes 44 seconds][Customer] : Yes, it's living. It's living with me.

[2 minutes 48 seconds][Agent] : Oh, he's living with you. Oh, perfect. Thank you.

[2 minutes 47 seconds][Customer] : Yeah, yeah, yeah. My name *** AM AA. That's my first name.

[2 minutes 51 seconds][Agent] : And what's your name? AA. Thank you. And your surname? The same or different surname? LIR, thank you. Is that M for Mary or N for Nelly?

[3 minutes 6 seconds][Customer] : Oh, no, this is the name MAILLO M for Mary M Mary. Yeah, you're welcome.

[3 minutes 17 seconds][Agent] : M for Mary, Thank you so much, beautiful. And just so I can help you out the best I can and get a better understanding from you. Also, what's prompted you to give us a call to start looking at some funeral insurance on behalf of your dad?

[3 minutes 33 seconds][Customer] : Yeah. Because, uh, for me, I was thinking, because uh, uh, last

I remember last year, uh, he stopped talking about, but he wasn't say that before.

[3 minutes 46 seconds][Agent] : Yeah.

[3 minutes 46 seconds][Customer] : He just said last year on Christmas, he said that, uh, I wanna, uh, he, he, he wants us to take him to some more and parry there. And I was in, Oh, Oh well, but I wasn't saying because, uh, I thought he's living in Australia. He has to be Parry.

[3 minutes 57 seconds][Agent] : Oh wow, Yeah.

[4 minutes 5 seconds][Customer] : But you know, last Christmas when you have a Christmas family Christmas together and then he mentioned, he said, oh, please, I wanna go. You know, I want you guys to take me to some more entire e-mail. I said, Oh, well, but I was thinking, oh, that's odd. You know, for us, we have children, we have a lot of things and taking to some more. It's a lot of expensive thing, you know what I mean? Oh, oh, it's expensive to take him there. So that's what I'm, I'm studying. I said to manage, you know, better start around and uh, maybe, you know, make a, the final plan insurance for him. So maybe it will help us, you know, we have kids, so.

[4 minutes 17 seconds][Agent] : Oh, wow, yeah, yeah, that's that's not fair enough. Because I understand you're trying to honour your dad's wishes at the same time.

[4 minutes 50 seconds][Customer] : Yeah, I know it's not the.

[4 minutes 50 seconds][Agent] : So wanting to be buried in Samoa, Yeah, there you go.

[4 minutes 54 seconds][Customer] : Yeah, yeah.

[4 minutes 56 seconds][Agent] : Well, hopefully this will help out because what the funeral insurance does, we get you to choose cover from \$3000 up to \$15,000. What if you end up choosing for your dad? That's the amount that you're going to let's say you're listed down as a beneficiary for your dad's funeral insurance. That's the amount that you would receive. So then that that money, it can be put on his burial.

[5 minutes 25 seconds][Customer] : Yeah.

[5 minutes 21 seconds][Agent] : You know, the flights involved of of course carries have his bodies and over to some more as well.

[5 minutes 29 seconds][Customer] : Oh, wow, yeah.

[5 minutes 28 seconds][Agent] : I don't know how much that would cost, but you know, we'll run through various pricing to see what's going to suit you as well.

[5 minutes 38 seconds][Customer] : Is that the only, is that the only amount? So I can entice that too.

[5 minutes 38 seconds][Agent] : Uh, from \$3000 up to \$15,000 is is umm, for funeral insurance.

[5 minutes 51 seconds][Customer] : That's connected, man. Oh, really? No. More like 15. MMM.

[5 minutes 49 seconds][Agent] : That's the maximum that we can look at \$15,000 yeah, yeah, more than no more than \$15,000 because usually the I understand your situation is different, right?

[6 minutes 3 seconds][Customer] : Yeah, yeah. Yeah.

[6 minutes 2 seconds][Agent] : But like, for example, getting like buried here in Astro, Australia, according to the government's Money Smart website, private funerals typically like \$4000, that's for a basic cremation and then it costs up to \$15,000 for a more detailed burial service. So understanding in your situation is different.

[6 minutes 22 seconds][Customer] : Uh, yeah, I know, huh.

[6 minutes 23 seconds][Agent] : Hopefully \$15,000 might be a bit of a help for you to, of course, have you know your dad's wishes. Yeah. Do you want me to work for \$15,000? If you're looking at the maximum amount of cover there for your dad, sure.

[6 minutes 35 seconds][Customer] : Uh, please, Umm, uh, one question.

[6 minutes 46 seconds][Agent] : Yep. Yeah, sure.

[6 minutes 46 seconds][Customer] : If, if, umm, I, I, you need to understand my point before we go there because my point, I was thinking, I talked to my husband and I said, oh, what about we need to sit, uh, everywhere to find something. Will, umm, suit him? Uh, whatever insurance that they can, you know, like if my father passed away. So what's the first thing I have to do? Can you, umm, can you, can I give you the, the, the what is called the test certificate? And then you put the money in my bank And then how long it take? Is it because we're taking a person to sell more? I, I don't know about it. I never experienced because I haven't been, Yeah.

[7 minutes 33 seconds][Agent] : No, that's OK, I'll be there to answer your questions. Like with a

death certificate, it's not required because death certificates can take weeks and weeks, even months to come through. So rather than provide the ticket, we just need a proof of death signed by a medical practitioner. I'm just signing off that your dad has passed away. Once we've got the supported and completed documents from you, generally the funds are released within one business day. So it's not designed to be, umm, you know, a hard process.

[7 minutes 45 seconds][Customer] : Oh, OK, OK, OK what?

[8 minutes 4 seconds][Agent] : However, because funeral costs, one passes away like it, the costs come up quite quickly. So that's why we say that when we've got the completed and supported documents, generally it's released within one business day. The funds.

[8 minutes 18 seconds][Customer] : Oh, I see. That's good. That's pretty good. Sounds good to me because I haven't being expensive those things.

[8 minutes 22 seconds][Agent] : That's good, yeah.

[8 minutes 24 seconds][Customer] : Maybe I was thinking because I think, oh, this is what I want.

[8 minutes 38 seconds][Agent] : That's right. Yeah.

[8 minutes 28 seconds][Customer] : I have to pay this for my father once he pass away and then I need the money quickly in my account so I can organize things, you know, like taking to somewhere basically the, the flight and uh, it's headache, but I have to FedEx. But what can you do? You have a father. Excuse me.

[8 minutes 48 seconds][Agent] : He's he's want these wishes.

[8 minutes 50 seconds][Customer] : It's it's yeah, my heart is, uh, it's, it's still different. Last Christmas when my father because I'm oldest, you know, of the, the kids when they bring up.

[8 minutes 50 seconds][Agent] : Yeah, yeah, yeah.

[9 minutes 2 seconds][Customer] : And I was thinking, Oh my goodness, why didn't you say that? It's a long time. And now you said, oh, please, I like to call bury in summer. I said, oh, what can you do?

[9 minutes 17 seconds][Agent] : Yeah, he wants that.

[9 minutes 14 seconds][Customer] : No matter how hard you have to do it because it's delicious that he wanted, you know, it sounds good. Can can we go ahead with that 15? It's no more than 15. So

go ahead with it.

[9 minutes 23 seconds][Agent] : Yeah, sure.

[9 minutes 27 seconds][Customer] : Because I was thinking, I never think the 15.

[9 minutes 30 seconds][Agent] : Yeah.

[9 minutes 29 seconds][Customer] : I was thinking my husband said, oh, if you can do the 20 or 30, we can do that. Just go ahead.

[9 minutes 34 seconds][Agent] : Oh, I see.

[9 minutes 36 seconds][Customer] : But now I don't know how much, you know, it's more I don't know.

[9 minutes 36 seconds][Agent] : OK, I know that. Uh, yeah.

[9 minutes 41 seconds][Customer] : It's, I don't know, ****.

[9 minutes 43 seconds][Agent] : I'll let you know the terms and conditions anyway, and I'll run through some pricing based on that \$15,000.

[9 minutes 50 seconds][Customer] : OK. Yeah.

[9 minutes 49 seconds][Agent] : Just so you know, your dad does not need to go come on the phone and like you can apply for this on his behalf. That's not an issue.

[9 minutes 57 seconds][Customer] : OK.

[9 minutes 56 seconds][Agent] : As long as you're authorized to purchase the policy on his behalf, that's fine.

[9 minutes 58 seconds][Customer] : Yeah, OK.

[10 minutes 1 seconds][Agent] : Just so you know, it's guaranteed acceptance.

[10 minutes 7 seconds][Customer] : OK, OK.

[10 minutes 3 seconds][Agent] : So for the 1st 12 months of the policy, your dad will be covered for accidental death only after the first 12 months. It covers introductory to any cause.

[10 minutes 14 seconds][Customer] : No.

[10 minutes 14 seconds][Agent] : Now in addition, there is a living benefit and it's called a terminal illness benefit, which means that after holding the policy for 12 months, if your dad was first

diagnosed with the terminal illness with 12 months or less to live by a medical practitioner, he claimed the funds early if it's required. So if he's got any medical bills, for example, the \$15,000 can be reclaimed earlier while still alive. Otherwise you just wait, wait until he passes away to claim the funds. So there is that terminal illness benefit now also give you a Peace of Mind as well that the premiums are designed to stay the same. So the what I quote today, the premiums are not designed to go up as he gets older. You can also find information about our premium structure and that's on our website too.

[10 minutes 48 seconds][Customer] : Uh huh, Uh huh, uh huh, uh huh.

[11 minutes 3 seconds][Agent] : Now, when your dad turns 85, you don't have to pay any more of his cover, but he's still covered beyond the the age of 85 as well. So you've got free of cover at that point. What we also do to give you another piece of mind is we increase the benefit amount by including a 25% bonus cover. When he turns 85, that \$15,000 will automatically increase to \$18,750. So we. Yeah, So we automatically, hopefully Touchwood, he will live to that age. You know, the there is that bonus cover.

[11 minutes 40 seconds][Customer] : I think my dad will be, he said. He said I'm going to raise my hundreds. I said yeah, I hope so.

[11 minutes 40 seconds][Agent] : So only seven years away, 100.

[11 minutes 47 seconds][Customer] : Say everything, father.

[11 minutes 47 seconds][Agent] : Yeah, That's a good age. That's the spirit.

[11 minutes 48 seconds][Customer] : He always restarted going hundreds years.

[11 minutes 52 seconds][Agent] : Yeah. There you go.

[11 minutes 52 seconds][Customer] : So I said yeah, why not? As long as you stay healthy.

[11 minutes 57 seconds][Agent] : That's it.

[11 minutes 57 seconds][Customer] : Yeah, OK. That's that's understand. Mm hmm.

[12 minutes][Agent] : Hey, that's the 100 would be a good age, that's for sure. So you can reach that now you'll cover, that's it. You cover. Also provide you with the early cash out options. So anytime after your dad turns 85, he can choose to end the cover if he wishes to and we will pay 75% of the

funeral insurance benefit. Do you have any questions or what I've gone through? Is that sounding straightforward so far? Oh, yeah?

[12 minutes 9 seconds][Customer] : It's missing what says that if you know insurance, but it's it's not in Australia, but I have to take to some more, you know what I mean?

[12 minutes 38 seconds][Agent] : What were your mum's wishes? The same like your mum. Oh, she doesn't. Is your mum still here?

[12 minutes 45 seconds][Customer] : He's not with Mum.

[12 minutes 47 seconds][Agent] : Oh, he's not.

[12 minutes 47 seconds][Customer] : They are divorced. Long time.

[12 minutes 49 seconds][Agent] : Oh, OK, gotcha.

[12 minutes 52 seconds][Customer] : Yeah.

[12 minutes 52 seconds][Agent] : Fair enough.

[12 minutes 52 seconds][Customer] : And Mum? Yeah. Mum already passed away. So only him.

[12 minutes 56 seconds][Agent] : Oh, I'm sorry to hear that.

[12 minutes 59 seconds][Customer] : Yeah.

[12 minutes 59 seconds][Agent] : And so her wishes were completely different. Was she buried here in Australia? Your mom?

[13 minutes 6 seconds][Customer] : In some way as well. My mum, yeah.

[13 minutes 7 seconds][Agent] : Oh, in Samoa. OK. I see. Yeah.

[13 minutes 9 seconds][Customer] : Yeah, when she when, when, when mom visit other kids in some more and she died. Did that easy. And then we all travel and then bury it there. But this old man, I don't know if he can visit and die there or you die, you know, and then they have to take it.

[13 minutes 30 seconds][Agent] : Yeah. OK, fair enough.

[13 minutes 30 seconds][Customer] : Yeah, that's why.

[13 minutes 33 seconds][Agent] : I'll go through some pricing for you. So \$15,000 funeral cover, it's \$166.42 a fortnight. So you're roughly looking at would be just a bit over \$83 per week to get your dad covered for \$15,000 for his funeral.

[13 minutes 43 seconds][Customer] : Yeah, that's alright.

[13 minutes 54 seconds][Agent] : Is that sounding affordable there to you? Does that sound suitable?

[13 minutes 54 seconds][Customer] : Yeah, yeah, that's great. Yeah.

[13 minutes 59 seconds][Agent] : That's good.

[13 minutes 59 seconds][Customer] : What can I do as I did though? Yeah.

[14 minutes 3 seconds][Agent] : What would?

[14 minutes 3 seconds][Customer] : I have to be there for him.

[14 minutes 5 seconds][Agent] : No, no. What I'll do then I'll get him covered with yourself over the phone today. So what I'm going to do is I'm going to take down your personal details. Do you prefer us to? Did you say your dad's living with you? Oh, well, that makes it easy. So what I'll do?

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

[14 minutes 22 seconds][Agent] : Do you mind if I just get you to spell out your first name again? Just to make sure I'm spelling that correctly there. Please.

[14 minutes 29 seconds][Customer] : My name.

[14 minutes 30 seconds][Agent] : Yes, please.

[14 minutes 32 seconds][Customer] : Oh, my first name.

[14 minutes 31 seconds][Agent] : Yep, Yep.

[14 minutes 36 seconds][Customer] : F for Freddy, A Apple. D for a apple. M for Mary AA Apple. That's my first name.

[14 minutes 46 seconds][Agent] : Beautiful Agamar lover. And then your surname again, please. Beautiful. Thank you. And what's your date of birth? Thank you.

[14 minutes 50 seconds][Customer] : My last name M Mary A Apple I Indian L for Larry O Orange 31st 30 the 1st 1968 Yes.

[15 minutes 8 seconds][Agent] : And next is your home address, please.

[15 minutes 13 seconds][Customer] : My home. Oh no, no home address. I've got a mobile.

[15 minutes 18 seconds][Agent] : Oh, your home address.

[15 minutes 20 seconds][Customer] : Oh, sorry.

[15 minutes 19 seconds][Agent] : So so that way we can host all the policy documents.

[15 minutes 21 seconds][Customer] : Oh, I'm confusing. Sorry.

[15 minutes 26 seconds][Agent] : Yeah. OK. And sorry, your street name again. So 201 and what's the street name? And can I just get you to confirm the post code for Blacket there please?

[15 minutes 23 seconds][Customer] : My home was 201 Open This the Road Bracket 201 Open this the Road Bracket 2770. Yeah.

[15 minutes 47 seconds][Agent] : 770 Blackett 201 And sorry, can you confirm how do you spell the street name? It's not coming up for some reason. I think I'm just Yep D and then a double TA. Popindetta Rd.

[15 minutes 58 seconds][Customer] : OK, Papa Desa P for Pizza O Orange P Pizza O Orange N for Nelly DB for POPOPONDE Double CA Yeah.

[16 minutes 19 seconds][Agent] : Yep, beautiful. Got it.

[16 minutes 19 seconds][Customer] : Papa Desa Road 2, 770.

[16 minutes 23 seconds][Agent] : And is that your postal address too? Is that where you'll receive mail at that same address?

[16 minutes 30 seconds][Customer] : Yes, yes, yes, yes.

[16 minutes 31 seconds][Agent] : Yep. And then your best contact number I have is 0415930685. I've got 00. Hang on, Where did this come from?

[16 minutes 40 seconds][Customer] : 00451 0451, yeah.

[16 minutes 48 seconds][Agent] : 0451? Yeah. 9300.

[16 minutes 51 seconds][Customer] : 5-1, yeah, 685.

[16 minutes 55 seconds][Agent] : Yes, six. Oh, there we go. No worries.

[16 minutes 56 seconds][Customer] : That one I'm using, it's fine.

[16 minutes 59 seconds][Agent] : I think he's just put it wrong. The other agent. So sorry about that.

[17 minutes 3 seconds][Customer] : That's alright.

[17 minutes 4 seconds][Agent] : Thank you.

[17 minutes 5 seconds][Customer] : That's OK. You're right.

[17 minutes 5 seconds][Agent] : Do you have an e-mail address as well that we can send an e-mail?

[17 minutes 9 seconds][Customer] : Oh, no, sorry. I don't use e-mail. I don't.

[17 minutes 9 seconds][Agent] : Com be man that's alright.

[17 minutes 12 seconds][Customer] : Yeah, I'm not good in on online, on computer. Sorry.

[17 minutes 17 seconds][Agent] : Oh no, it's not for everyone. That's OK. We'll just post out all the policy documents. That's not an issue at all.

[17 minutes 23 seconds][Customer] : OK.

[17 minutes 23 seconds][Agent] : I want to give you a Peace of Mind as well because you're paying for the policy there for your dad. We're going to send out a a bonus next year to you. We're going to refund you. So following your first policy anniversary date, we're going to refund you 10% of your premiums next year.

[17 minutes 39 seconds][Customer] : Oh, really?

[17 minutes 38 seconds][Agent] : So next year we're going to refund back into your account.

[17 minutes 44 seconds][Customer] : Oh, wow.

[17 minutes 41 seconds][Agent] : It's \$432.69 for holding the cover with us. There you go. And then you can use that money so however you want to.

[17 minutes 47 seconds][Customer] : Oh yeah, that was now. Yeah.

[17 minutes 57 seconds][Agent] : Now lastly, with the insurance, it's not a savings or an investment. So we'll let you know that 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 an investment element. But if you cancel outside of the 30 days, the cover will stop and you'll not receive anything back unless you are eligible for and decide to take out the early cash out option at 85 now. Also, can I just ask you a question? Can I please confirm you're authorized to purchase this policy on behalf of the insured, Your dad.

[18 minutes 21 seconds][Customer] : OK, Yes.

[18 minutes 31 seconds][Agent] : OK. Beautiful. Thank you. Yeah, With this one here, you're not

required to make any upfront payment, even though we're getting your dad covered from today. When did you want to start with your first payment that would be most suitable there for you? You, so it's \$166.42 a fortnight, so you're not required to make any payment straight away, but you get to choose when you'd like to start.

[18 minutes 46 seconds][Customer] : Oh, what how much the payment stock so you can stock I can uh, you can start today.

[19 minutes 5 seconds][Agent] : Start today. Yeah, sure.

[19 minutes 6 seconds][Customer] : Is that OK or or or or impossible to start today? I I like to start today. Why not?

[19 minutes 14 seconds][Agent] : Yes, certainly depending on your bank, they might come tomorrow, uh, today or tomorrow, just depends when your bank releases it, but that's fine.

[19 minutes 15 seconds][Customer] : And then and then, yeah, yeah, you can start today and then every fortnight, same Monday, every second Monday, same like today, like the next will be the 30, I think the 30, AM I right?

[19 minutes 32 seconds][Agent] : Yeah, yeah, got on the 30. Yes, that's right. So the 30th would be in a fortnight's time from today.

[19 minutes 44 seconds][Customer] : Yeah.

[19 minutes 47 seconds][Agent] : Sure.

[19 minutes 45 seconds][Customer] : And from today, you start today and then the next will be, uh, 30.

[19 minutes 52 seconds][Agent] : Yep.

[19 minutes 50 seconds][Customer] : And then continue, continue every four nights.

[19 minutes 52 seconds][Agent] : That's that's easy done. That's fine.

[19 minutes 55 seconds][Customer] : Yeah, yeah.

[19 minutes 57 seconds][Agent] : Do you want to set it up through your bank account when that comes through as well? Do you prefer to use a debit or a credit card? What's easier for you?

[20 minutes 6 seconds][Customer] : Yes, yes, debit card.

[20 minutes 8 seconds][Agent] : Yeah, debit card.

[20 minutes 11 seconds][Customer] : Yeah, debit card.

[20 minutes 12 seconds][Agent] : Yep, sure. I'll put it through FO on your debit card then in that case. So just for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we've collected your details. None. Music if it's easier.

[21 minutes 31 seconds][Customer] : Oh yeah, yeah, yeah. OK.

[21 minutes 32 seconds][Agent] : So I'll just resume the call recording for you. So just please be advised that the call recording has now resumed for quality monitoring purposes, so we can just use that for you instead if it's linked to that same same card anyway, we can definitely do that for you if it's any easier.

[21 minutes 48 seconds][Customer] : Yeah, yeah. Why not?

[21 minutes 49 seconds][Agent] : All right, no worries. You let me know when you're ready to go. I'll just put this one under your name as well. Fargama. Milo. Yeah, perfect.

[21 minutes 56 seconds][Customer] : Yeah, yeah, yeah. I'm ready now.

[22 minutes 2 seconds][Agent] : Beautiful. We'll start with the BSB number there, please.

[22 minutes][Customer] : I've got a a account with me, uh, that's 12879.

[22 minutes 8 seconds][Agent] : Yep, Yep. That's come up with ANZ, BA, Saint George. Sorry, Saint George Bank. Yep.

[22 minutes 16 seconds][Customer] : So yeah, yeah.

[22 minutes 18 seconds][Agent] : And lastly, the account number. Yep. Yep.

[22 minutes 18 seconds][Customer] : And account number 123984 441. Oh wow, a difficulty.

[22 minutes 31 seconds][Agent] : And is that just an everyday savings for a check account like CC? Can you make checks through it or is it just a saving?

[22 minutes 39 seconds][Customer] : It's been a long time, I think, J, I think it's the check account. Check account, please. Yeah.

[22 minutes 46 seconds][Agent] : Yep, no worries. I've just put that there for you. So that's fine. Then I'll just do a recap. So we're going to get your dad covered for the maximum \$15,000. That's

\$166.42 a fortnight. And we're just starting your debits on every fortnight on the Mondays for you.

Are you happy to continue?

[23 minutes 9 seconds][Customer] : And you start today, is it?

[23 minutes 11 seconds][Agent] : Correct. Yeah.

[23 minutes 13 seconds][Customer] : Yeah.

[23 minutes 12 seconds][Agent] : And then every fortnight on the Mondays for you.

[23 minutes 14 seconds][Customer] : And then for Yeah.

[23 minutes 14 seconds][Agent] : Are you happy with everything?

[23 minutes 17 seconds][Customer] : Oh yes, on that please.

[23 minutes 19 seconds][Agent] : Beautiful. That's good. I just got one more step to go. We're all done. So all I've got left now for you is just to read out your terms and conditions. It doesn't take too long at all.

[23 minutes 29 seconds][Customer] : OK.

[23 minutes 28 seconds][Agent] : At the end, I'm just going to ask you two final questions there for you and we're all done. And its the terms and conditions are going to refer by your dad's name as well.

[23 minutes 37 seconds][Customer] : Was that the same?

[23 minutes 38 seconds][Agent] : So your dad, yes, I'm going to read out. So the terms and conditions is just going to refer you to your dad's name because he's the one that's being covered with us.

[23 minutes 42 seconds][Customer] : Yeah, yeah.

[23 minutes 48 seconds][Agent] : So it says now thank you TS Samoa. Jacob, it is important you understand the following information. I will ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral covers issued by Hanover Life free of Australasia Limited whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services Trading is really 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 he never relies upon the accuracy of the information you have provided when assessing the application. He never set a target market determination for this product, which describes the type of consumer that this product is designed for. Our distribution practices are consistent with this termination 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 may share with other Australian service providers for the purpose of administering your policy or handling claims.

[24 minutes 54 seconds][Customer] : Uh.

[24 minutes 53 seconds][Agent] : A privacy policy shows you more, including how to access the correct information and lodge complaints about breaches of privacy. By agreeing to this declaration, you consent to allow us to contact you for this purpose until your sorry. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services and you can opt out of this at any time by contacting us. And you have agreed to take out a single real funeral cover with the following cover. So Tia Samoa Jacob is covered for \$15,000 in the event of death. In the case where death is accidental, the benefit amount will triple. Covers accidental death only for the 1st 12 months to cover with death by any cause or diagnose of a terminal illness cover thereafter.

[25 minutes 39 seconds][Customer] : MMM.

[25 minutes 38 seconds][Agent] : Once a life insured reaches age 85, you could 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 will no longer have the right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can then your cover anytime by contacting us. If you stop paying your premiums we may end your cover but we will give you notice before doing so. If cover ends prior to age 85, no benefits payable and there's no race on the premiums after the cooling off.

[26 minutes 15 seconds][Customer] : MMM.

[26 minutes 14 seconds][Agent] : As cover continues beyond age 85, the life insured will receive an

additional 25% of bonus cover from that date and you'll not be required to pay any further premiums. The bonus cover is not payable if the early cash option has been taken out and it says cover for each life insured and for the day prize of their 100th birthday, we will pay the funeral benefit and bonus cover for the life insured. At this point your title claiming for your first year of cover is \$166.42 per fortnight.

[26 minutes 47 seconds][Customer] : Mm hmm.

[26 minutes 47 seconds][Agent] : Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rates point to your policy. The insurer can only make a change if it is applied because consistently across all policy holders, you may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to real insurance of between 34% and 54% calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Tuckerman Maylo, which you authorized them from and it provided to us. And we may provide the communication to you by the e-mail address you have provided to us. And this will include any legal notices we're required to provide to you in writing.

[27 minutes 36 seconds][Customer] : It's.

[27 minutes 35 seconds][Agent] : Now if you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation PDS this is she will be mailed to you and if you have provided us with an e-mail address, the policy documentation will also be emailed to you today. You should have to consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There are risks associated with replacing policies as your new policy may not be identical to your existing cover, and we recommend that you don't cancel any existing policy until you have received and reviewed our policy in full. 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. Thank you so much for holding and being so patient with me.

[28 minutes 28 seconds][Customer] : Mm hmm.

[28 minutes 28 seconds][Agent] : I really appreciate your time over the phone.

[28 minutes 31 seconds][Customer] : One second.

[28 minutes 30 seconds][Agent] : I just have two final questions there for you and we're all done today. So the very first question we ask you is, do you understand and agree with the declaration I've just read you yes or no?

[28 minutes 35 seconds][Customer] : OK, yes.

[28 minutes 45 seconds][Agent] : Thank you. The very last question asked, would you like any other information about the insurance now or would you like me to read any part of the product disclosure statement to you today over the phone?

[28 minutes 44 seconds][Customer] : No, no. Mm Hmm.

[28 minutes 58 seconds][Agent] : No worries at all. Beautiful. Well, that's something completed for your dad there. So you're going to receive the policy documents, get posted out to you.

[29 minutes 7 seconds][Customer] : Yeah.

[29 minutes 7 seconds][Agent] : So there's going to be beneficiaries form. So if that could be filled out, signed by your dad and sent back through to us, that would be fantastic. So that way we know exactly who are going to be the ones that are of course looking after what his wishes are going to be, which is being buried in Samoa.

[29 minutes 26 seconds][Customer] : So I'm the I'm the one that filled that form or are you gonna put straight away I'm the beneficial of my father.

[29 minutes 31 seconds][Agent] : If your, if your dad can fill it out & it, that would be great. So that way we know that we need his signature on the beneficiaries form if possible.

[29 minutes 39 seconds][Customer] : Oh, OK, OK.

[29 minutes 43 seconds][Agent] : Yeah, yeah.

[29 minutes 43 seconds][Customer] : And then post it back when I found.

[29 minutes 45 seconds][Agent] : You can post it back. Yeah, that's right.

[29 minutes 46 seconds][Customer] : OK so how long it take for me? How long it take for that form to

arrive?

[29 minutes 51 seconds][Agent] : Oh, generally it's about you're in NSW and so are we, we're, we're in Sydney.

[29 minutes 56 seconds][Customer] : Yeah. OK.

[29 minutes 57 seconds][Agent] : So generally that takes about three to five business days to be posted out.

[30 minutes 2 seconds][Customer] : Yeah, OK. Thank you very much.

[30 minutes 3 seconds][Agent] : Yeah, you're welcome.

[30 minutes 6 seconds][Customer] : You're welcome.

[30 minutes 6 seconds][Agent] : Well, thank you for your time as well. Was there anything else or any other questions at all while I've got you on the line?

[30 minutes 12 seconds][Customer] : There's one question still coming up in my mind.

[30 minutes 14 seconds][Agent] : Yes, yeah.

[30 minutes 16 seconds][Customer] : I was thinking also, you know, some sometimes you know the different story from the beginning, but at the end it's different story as well. I was thinking about taking my father. Is it possible to the insurance through? Because I was thinking of maybe only in Australia. They allowed only in Australia, not allowed in office, you know what I mean?

[30 minutes 41 seconds][Agent] : Oh, well, that's up to you. Whatever you do with that money, that's completely up to you.

[30 minutes 47 seconds][Customer] : Yeah, but as long as as long as I say, yeah, as long as insurance will be, you know, like when something happened with my father so they can put straight away in my account and then I will, you know what I mean?

[30 minutes 46 seconds][Agent] : So we don't have any say on how this one, it gets paid in a bank account. That's right. So when we've got the supported and completed documents and that claim is being paid, it just gets paid into a bank account. That's right.

[31 minutes 10 seconds][Customer] : Yeah, OK. That's all. And thank you for your time.

[31 minutes 14 seconds][Agent] : Yes, it's alright. Thank you for yours. Well, all the best if I don't

Speak to you.

[31 minutes 19 seconds][Customer] : Yeah. Yeah. OK. Yeah.

[31 minutes 19 seconds][Agent] : Have a lovely Merry Christmas and a Happy New Year.

[31 minutes 22 seconds][Customer] : Thank you. Thank you. Have a nice day.

[31 minutes 25 seconds][Agent] : Thank you. Bye, Sagamar.

[31 minutes 25 seconds][Customer] : Yeah, You're welcome. Bye, Bye. Bye. Bye.

[31 minutes 30 seconds][Agent] : Bye.

[31 minutes 31 seconds][Customer] : Bye.