

[1 seconds][Customer] : Yep. Hello.

[3 seconds][Agent] : Oh, David, Hi, it's Azina calling back from real Insurance. How are you?

[6 seconds][Customer] : Yeah. Yep, Yep.

[8 seconds][Agent] : Wonderful, wonderful. Joel. Sorry, David. David, just before we do begin, can I just please get you to confirm your first name, surname and date of birth there, please?

[16 seconds][Customer] : David Coley, Stuart, 23rd, the 11th, 1952.

[22 seconds][Agent] : Beautiful. Thank you. And Please note all our calls are recorded. Thanks, David.

[27 seconds][Customer] : It's OK, Yeah.

[26 seconds][Agent] : David D, You Beautiful and David, yeah, look calling you back as as mentioned earlier that yeah, your phone was about to die and so forth. But just to recap that we are looking at the \$10,000 at \$57.69 a fortnight. David, is that affordable there to You? Beautiful. And are you happy to continue?

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

[52 seconds][Agent] : Perfect. Now, David, you're gonna be covered from today. However, as we mentioned, don't even have to pay for anything at all today, if I remember. Did you prefer that it occurs? I think the 17 being next Friday.

[1 minutes 6 seconds][Customer] : Give me the calendar.

[1 minutes 5 seconds][Agent] : Is that correct or pardon?

[1 minutes 8 seconds][Customer] : I'll give me Sunday. Give me the calendar 1st.

[1 minutes 11 seconds][Agent] : Yeah, sure. Not a problem, David. Thank you. Let me know when you have to.

[1 minutes 14 seconds][Customer] : Yeah, What were you saying?

[1 minutes 17 seconds][Agent] : Yes, sure. The the date. So when would you prefer the first collection date to occur for you?

[1 minutes 22 seconds][Customer] : Yeah, the 7th, 9th would be alright. It's.

[1 minutes 25 seconds][Agent] : Beautiful and David you're you're actually covered from today.

However, the first collection won't occur until the 17th of January and then it was Fortnite on a Friday. Now with a payment method, I think you said you'd prefer a an account, but you can use either a Visa card or MasterCard. What is your preferred method of payment as your direct debit?

[1 minutes 45 seconds][Customer] : I've got a EFTPOS card here.

[1 minutes 49 seconds][Agent] : Now an eftpos card might not. So what I'm able to do if the card has it's what?

[1 minutes 57 seconds][Customer] : It's got debit written on it. It has debit written on the top of it.

[1 minutes 59 seconds][Agent] : Sorry sure. Is the card number 16 digits?

[2 minutes 3 seconds][Customer] : How many digits down? 16 or 17?

[2 minutes 19 seconds][Agent] : So if it's sixteen, yes. If it's seventeen, no. Sure.

[2 minutes 24 seconds][Customer] : Hang on 3456789101112131415. Yeah, hang on 12345678910. Crap gets me about halfway. 123-567-8110, 11121714151678.

[3 minutes 14 seconds][Agent] : OK. So David, if we can't use that card number because it's got 17 digits, but if there is a BSP in an account, yeah, we can use that for you.

[3 minutes 25 seconds][Customer] : What's that?

[3 minutes 27 seconds][Agent] : If you have a BSB in an account, we can use that for you.

[3 minutes 36 seconds][Customer] : Visa code? No MasterCard.

[3 minutes 32 seconds][Agent] : Or if you have a Visa card or MasterCard that those two, that's OK. So BSB in an account?

[3 minutes 39 seconds][Customer] : Hang on a SEC. Hang on a SEC.

[3 minutes 43 seconds][Agent] : Sure.

[3 minutes 46 seconds][Customer] : Yeah, my shirt pocket. Where is.

[4 minutes 39 seconds][Agent] : None. None.

[5 minutes 37 seconds][Customer] : That has more numbers on the back. That's 16.

[6 minutes 8 seconds][Agent] : None.

[6 minutes 18 seconds][Customer] : Yeah, OK. Yeah.

[6 minutes 26 seconds][Agent] : How did you go in?

[6 minutes 26 seconds][Customer] : So I have another card here. Where are you?

[6 minutes 28 seconds][Agent] : Not a problem. Beautiful. So yeah, with that card, David, is that like a Visa card or a MasterCard there for you? That's OK. It's one of those though. That's fine.

[6 minutes 36 seconds][Customer] : It's AI, don't know.

[6 minutes 45 seconds][Agent] : Not a problem, not a problem. Thank you. So David, do you'd like to use your card and the data for security purposes whilst attending your current details? The call recording will stop and will recommend after we have collected your details.

[7 minutes 24 seconds][Customer] : The. The. The.

[8 minutes 13 seconds][Agent] : They're now locked away and please be advised that the call recording has now resumed for quality and monitoring purposes. So David, yeah, from here I'm going to read your declaration and then Yep, you're covered. From today, you will receive because we've kept Darren's e-mail address as on your profile. So David, you're going to receive the softcopy version today to Darren's e-mail. You will receive the hardcopy version within about 3:00 to 5:00 working days to your home address. And David, there will also be the beneficiary forms where you fill that in, you sign it and send it back. But David, for now, appreciate your patience whilst I read the declaration. I'm sorry it's a bit long, but I appreciate if you get your patience with me whilst I read this to you.

[9 minutes 1 seconds][Customer] : Hang on a SEC, hang on a SEC. Check one of my yoghurts.

[9 minutes][Agent] : OK David, sure, not a problem.

[9 minutes 8 seconds][Customer] : Yep, righty and go ahead.

[9 minutes 10 seconds][Agent] : You're ready. Beautiful. Thank you David. And this says thank you, David Stewart. Oh, I do wanna make sure I do have your correct spelling, David, as your first name. Stewart.

[9 minutes 25 seconds][Customer] : Yep, that's right.

[9 minutes 21 seconds][Agent] : Stewart Beautiful here we go David. Thank you. David Stewart It is important to understand the following information. Our last few minutes of these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is

issued by Hanover Life free of Australasia Limited whom we refer to as Hanover. Hanover has an arrangement with Greenson Financial Services trading years real insurance issue and arrange this insurance on his behalf. Your answers to the application questions and any related documents formed by of your contract of insurance and can never rely upon the accuracy of the information you have provided when assessing your application. Hanover has set a target market determination for this product which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes you should cover and other related services. We will share this with your insurer and then share it with us, other Australian service providers for the purpose of administering your policy or handling claims. Our Privacy Policy tells you more, including how to access and collect your information and lodge complaints about breaches of privacy. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us. You have agreed to take out a single real funeral cover with the following cover. David Stewart is covered for \$10,000 in the event of death. In the case where death is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple coverage for accidental death only for the 1st 12 months of cover with death by the causal diagnosis of the terminal illness covered thereafter. Accidental serious injury cover for each life insured under age 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can 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 a 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 end your cover as any time 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 benefit is payable and there's no refund or premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not payable if

the early cash out option has been taken out. Cover for each life insured ends on the day prior to the 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point. Your total premium for your first year cover is \$57 and \$0.69 per fortnight. Your premiums are level, which means they are designed to stay consistent year on year and will only change if you are to your cover or the insurer or just the premium that's applying to your policy. The insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums than the benefit amount over the life of the policy. Including your premium is an amount payable too real insurance of between 34% and 54% calculated on a level basis of of the life of the policy. Your premium will be debit from your credit card which authorized to debit from and have provided to us. We may provide written communications to you via the e-mail address you have provided to us and this will include any legal notices we are required to provide you in writing. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and FSC 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 carefully consider these documents to ensure the product needs 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. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full, which have a complaints process which you can access at any time for contacting us. Full details are available online and in the documentation we are sending you. David, do you understand and agree with the declaration? Yes or no? Thank you. And David, would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[14 minutes 6 seconds][Customer] : Yeah, no, send it on to me and the envelope would be alright.

[14 minutes 20 seconds][Agent] : Beautiful.

[14 minutes 21 seconds][Customer] : Send it all down, alright?

[14 minutes 21 seconds][Agent] : So you will receive it beautiful, thank you David. You're going to

receive the softcopy version today via Darren's e-mail and the hard copy to Mr. David Stewart, Unit 7, two and four Jack Ave.

[14 minutes 39 seconds][Customer] : Yeah, Yep.

[14 minutes 35 seconds][Agent] : Mount Austin, NSW 2650 all correct and again, date of birth 23rd 111952 male Australian resident beautiful. David, again, you have been speaking to Zena from Real and again, please know all our calls are recorded. David, all the very best that has now been sorted for you. But yeah, with what you're going through, all the very best there to you slowly but surely in regards to that as well. And David, yeah, my pleasure, honest. Yeah, because it it has affected my family as well. David, I was going to just say if you were, if you know who you would like to nominate as your beneficiary and if you like, what I'm able to do for you is transfer you across to the support team and they'll be able to. Yeah, you can actually nominate your beneficiary over the phone right now if you'd like to do so. Would you?

[15 minutes 28 seconds][Customer] : Yeah, my son and daughter.

[15 minutes 30 seconds][Agent] : Yeah. Yeah. Beautiful. So you would need the full name, date of birth, phone number and address. OK.

[15 minutes 39 seconds][Customer] : Hello.

[15 minutes 39 seconds][Agent] : So as long you've got all those, OP. Hey, sorry, Darren. Hi. All calls are recorded. How are you, Darren? OK, so is is is dad there as well? Listening?

[15 minutes 51 seconds][Customer] : Yep. Is this me? Yep.

[15 minutes 52 seconds][Agent] : O OK, David, you have to nominate your beneficiaries. So what I'll do, David, is I'll pop you on hold and I'll transfer you across to the support team and then you tell them your Y, your son's full name and details and your daughter's name and full details, OK?

[16 minutes 10 seconds][Customer] : No, I want the kids to tell you their name.

[16 minutes 15 seconds][Agent] : OK, umm, so you, yeah, if you would like them to do that. So when I transfer you, you just have to authorize them, umm, to provide the details. Is that OK?

[16 minutes 30 seconds][Customer] : Yep. Yep.

[16 minutes 30 seconds][Agent] : Because then yeah, yeah, OK, beautiful. So I'll pop you on hold,

transfer you across and they'll be able to help you. But again, all the best. And please, if you ever you have any questions, yeah, give our, our customer support team a call. We are here from 8:00 AM right through 8:00 PM Monday to Friday. But one.

[16 minutes 48 seconds][Customer] : And you have the phone number there.

[16 minutes 50 seconds][Agent] : Oh, did you want the phone number? Do you want me to provide you with a phone number? Sorry, the phone's just breaking up.

[17 minutes][Customer] : What's that?

[17 minutes 1 seconds][Agent] : Yeah. Sorry. You were. Did you ask a question?

[17 minutes 4 seconds][Customer] : Yeah, the phone number and your name.

[17 minutes 7 seconds][Agent] : Oh, yeah, sure. So my phone number. Oh, sorry. My name is Zena ZINA. No, that's OK. But I'm not in the support team, David, but that's OK. That's OK. But our support team is there from 8:00 AM right through the APM, and I'll give you their phone number when you're ready. Yeah, sure. Yeah, that's right. That's right. Sydney time. That's right. Yeah, sure. 1300, 367, 325. Now my name is Zena, but I'm not in the support team. But I've assisted you today with the policy, but that's ZINA. And again, the support team is there from 8:00 AM by through to 8:00 PM Monday to Friday. David, won't be long. Stay on the line and I'll transfer you across to the support team so you can nominate the beneficiaries. OK. Is that good?

[17 minutes 14 seconds][Customer] : Looking for Notepad 8:00 PM What's number 130, 367, 325 Right OK.

[18 minutes 21 seconds][Agent] : Thank you. One moment. Alright, David, thank you so much for holding. I do have my colleague Sarah on the line. She'll be able to assist with the beneficiaries. And Sarah, all ID checks have been done with contact details. Go ahead there, please. Thank you so much.