

[0 seconds][Agent] : Hi, Kathy, it's Rick again.

[3 seconds][Customer] : Yep.

[2 seconds][Agent] : I have my colleague Michelle on the line. She'll take over from here. OK.

[6 seconds][Customer] : Fantastic.

[5 seconds][Agent] : For the recording, we have confirmed full name, date of birth and the policy type. Perfect.

[10 seconds][Customer] : Yep.

[10 seconds][Agent] : Thanks so much, Rick. Hi, Kathy, my name's Michelle with real insurance. How are you today?

[17 seconds][Customer] : Good. Thanks.

[18 seconds][Agent] : That's good. So Rick's popped you scrutiny. I've just jumped into your profile. Just double check. We've got you at 16 C Forest Ave. Glen Orgrove, Queensland 4342.

[27 seconds][Customer] : Yeah.

[27 seconds][Agent] : Is that correct? Right.

[29 seconds][Customer] : Yep.

[30 seconds][Agent] : e-mail address is yourfirstname.surname@yahoo.com. Is that still yours? And just one contact number for you. The 091616934 is your best and only contact number, is that correct?

[42 seconds][Customer] : Yep, Yep.

[44 seconds][Agent] : All right, perfect. So my colleague just mentioned you got your wife's cover with us, Kahu, and you're looking at maybe letting it go at the moment, is that right? All right, well, I'm really sorry to hear that, but I can definitely help. We do require the cancellation in writing. So if you don't have that information, I'm more than happy to help you. But if you don't mind me asking, you've had the fee with us for quite a number of years now. Over. Yes, it's December 2020. How come you're looking at letting it go now? What's happened changed for you?

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

[1 minutes 27 seconds][Agent] : Oh, OK.

[1 minutes 21 seconds][Customer] : It's just the the beneficiary is not well, so there's no point me having insurance. Yeah, well, good.

[1 minutes 31 seconds][Agent] : Right. I'm sorry to hear that. He took out the insurance to financially protect your beneficiary. Something happens to you, I'm assuming the reason.

[1 minutes 40 seconds][Customer] : Yeah, sorry. Yeah. So that's the reason I'll talk about it and I don't, I don't need it now. Yeah.

[1 minutes 43 seconds][Agent] : Yeah, right. OK. Well, I'm really sorry to hear about the circumstances. I can see throughout the years you've actually grown. It's about \$121,551.00 worth of cover. It's the 2361 a fortnight. So your premiums reflect the benefit amount that you have. So your benefit amount keeps growing in value every year. Did you have any other protection in place? Any other life cover at all there, Kahu? OK. No, no, no, no offering to to give you more coverage. I was just checking to see if you had anything else in place because with the policy, I'm not sure if you're aware, but not only your cover suggests due to any cause, but we do have protection in the policy for you as well. So you've got your terminal illness advance payment, which is what if you'll diagnose the 12 months or less to live by a medical practitioner, you can actually claim your benefit in full as a living benefit. It's also \$10,000 advance for funeral. So they've got that input in the policy.

[2 minutes 13 seconds][Customer] : I'm not interested in any umm, any other Protection Orders, but to cancel this OK, How do I how do I put it in? How do I put it in writing that I need to cancel?

[2 minutes 54 seconds][Agent] : Yeah. So it's just right that you want the policy cancelled. And then just include full name. Sorry. Pardon. Yeah, You can e-mail it to us. That's fine. Do you want me to let you know what you're needing in the the letter as well, or do you have that information here?

[2 minutes 58 seconds][Customer] : Yeah, it'll send it to Yeah, I heard what send that to do I just send it to you guys e-mail, umm, that if he can, if he yeah, if he can send us a letter, that'd be fantastic. I'll get that sorted.

[3 minutes 19 seconds][Agent] : Yeah. So, yeah, this is no letter or any forms that you need to fill out. All we need is you to write that you want the policy cancelled and include your full name, date of birth, and your policy number. It's that simple. So you're emailing it to us? Do you have your e-mail

address, the e-mail address for us?

[3 minutes 27 seconds][Customer] : Yeah uh, no, we'll do that now and then. So if you take it the script notepad and. OK, what is it?

[3 minutes 42 seconds][Agent] : All right, yes.

[3 minutes 49 seconds][Customer] : So sorry, can you say that again? Yep, Yep, I'll be here.

[3 minutes 45 seconds][Agent] : So the e-mail address is service SERVICE.

[3 minutes 56 seconds][Customer] : Yep, Yep, Yep, Yep. Fantastic.

[3 minutes 57 seconds][Agent] : Yeah, at real life cover dot com.auokdoyouhavethatsoservice@reallifecover.com dot AU.

[4 minutes 13 seconds][Customer] : Got it, fantastic. I'll.

[4 minutes 23 seconds][Agent] : Yep. And your date of birth?

[4 minutes 18 seconds][Customer] : So just my name, my insurance policy number and and perfect. Fantastic. Alright, can you, can you send my because I don't have it in front of me. Can you put my, do you have my policy number?

[4 minutes 31 seconds][Agent] : Yeah, I can give you a policy number.

[4 minutes 35 seconds][Customer] : Yep, Yep.

[4 minutes 33 seconds][Agent] : It's 751, 982, 241. Are you sending it via the e-mail address that I've confirmed that's on your profile? Is that the one you'll be using?

[4 minutes 48 seconds][Customer] : Yeah, yeah.

[4 minutes 49 seconds][Agent] : OK, so once we do get that e-mail from you, you'll actually get an automated response to let you know that we've received it.

[4 minutes 56 seconds][Customer] : Yep.

[4 minutes 55 seconds][Agent] : And then we'll process the cancellation of your policy as per the PDS and then we'll send you a formal letter via post you can put on the end of contracted insurance. You should normally get that within about 7 business days.

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

[5 minutes 8 seconds][Agent] : Yeah, just please add that until the policy is cancelled, the payments

will continue as normal and the cover will remain in place for you. OK.

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

[5 minutes 23 seconds][Agent] : No. So 751982241?

[5 minutes 17 seconds][Customer] : So just to double check that number, so it's 751962241, is it 0982982? OK, 241.

[5 minutes 30 seconds][Agent] : Yeah, yes, it's 751982241.

[5 minutes 38 seconds][Customer] : Yep, Yep.

[5 minutes 39 seconds][Agent] : Is that what you have? Alright, lovely.

[5 minutes 39 seconds][Customer] : That's it, Francis.

[5 minutes 44 seconds][Agent] : Anything else I can do to help today?

[5 minutes 47 seconds][Customer] : Not today.

[5 minutes 50 seconds][Agent] : Alright, you have a good day and take care.

[5 minutes 48 seconds][Customer] : You too. Cheers. Thank you. Bye.

[5 minutes 55 seconds][Agent] : Bye.