

[9 seconds][Agent] : Good morning, though. My name is Brendan. I'm calling from real insurance.

The reason for my call today, I'm great. Thank you yourself.

[13 seconds][Customer] : Oh yeah, not bad mate, not bad.

[18 seconds][Agent] : Yeah, awesome.

[18 seconds][Customer] : I'm just enquiring about funeral insurance.

[22 seconds][Agent] : Yeah, that's right. So I received the expression of interest online with regards to our funeral insurance. So firstly, no, please no. All our, all our calls are recorded. Any advice I provide is generally major and may not be suitable to your situation.

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

[37 seconds][Agent] : So what I'll do is collect some basic information from, you know, explain the main features and benefits and run through some pricing with you so that I can provide you with a quote. Please can I have your full name and your date of birth please? No. Hmm. Mm.

[50 seconds][Customer] : Now William Henry 22nd, 11.

[54 seconds][Agent] : 22nd 11. Is that 1964 or?

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

[57 seconds][Agent] : Great? Thank you.

[1 minutes 2 seconds][Customer] : Mr.

[59 seconds][Agent] : And your preferred title is great. And just to confirm, you are a male Australian resident? Yeah. And your address, would that be 12 Willow Crescent, Maloney's Beach.

[1 minutes 6 seconds][Customer] : Yes, No, I've moved.

[1 minutes 14 seconds][Agent] : Oh, you moved? OK, I'll just update that for you. What's your new post code?

[1 minutes 22 seconds][Customer] : It's not 21. Still in the same area at Long Beach. It's 2536.

[1 minutes 29 seconds][Agent] : Yep, Righto umm, is that Batehaven or Bateman's Bay?

[1 minutes 35 seconds][Customer] : No, it's Long Beach.

[1 minutes 37 seconds][Agent] : Halam Beach? OK, let me just look for that.

[1 minutes 39 seconds][Customer] : Yeah, it's me. Bikers Bike.

[1 minutes 43 seconds][Agent] : All righto. Sorry, just with technology, it's hard to navigate for it. Are you are you driving at the moment?

[1 minutes 54 seconds][Customer] : Yes, I am.

[1 minutes 56 seconds][Agent] : Oh, is it a good time to call or?

[1 minutes 59 seconds][Customer] : Yeah, yeah, I'm on hands free.

[2 minutes][Agent] : Ah, yeah, no problem. So you said it was Halal beach. Was it What? What beach was it?

[2 minutes 5 seconds][Customer] : Sorry, Long Beach.

[2 minutes 9 seconds][Agent] : Long Beach? Oh, my bad. OK, got that there And your address line, please. No, 34 slash A. Would you be able to spell Litcht for me? LITCH FIELD.

[2 minutes 10 seconds][Customer] : Yeah, 34 slash a Yeah, a Litchfield Circuit, LITCH FIELD Crescent, Long Beach.

[2 minutes 40 seconds][Agent] : OK, got it. Awesome. Thanks for that. No. And would that be the same for your postal address now? Awesome, Thank you. Where'd you move? When did you, when did you move?

[2 minutes 46 seconds][Customer] : Yes, sorry, probably 2 years ago.

[2 minutes 56 seconds][Agent] : Oh, awesome. Wow. Then that's weird that we have your old address.

[3 minutes 2 seconds][Customer] : Yeah. How'd you how did you get the address in the first place?

[3 minutes 6 seconds][Agent] : Let me just have a look here. So I think we've, we've had calls previously dating back to like 2017 as well. Yes, I maybe perhaps with the previous agency spoke a couple of years ago.

[3 minutes 14 seconds][Customer] : Oh, alright.

[3 minutes 19 seconds][Agent] : Uh, you might have yeah, done that with them.

[3 minutes 22 seconds][Customer] : Yeah. Well, you you wouldn't have my ex partners. Well, she wouldn't have gone through a youth, would she?

[3 minutes 30 seconds][Agent] : Umm, I couldn't tell you. I, I'm not, I'm not too sure actually. I, I may

have obviously for you.

[3 minutes 33 seconds][Customer] : Yeah, because she, she'd passed and I didn't know she had Li umm, a funeral insurance.

[3 minutes 41 seconds][Agent] : All right.

[3 minutes 40 seconds][Customer] : And yeah, no, I'm just wondering, yeah, I'm just wondering if she was with you guys because she never ever told me that she was had a funeral insurance. Yeah, sounded.

[3 minutes 49 seconds][Agent] : Alright, yeah, I, I, yeah, I definitely wouldn't be able to search for like an individual person.

[3 minutes 55 seconds][Customer] : Yeah, alright.

[3 minutes 56 seconds][Agent] : Yeah, no problem. Thanks. Uh, OK, so obviously you want to, uh, So what I'll do again is collect some basic information from you, explain the main features and benefits and run through some pricing with you now, uh, our real fu. So again, just can I confirm that you are an Australian resident and male. Great. Thanks for that. So our real funeral insurance cover, it's sorry, our real fu funeral insurance cover provides a cash benefit of up to \$15,000 to your loved ones when you pass away. It can be used not only for funeral expenses, but also any other final expenses like unpaid bills.

[4 minutes 11 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[4 minutes 37 seconds][Agent] : If death is due to an accident, your chosen benefit will triple.

[4 minutes 42 seconds][Customer] : All right.

[4 minutes 42 seconds][Agent] : In addition, if you were to suffer an accidental serious injury before the policy anniversary following your 75th birthday, such as quadriplegia or paraplegia, the benefit amount will also be tripled. There are no medical checks and acceptance is guaranteed if you're an Australian resident aged between 18 and 79.

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

[5 minutes 3 seconds][Agent] : Yep. So now for the 1st 12 months you will be covered for accidental death if either main insured or partner is under 75 and accidental serious injury only after the first 12

months you will be covered for death due to any cause. In addition, there is a Terminal illness benefit, which means after holding the policy for 12 months, if you were first diagnosed with the terminal illness with 12 months or less to live by a medical practitioner, we will pay your claim in full. So the level of cover ranges from \$3000 up to \$15,000. And you can get cover just for yourself or you and your partner.

[5 minutes 28 seconds][Customer] : Yeah, yeah, yeah. I just shut the car off. No, I thought I lost you for a minute. Yeah, I'm right.

[5 minutes 42 seconds][Agent] : Yeah, yeah, no problem. Did you miss anything at all?

[5 minutes 48 seconds][Customer] : No, no, no, no.

[5 minutes 50 seconds][Agent] : Great. No problem.

[5 minutes 52 seconds][Customer] : Yep. Yep.

[5 minutes 51 seconds][Agent] : So you heard that the level of cover ranges from \$3000 up to \$15,000. Great.

[5 minutes 55 seconds][Customer] : Yep, Yep.

[5 minutes 56 seconds][Agent] : So once you reach the age of 85, no, your premiums will cease and the 25% bonus cover will automatically be applied to your benefit amount. Yeah. So our funeral insurance cover also provides you with an early cash out option. At any time after you reach 85 years of age, you can choose to end your cover and we will pay you 75% of the funeral insurance benefit.

[6 minutes 6 seconds][Customer] : Alright, alright.

[6 minutes 20 seconds][Agent] : This also applies to your partner if you have a joint plan. So what benefit amount would you like me to quote you on?

[6 minutes 27 seconds][Customer] : I'd probably say 15,000 would be enough.

[6 minutes 26 seconds][Agent] : No, Yeah, no problem at all. Just give me one second.

[6 minutes 36 seconds][Customer] : Yeah, right.

[6 minutes 35 seconds][Agent] : Let me generate that. Thanks for that. Now, am I pronouncing your name right by any chance?

[6 minutes 41 seconds][Customer] : Yep.

[6 minutes 40 seconds][Agent] : Like like by the way, OK, Awesome.

[6 minutes 42 seconds][Customer] : Yeah, you're right. Yeah.

[6 minutes 43 seconds][Agent] : That's my biggest like worry when I'm speaking on the phone with the customers. It's just gotta get the name right. So now for \$15,000 of cover, the premium will be \$39.33 per fortnight and we will send you a free wheel kit valued at \$30.00 with each policy.

[7 minutes 3 seconds][Customer] : Alright. Yeah.

[7 minutes 3 seconds][Agent] : So your premiums are level which means they are designed not to increase as you get older. We have a real reward attached to the policy. Following your first policy anniversary date, we will refund you 10% of the premiums you have paid in that time. So how does that sound for you? Now how much do you pay?

[7 minutes 19 seconds][Customer] : So how much do you say? A fortnight?

[7 minutes 21 seconds][Agent] : Yep, so \$39.33 which equates to only \$2.81 per day.

[7 minutes 24 seconds][Customer] : Alright, alright.

[7 minutes 27 seconds][Agent] : Now if I touch, what just doesn't happen?

[7 minutes 28 seconds][Customer] : Now if I touchwood, this doesn't happen.

[7 minutes 32 seconds][Agent] : Yep.

[7 minutes 32 seconds][Customer] : But if I join today and I drop dead tomorrow, am I covered?

[7 minutes 32 seconds][Agent] : If I join today and I drop dead tomorrow, am I covered? Oh, so that's a great question.

[7 minutes 43 seconds][Customer] : Yep.

[7 minutes 38 seconds][Agent] : Let me just, uh, clarify that with my manager just so I don't give you the wrong information, if that's all right.

[7 minutes 44 seconds][Customer] : Yeah, that's fine.

[7 minutes 45 seconds][Agent] : Thanks for that. I'll just put you on hold. So it's it's.

[7 minutes 47 seconds][Customer] : Yeah, yeah.

[7 minutes 48 seconds][Agent] : Thanks. Hey, you still there now? Yeah, so I just clarified. So for the

1st 12 months you will be covered for accidental death and accidental serious injury. So yeah, again, as you said, if you know, touch wood hopefully, definitely hope that doesn't happen. But if that were the case, you will be covered for accidental death and serious accidental, serious injury.

[8 minutes 56 seconds][Customer] : Yeah, Alright, so can you. I like to talk to me partner and get back to you. Have you got an can you send me a message on my phone of your name and your contact details?

[9 minutes 29 seconds][Agent] : Oh, I'll, I'll only be able to e-mail you.

[9 minutes 32 seconds][Customer] : Yeah, that's fine.

[9 minutes 33 seconds][Agent] : So what I can do for you now is we have two options available for you.

[9 minutes 37 seconds][Customer] : Yep.

[9 minutes 36 seconds][Agent] : I can e-mail or mail you a quote with our PDS so you can sit down and look over the policy documents together. The other option is I can set up the policy for you today and send you out all your policy documents and provide you with immediate cover over the phone today.

[9 minutes 43 seconds][Customer] : Yep, no, well, just can you send them by e-mail and I'll sit down with me partner and we'll work it out.

[9 minutes 55 seconds][Agent] : Yep. So just give me one second.

[9 minutes 58 seconds][Customer] : You alright?

[9 minutes 58 seconds][Agent] : Could I just confirm your e-mail and number as well please? So would your phone number, is that 0456378640?

[10 minutes 7 seconds][Customer] : That's the one.

[10 minutes 8 seconds][Agent] : Yep. And your e-mail is Noel Henry at 1964@gmail.com.

[10 minutes 10 seconds][Customer] : Yep, Yep.

[10 minutes 15 seconds][Agent] : Great.

[10 minutes 15 seconds][Customer] : At Gmail is it?

[10 minutes 16 seconds][Agent] : Yeah, that's right.

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

[10 minutes 18 seconds][Agent] : Awesome, Sir.

[10 minutes 18 seconds][Customer] : If you could send that out and I'll either chat with me partner when I get home and yeah, we'll discuss from there.

[10 minutes 23 seconds][Agent] : Yeah, definitely not. So what? OK, So what I'll do is would you like me to send you the quote for the 15,000? No quote, sorry. The, umm, information surrounding the 15,000. OK, no problem.

[10 minutes 31 seconds][Customer] : Yes, yeah, Yep. And what and how does it go up from there? If you say if you want to go from 15,000 to 20,000, is that extra money?

[10 minutes 33 seconds][Agent] : And what and how does it go up from there if you want to go to 20,000? OK, so the level of cover ranges from \$3000 up to \$15,000.

[10 minutes 46 seconds][Customer] : Oh, OK. Yep.

[10 minutes 46 seconds][Agent] : So \$15,000 is the highest.

[10 minutes 49 seconds][Customer] : Oh, OK. Yep.

[10 minutes 50 seconds][Agent] : Yeah.

[10 minutes 50 seconds][Customer] : Alright, just do that e-mail. That all Jimmy.

[10 minutes 55 seconds][Agent] : Yeah. No problem. So with the e-mail? No. Would you would you prefer to be addressed as Noel or Mr. Henry?

[10 minutes 52 seconds][Customer] : I'll sit down with me, but I want to get home and we'll have a chat just now. I'll do.

[11 minutes 2 seconds][Agent] : Yeah, no problem.

[11 minutes 2 seconds][Customer] : I'm easy.

[11 minutes 4 seconds][Agent] : Yeah, that's good. Umm, and finally, just for obviously me to get back to you because I, I can't send you my personal details over the e-mail.

[11 minutes 12 seconds][Customer] : Yeah, that's alright.

[11 minutes 13 seconds][Agent] : Umm, so if, if you're able to note down my name as well, my name is Brendan.

[11 minutes 18 seconds][Customer] : Yep.

[11 minutes 18 seconds][Agent] : Umm, but we can also schedule a call back with me.

[11 minutes 22 seconds][Customer] : Yeah. Can I, will you have your e-mail address attached to that e-mail you're sending me?

[11 minutes 21 seconds][Agent] : So if you let me know what days you're free, we do have your e-mail address. Uh, yeah, but I won't, I won't be able to read over the emails.

[11 minutes 33 seconds][Customer] : Oh.

[11 minutes 32 seconds][Agent] : So it's, it's kind of like a automatically generated 1.

[11 minutes 34 seconds][Customer] : Oh, OK. Alright.

[11 minutes 36 seconds][Agent] : Yeah, that's right.

[11 minutes 39 seconds][Customer] : So if I ring you, how do I get in contact with you? I want to talk to you. Ring back on this number and just ask for Brendan.

[11 minutes 46 seconds][Agent] : Yeah, that's right. But I do need to let you know I'm only working Monday to Wednesday.

[11 minutes 50 seconds][Customer] : Oh, OK. That's fine.

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

[11 minutes 51 seconds][Customer] : That's fine.

[11 minutes 51 seconds][Agent] : So and also just in case as well, I can schedule a call back for us. So if you also have like a a date in mind or like it, it doesn't even have to be correct. Like just if you think that day is available to be on the next couple of days and have a look with this.

[12 minutes 1 seconds][Customer] : Yeah, well, what I'll do, I'll sit, we'll sit down the next couple of days and have a look at the paperwork you're gonna send me and I'll give you a call back. So you're only working from Monday to Wednesday, is that correct?

[12 minutes 11 seconds][Agent] : Yeah, that's correct.

[12 minutes 12 seconds][Customer] : Alright mate, I'll give you a ring back. I'll probably next week or so and yeah, I'll get back to you.

[12 minutes 17 seconds][Agent] : Yeah.



[12 minutes 18 seconds][Customer] : Alright?

[12 minutes 17 seconds][Agent] : No dramas, so sorry. No problem. What I'll do now just in case though, Just on my end, obviously. I'll just pop you down for next week, the 28th.

[12 minutes 20 seconds][Customer] : Yeah, yeah, yeah.

[12 minutes 27 seconds][Agent] : So Monday, let's say. What day, What time are you generally free now? Mm.

[12 minutes 32 seconds][Customer] : Monday, I'm available anytime. Mondays.

[12 minutes 31 seconds][Agent] : Hmm, yes. So let's say 10:30 AM.

[12 minutes 39 seconds][Customer] : Yep, that's fine.

[12 minutes 40 seconds][Agent] : Great. Awesome. Well, I look forward to speak to you then. Now obviously if you don't get me, you can you have the option of requesting for me.

[12 minutes 43 seconds][Customer] : Alright, alright. No worries. Thanks, Brendan.

[12 minutes 49 seconds][Agent] : Thank you. Have a good day.

[12 minutes 50 seconds][Customer] : Thanks. Bye.

[12 minutes 50 seconds][Agent] : Now speak soon. Bye.