

[16 seconds][Customer] : Hello.

[18 seconds][Agent] : Hello, Riley.

[20 seconds][Customer] : Speaking.

[21 seconds][Agent] : My name is Ben calling from Bill Insurance. How are you?

[24 seconds][Customer] : I'm fine, thank you.

[25 seconds][Agent] : Yeah. So the reason for my call is we received our expression of interest online in regards to our funeral insurance. Yeah. So I can assist you further. Can I get your full name and your date of birth please?

[31 seconds][Customer] : Yeah, right. Steven. 12th June 68.

[41 seconds][Agent] : Excellent. All right. Umm, now just Please note all calls are recorded. Any advice I provide is generally nature and may not be suitable to your situation. OK. Umm, and can I confirm you are a male Australian resident?

[50 seconds][Customer] : Yeah, yeah.

[56 seconds][Agent] : All right, now, so I can have a better understanding of why you're looking into a funeral insurance, you have already have some cover in place.

[1 minutes 4 seconds][Customer] : Sorry.

[1 minutes 3 seconds][Agent] : So you're new to it. Do you already have some cover in place or are you new to it?

[1 minutes 8 seconds][Customer] : No, that's new to it. That's fine.

[1 minutes 10 seconds][Agent] : Yeah, OK. I'll go over a few. Like I explained the main features and benefits and run through some pricing with you. OK, So our cover is designed to provide a cash benefit of up to \$15,000 to your loved ones when you pass away. They can use the funds not only for funeral expenses, but also any other final expenses like unpaid bills.

[1 minutes 17 seconds][Customer] : Yeah, yeah, yeah.

[1 minutes 33 seconds][Agent] : You can nominate up to five beneficiaries to receive this benefit amount and if death is due to an accident, your chosen benefit will triple.

[1 minutes 38 seconds][Customer] : Yeah, OK.

[1 minutes 45 seconds][Agent] : In addition, before the policy anniversary following your 75th birthday, if you were to suffer an accidental serious injuries such as quadriplegia or paraplegia, the benefit amount will also triple. OK, so it's easy to apply. There are no medical checks and acceptance is guaranteed if you're an Australian resident aged between 18 and 79. Now just so you know, for the 1st 12 months you'll be covered for accidental death and accidental serious injury. Only after the first 12 months you will be covered for death due to any calls.

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

[2 minutes 19 seconds][Agent] : In addition, there is a terminal illness benefit which means after holding your policy for 12 months, if you were to suffer, if sorry, if you were first diagnosed with a terminal illness within 12 months or less to leave by a medical practitioner will pay your claim in full to help you with things like medical expenses.

[2 minutes 31 seconds][Customer] : Yeah, right.

[2 minutes 37 seconds][Agent] : So you can choose between 3000 up to \$15,000. And a couple of things to note, your premiums are level which means they are designed to stay the same as you get older and when you reach the age of 85, your premiums will cease.

[2 minutes 47 seconds][Customer] : Yeah, Yeah.

[2 minutes 52 seconds][Agent] : So you have nothing more to pay and you also automatically receive 25% bonus cover. This will be applied to your benefit amount. Do you have any questions for me so far?

[2 minutes 58 seconds][Customer] : You know, all good.

[3 minutes 4 seconds][Agent] : Oh, good. Alright, so your cover also provides you with an early cash out option. So at any time after you've reached eight to five years of age, you can choose to end your cover and we will pay you 75% of the funeral insurance benefit. This also applies to a partner if you do have a joint account. So let's go through some pricing together. As I mentioned, the level of cover ranges from 3000 to \$15,000.

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

[3 minutes 33 seconds][Agent] : All right, what benefit amount would you like to look at first?

[3 minutes 37 seconds][Customer] : I'm probably looking at the 15,000 levels.

[3 minutes 39 seconds][Agent] : The 15,000? Yep. All right, let's move that in there. All right, so \$15,000 of funeral cover, you would be looking at a premium of \$35.47 per fortnight. Have this.

[3 minutes 58 seconds][Customer] : \$3535 a fortnight.

[4 minutes][Agent] : Yeah, \$35.47 yeah. How's that sounding to you?

[4 minutes 6 seconds][Customer] : OK, alright, that's OK. Yeah, yeah. But right now I'm right now in the midst of something which has to be urgently this thing.

[4 minutes 11 seconds][Agent] : Yeah, OK.

[4 minutes 18 seconds][Customer] : But if you, if you can make a call for like 10 and 15, let me have a think on that one.

[4 minutes 23 seconds][Agent] : Like what For what? What time? Sorry. Oh. Yep. Yep. OK. And you want me to e-mail those to you?

[4 minutes 24 seconds][Customer] : And for a 10, for a 10,001 and a 15, Yeah, yes.

[4 minutes 34 seconds][Agent] : Yep. Yeah.

[4 minutes 34 seconds][Customer] : And if I want to get family, how do I elect to get my wife and take separate policies?

[4 minutes 41 seconds][Agent] : So you would need to this say again.

[4 minutes 45 seconds][Customer] : Or do you have something, do you have to take separate policies or do you have to?

[4 minutes 49 seconds][Agent] : Yes, you would. Yeah. Yep. Yeah. Yep.

[4 minutes 52 seconds][Customer] : OK, OK, OK.

[4 minutes 54 seconds][Agent] : All right, so I'll do a quote for the 10,000 and the 15,000. I'll get them sent to your e-mail address. I've got you, said farrells.t@gmail.com.

[4 minutes 55 seconds][Customer] : Yeah, yeah, that's right.

[5 minutes 7 seconds][Agent] : Yeah. OK, no worries.

[5 minutes 7 seconds][Customer] : Yeah, yeah, yeah, that would be great.

[5 minutes 8 seconds][Agent] : And I can give you a follow up call and say like a week's time and

see how you're feeling. Yeah. OK.

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

[5 minutes 13 seconds][Agent] : No worries. All right. I'll send them through for you now. OK.

[5 minutes 15 seconds][Customer] : Okie Doke.

[5 minutes 16 seconds][Agent] : All right.

[5 minutes 16 seconds][Customer] : Thank you way.

[5 minutes 17 seconds][Agent] : No worries. Thank you.