

[14 seconds][Customer] : Good morning, Mr. Lewis.

[16 seconds][Agent] : Hi, morning Liz, this is Jenny. I'm calling from the customer resolutions team with real insurance. How are you this morning?

[21 seconds][Customer] : Oh, yes, that's right. Yeah. Well, thank you. Yes. Good.

[24 seconds][Agent] : Oh, that's good. I'm just calling just in regards to a complaint that's been lodged on your behalf, is it a good time to speak now with you?

[31 seconds][Customer] : Yeah, sure. That's fine.

[33 seconds][Agent] : OK, great. And I need to let you know that all calls are recorded for quality monitoring purposes. Any advice to provide is general in nature. I may not be suitable for your situation and I just need you to confirm your full name and date of birth and your address. Yeah.

[49 seconds][Customer] : Leslie Lenore Spinks, 10th of the 8th, 46 and five SeaWorld Ave.

[58 seconds][Agent] : OK. And the post code there.

[56 seconds][Customer] : It's going 2337.

[1 minutes 1 seconds][Agent] : OK, great. Thank you. And I just need you to confirm your wife's full name and date of birth. Yeah.

[1 minutes 8 seconds][Customer] : Kathleen Patricia Spinks with AK 16th of the 10th. 48 same address.

[1 minutes 17 seconds][Agent] : OK. And I'm just confirming there's only one mobile number we have on file, which is your number.

[1 minutes 21 seconds][Customer] : That's right. That's right. Yeah.

[1 minutes 21 seconds][Agent] : Now that I'm calling you on and there's no e-mail address, would you like to add 1?

[1 minutes 25 seconds][Customer] : No, no, thank you.

[1 minutes 27 seconds][Agent] : No, that's OK. All right. Thank you. Thank you, Liz, for providing those details for me. I'm just calling just in regards to a complaint that was lodged.

[1 minutes 27 seconds][Customer] : I think that's like the Shania. Shania.

[1 minutes 36 seconds][Agent] : So you spoke to one of our team members on Friday regarding your

policy.

[1 minutes 41 seconds][Customer] : Yes. Mm, Hmm. Mm, Hmm. Mm. Hmm. Mm. Hmm. Mm. Hmm.

[1 minutes 43 seconds][Agent] : Yes, you did speak to Shanae Umm, and I know you've raised concerns about your policy umm, So I, I understand that she has gone through your, your policy and explained the benefits and the features of it umm, but you still had concerns regarding that umm and I just want to speak to you a bit further. OK, so regarding your policy, so she did explain that the premiums, umm says the age 90 umm, and she explained all the features on the policy with that. With the policy though, umm, with those terms and conditions, they're unable to be altered. So that's set by the insurer. OK, so we do send out policy documents each year, umm, which states what you're covered for umm, the level of cover. So with your policy, so, umm, she did explain, umm, what the benefit amount, umm, says 8442 so that you're both covered for that, you're both insured for that for natural, umm, causes if you pass away and if it was due to an accident, that benefit amount is tripled. OK. So was there any other concerns that you wanted to raise with me today? Yeah.

[2 minutes 54 seconds][Customer] : It certain certainly is 8442. You couldn't bury a cat for that.

[3 minutes][Agent] : OK, Yeah.

[3 minutes][Customer] : But anyway, my, my free, my installments, what do you call them?

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

[3 minutes 7 seconds][Customer] : Premiums keep going up and we've just gone up again to \$83.50.

[3 minutes 14 seconds][Agent] : Yes, that's correct.

[3 minutes 13 seconds][Customer] : I think it is per fortnight, per fortnight, and our benefits are not going up one cent.

[3 minutes 16 seconds][Agent] : Yeah, yeah, yeah.

[3 minutes 21 seconds][Customer] : I think it's saving. It's wrong. It's not on.

[3 minutes 25 seconds][Agent] : So that's how the policy is designed it. That's with your particular cover. So that's how that product is designed. So we cannot alter that product. So that's just terms

and conditions set by the insurer.

[3 minutes 28 seconds][Customer] : MM, hmm, mm, hmm, mm, hmm.

[3 minutes 38 seconds][Agent] : OK.

[3 minutes 38 seconds][Customer] : Not good enough.

[3 minutes 38 seconds][Agent] : So we do have umm, current products that you umm may be interested in did so did you may go through those with you.

[3 minutes 47 seconds][Customer] : No, no.

[3 minutes 48 seconds][Agent] : OK, So that's that particular cover. We cannot change that.

[3 minutes 55 seconds][Customer] : Why can't you? Why can't you change it?

[3 minutes 53 seconds][Agent] : So let me just have a look for here, OK? Because that's the terms and conditions that were set when you accepted the policy back in 2009, OK.

[4 minutes 4 seconds][Customer] : So the fine print, in other words, Mm, Hmm. Yeah.

[4 minutes 6 seconds][Agent] : But we do send out correspondence each exactly noting exactly what you are covered for, OK?

[4 minutes 13 seconds][Customer] : And it hasn't gone up for years. The funerals go up, the, the payments go up, but the benefits don't go up.

[4 minutes 16 seconds][Agent] : So that's a benefit, yes, Yeah, Yeah.

[4 minutes 24 seconds][Customer] : And that's in my book, in that in when I went to school a long time ago, though, I was taught that was saving.

[4 minutes 31 seconds][Agent] : OK.

[4 minutes 35 seconds][Customer] : Yeah.

[4 minutes 32 seconds][Agent] : So that's not the case because we send out information exactly what you are covered for.

[4 minutes 36 seconds][Customer] : I don't care what you send. I don't. I don't care what you send out. I think it's wrong and I think your company's wrong.

[4 minutes 38 seconds][Agent] : Yeah, OK.

[4 minutes 43 seconds][Customer] : And as much as I can tell people about real insurance, I'm

gonna tell them now.

[4 minutes 45 seconds][Agent] : Yeah, yeah.

[4 minutes 48 seconds][Customer] : I can't get out of that policy because I lose everything. I can't change to another company because I lose everything. So you've got me by the sort and carry.

[4 minutes 58 seconds][Agent] : So what was it that you'd like to do today? What was the outcome that you're requesting? Do you want?

[5 minutes 2 seconds][Customer] : Well, I, I want, I, I, if I, if my, my payments go up, so should the so should the benefits. Now I'm not going.

[5 minutes 3 seconds][Agent] : Yeah, yeah, yeah, yeah.

[5 minutes 12 seconds][Customer] : I, I know I can't do anything about it because you people, I mean, you people obviously say, well, no, we can't do anything about it. Well, I don't believe that.

[5 minutes 25 seconds][Agent] : So you're looking to being covered for a higher benefit, is that correct?

[5 minutes 28 seconds][Customer] : Well, yeah, but it would. Well, you couldn't bury a cat for it.

[5 minutes 28 seconds][Agent] : So you want more coverage than the 8000 dollars, 8442, that's what you insured for?

[5 minutes 35 seconds][Customer] : And it now nowadays with the funeral fees, they as they are.

[5 minutes 37 seconds][Agent] : Yeah, yeah, yeah.

[5 minutes 39 seconds][Customer] : I've got a quote to the other day for the funeral for me, it's \$12,000.

[5 minutes 44 seconds][Agent] : OK.

[5 minutes 45 seconds][Customer] : Now that's ridiculous.

[5 minutes 47 seconds][Agent] : All right. Let me just, is it OK if I put you on a quick hold and I'll just see what options are available. OK.

[5 minutes 53 seconds][Customer] : Sure.

[5 minutes 53 seconds][Agent] : Thank you, Liz. It won't be longer than two, two minutes.

[5 minutes 54 seconds][Customer] : You GI you give me, you give me, you give me \$10,000 benefit

without increasing the payments and I'll be heavy.

[6 minutes 2 seconds][Agent] : Let me just do a bit of a quote for you. Is that OK? I just put you on hold.

[6 minutes 5 seconds][Customer] : Yeah, sure, sure.

[6 minutes 6 seconds][Agent] : OK. Thank you. Hi Leslie, thank you so much for holding. Appreciate your patience.

[9 minutes 13 seconds][Customer] : That's OK, sure.

[9 minutes 14 seconds][Agent] : So what I can do so we can I can give you a couple quotes. So what you could do is like cancel, there's two options you can do cancel and replace or you could do a top up. So if you cancel this policy and go to our current product, I can give you prices for those. And there's the terms and conditions are different to your policy. So I can go through that or you can do you can keep your particular cover and just do a top up of the benefit amount. So you can still keep like the what you're currently insured for and you can top up say extra 3000.

[9 minutes 47 seconds][Customer] : Right.

[9 minutes 46 seconds][Agent] : So you can do a new policy. So you have your one and then a top up policy, but there would be increase in the payment.

[9 minutes 48 seconds][Customer] : And then, so then there's an increase in the payments that's just witnessed that. That's just what he is.

[9 minutes 55 seconds][Agent] : So those payments with when it that's only if you that's the only that's the option that we have if you're looking at having increased to the benefit amount.

[10 minutes 5 seconds][Customer] : Yeah, well, that's not that's not achieving anything. All that's doing is giving you more money. I know you're giving me more benefit, but that's not the point.

[10 minutes 12 seconds][Agent] : Yeah, yeah.

[10 minutes 14 seconds][Customer] : The point is that the bene, the payments keep going up and the benefits are not going up now.

[10 minutes 19 seconds][Agent] : So with your. Yeah, OK.

[10 minutes 20 seconds][Customer] : But have you got a copy of my policy in front of you there?

[10 minutes 25 seconds][Agent] : Yeah, I do. Yeah, yeah. So it's it's an age based it increase as well.

[10 minutes 26 seconds][Customer] : Now you see Kathleen as the benefit is 8442 a premium installment is \$4.22 and at 9 the same benefit and the premium installment's 7928 so it's good. So 2 years difference in age, it makes a difference of that amount of money.

[10 minutes 48 seconds][Agent] : So it's guys on the ages of the of the policy holder, so of the the IT.

[10 minutes 57 seconds][Customer] : It it's just wrong.

[10 minutes 58 seconds][Agent] : OK.

[10 minutes 58 seconds][Customer] : The whole system is wrong.

[11 minutes 1 seconds][Agent] : So what would you say you didn't want quotes on the top up then?

[11 minutes 1 seconds][Customer] : I just, well, yeah. Can I get a quote a a written quote on both of them that top up in the new policy?

[11 minutes 7 seconds][Agent] : Yeah, yeah, I can give you some, uh, send you a written quote. Yeah, that's fine.

[11 minutes 14 seconds][Customer] : That'll be good, yes. If you could do that for me, that'll be great.

[11 minutes 15 seconds][Agent] : OK, so, umm, what would the quote would you like to be for the, uh, top up? So you're covered now for your sum. And how much would you like a quote for a top up 12,000?

[11 minutes 17 seconds][Customer] : You know, Well, we'll make it up to say \$12,000 for both of us, with \$8000 wouldn't bury cash.

[11 minutes 28 seconds][Agent] : OK, so you could do a top up. I can give you a top up quote for \$4000 each, and plus you've got your policy now, so I can send you a quote for that. For 4000.

[11 minutes 43 seconds][Customer] : Yes, yes, if you would yes, please. That would be nice.

[11 minutes 49 seconds][Agent] : Yeah, for the top up, Yeah. And I'll send you all the information on the new policies as well. OK, Yeah.

[11 minutes 50 seconds][Customer] : Mm hmm that would that would be great.

[11 minutes 59 seconds][Agent] : And, umm, for the, umm, cancer replaced. Would you like a quote

for 1010 thousand or 12,012?

[11 minutes 58 seconds][Customer] : Yes, Make a 12 for the loss.

[12 minutes 8 seconds][Agent] : OK, Yeah.

[12 minutes 9 seconds][Customer] : That's H Yes. Yeah. That's just a quote at this stage, isn't it?

[12 minutes 10 seconds][Agent] : H OK, that's just a quite yes, that's right.

[12 minutes 17 seconds][Customer] : Yeah, yeah, sure. That that would be great.

[12 minutes 18 seconds][Agent] : I can umm, I'll compose those out to you with the, umm, product disclosure statement as well with the information.

[12 minutes 24 seconds][Customer] : Yeah, that would be great. Yes. When would you do that?

[12 minutes 25 seconds][Agent] : OK, Also, I can organize that today and then we can get that posted out for you.

[12 minutes 34 seconds][Customer] : No, that'll be fine. Yeah, that'll be good.

[12 minutes 35 seconds][Agent] : You receive that next week.

[12 minutes 37 seconds][Customer] : Yep, that'll be good.

[12 minutes 37 seconds][Agent] : OK, Yeah, but So what? Umm, and anything else I can help you with today, Leslie?

[12 minutes 42 seconds][Customer] : No, not at this stage. We'll we'll get that. And then if I ring back, can I talk to you or can I talk to whoever?

[12 minutes 48 seconds][Agent] : Or you can talk to our support team. That's fine.

[12 minutes 54 seconds][Customer] : Alright. So.

[12 minutes 51 seconds][Agent] : And then you can let them know what you decide to do and they can help you with that.

[12 minutes 57 seconds][Customer] : Alright.

[12 minutes 58 seconds][Agent] : All right.

[12 minutes 57 seconds][Customer] : Well, thank you for your help and well, let's hope we can finish this off on a happy note.

[13 minutes 2 seconds][Agent] : Yes. OK. Thank you, Leslie.

[13 minutes 4 seconds][Customer] : Thank you.

[13 minutes 4 seconds][Agent] : You look after yourself. Take care.

[13 minutes 5 seconds][Customer] : OK, bye. Bye.

[13 minutes 6 seconds][Agent] : Thank you. Bye. Bye. Bye.