

[2 seconds][Agent] : Thank you for calling to real insurance. You're speaking with Charmaine. How can I help you today?

[7 seconds][Customer] : Oh sure mate, it's doing Wick from South Hamlet. How are you today?

[11 seconds][Agent] : I'm doing really well. How are you doing today?

[16 seconds][Customer] : Feeling better to be honest, darling.

[19 seconds][Agent] : How can I help?

[19 seconds][Customer] : What I mean, what I'm ringing for Charmaine, ringing on behalf of my mother. I'm her full time carer.

[27 seconds][Agent] : Yes.

[28 seconds][Customer] : I'm just ringing around getting quotes at the moment in regards to funeral insurance, darling. Like yeah, just basically trying to get all her affairs in order because she's not too well health wise.

[35 seconds][Agent] : Yeah, we do final insurance as well, yeah.

[48 seconds][Customer] : And I just said that I'd rather get something back sort of thing, so that way one less major financial burden when the sad time comes.

[58 seconds][Agent] : Yeah, but she's lucky to have you. I'm glad that you're looking after her quite well as well. OK.

[57 seconds][Customer] : So thank you.

[1 minutes 5 seconds][Agent] : You're welcome. How old is your mom, if you don't mind me asking?

[1 minutes 5 seconds][Customer] : I took. She's only 58, believe it or not, but she's poor.

[1 minutes 19 seconds][Agent] : I'm sorry to hear that.

[1 minutes 13 seconds][Customer] : Bugger's been diagnosed with stage 4 cancer, which can't be, yeah, can't be treated and all that. The specialist basically took 28 months after getting her referral before they got her in for a like proper assessment and biopsy.

[1 minutes 34 seconds][Agent] : That took a long, a lot, a lot of time to process.

[1 minutes 33 seconds][Customer] : And in that time, yeah. And they sort of said in that time it's advanced that bad like they've tried radiation, very heavy dosage, but nothing's working. So they just

sort of said just did all the affairs in order sort of thing.

[1 minutes 38 seconds][Agent] : Yeah, yeah.

[1 minutes 54 seconds][Customer] : And I was reading on the real insurance website the other night in regards.

[2 minutes 6 seconds][Agent] : No, that's OK. No, take your time, no rush.

[2 minutes 2 seconds][Customer] : So I'm just taking a looking through my screenshots because I took sorry and I did notice something on there. I don't know whether it would apply to mum where she's already been sort of giving that terminal diagnosis and he hasn't got in effect yet. Something about a benefit amount paid in advance or something rather. Charmaine, I was just a bit confused.

[2 minutes 25 seconds][Agent] : MMM, umm. What I'll do, I'll take you through all the information like a step by step process so you have some idea about how our policy is designed for your mum. OK, So what I'll do, I'll start off by creating a profile of her, so making sure the date of birth and the and the full name it. We do require that in order to provide you with the accurate pricing.

[2 minutes 48 seconds][Customer] : Yep, Yep, Yep, Yep.

[2 minutes 59 seconds][Agent] : OK, what's, what's your mum's full name? May I know please?

[3 minutes 3 seconds][Customer] : Her name is Donna. Donna Marie.

[3 minutes 7 seconds][Agent] : Yeah, and the surname Marie. Yep.

[3 minutes 10 seconds][Customer] : Middle name's Marie MAR EE and surname is Wit Witt.

[3 minutes 20 seconds][Agent] : WI double T, did you say?

[3 minutes 23 seconds][Customer] : Yep, that's correct.

[3 minutes 24 seconds][Agent] : OK, thank you. And what's your mom's date or birth, please?

[3 minutes 28 seconds][Customer] : It is the 29th of September 1966.

[3 minutes 32 seconds][Agent] : 1966, Beautiful and I got her as a female and Australian resident, that is also correct.

[3 minutes 40 seconds][Customer] : Yes, that's correct, darling.

[3 minutes 42 seconds][Agent] : Perfect. And when you called me today, the contact number that you have used which is 0437234239, is that the best contact number that you have got? OK, thank.

[3 minutes 53 seconds][Customer] : Yes, yes, that's my contact number, Darl.

[3 minutes 56 seconds][Agent] : Thank you. Just in case if we get disconnected, I'll try to reach you back again. OK?

[4 minutes 1 seconds][Customer] : Yes, thank you.

[4 minutes 3 seconds][Agent] : Umm, you're welcome. May I know who I'm speaking to? Sorry I didn't catch your name.

[4 minutes 7 seconds][Customer] : Sorry, Dylan.

[4 minutes 9 seconds][Agent] : Dylan. Beautiful. So you're a full time carer of your mom at the moment.

[4 minutes 10 seconds][Customer] : Yes, yes, that's correct.

[4 minutes 15 seconds][Agent] : Oh, you're beautiful. How is she doing in in terms of health? Like, is she like, does she need like this?

[4 minutes 22 seconds][Customer] : Not too good to be honest.

[4 minutes 25 seconds][Agent] : Yeah, of course. Yeah.

[4 minutes 25 seconds][Customer] : Like there's she's got COPD, pulmonary fibrosis and I've seen his heart disease. She's got the stage 4 cervical and over cancer.

[4 minutes 40 seconds][Agent] : Oh yeah, cervical cancer, Yeah. I'm so sorry that she's going through so much in terms of her health.

[4 minutes 43 seconds][Customer] : Yes and yeah.

[4 minutes 48 seconds][Agent] : Umm, but but miracle can happen. Dylan, I always do believe in God as well. Sometimes prayer, some of the prayer can be answered. So keep on praying and hopefully she can take a miraculous recovery and bounce back to her normal life. Or as long as she can stay with you without the family members. OK.

[5 minutes 9 seconds][Customer] : Yeah, that would definitely be good.

[5 minutes 11 seconds][Agent] : Yeah, of course. Of course. Having a mom is such a blessing. I I lost my mom four years ago. But. But I know that she's there with me spiritually because mom let they never leave you alone.

[5 minutes 10 seconds][Customer] : Yes, very true. I'm so sorry to hear about that.

[5 minutes 25 seconds][Agent] : No, that's OK. That's fine. So, Dylan, what I'll do today, I'll take you through the policy information in terms of how the policy will be designed for your mom. And just a friendly reminder as well that all of our calls are recorded. Any advice that I do provide, it is generally nature and it may not be suitable to your situation. OK.

[5 minutes 34 seconds][Customer] : Yep, Yep.

[5 minutes 45 seconds][Agent] : So do you want, have you ever looked into funeral cover for for yourself or for your mom in the past? Or is this the first time that you're making the inquiry?

[5 minutes 53 seconds][Customer] : This is the first time I've thought of yeah. Never really wanted to sort out face reality I guess, but I guess it's got to do it when needed outside.

[5 minutes 55 seconds][Agent] : First time, Yeah, yeah, yeah, that's OK. Sometimes we don't, we don't, we don't understand until it's umm, we do really need the feel like of of the need, but umm, but thank you for the for the call today. I'm more than happy to go through the information and if you have any questions, please feel free to ask me today. OK Sir Dylan, with the policy, it is designed to provide that cash benefit.

[6 minutes 23 seconds][Customer] : Yes, Yep. Yep. Yep. Yep.

[6 minutes 27 seconds][Agent] : The minimum amount is \$3000 and the maximum is \$15,000 that your mom she can apply and it will be paid up to the beneficiary when she passes away and the beneficiary she can apply from one to five people. She can not leave them down. For example, if she wants you to be her beneficiary, she can nominate you for the full amount. So when you pass away, you'll be receiving that money as a lump sum cash to take care of our funeral cost.

[6 minutes 56 seconds][Customer] : Yes.

[6 minutes 55 seconds][Agent] : OK, Do you have a piece of mind as worthy lens the the cash benefit amount the beneficiary they can use not just for the funeral cost though, but also for any other final expenses. For example, if she leaves behind any medical cost, any medical expenses bill or any other unpaid sort sort of rent or any mortgage bill, you can use that money to pay the other expenses off too.

[7 minutes 19 seconds][Customer] : Thank you.

[7 minutes 18 seconds][Agent] : OK, you're welcome. So in terms of the benefit fee amount, you have a bit of range to go to for your mum. Between \$3000 goes up to \$15,000.

[7 minutes 32 seconds][Customer] : Yeah.

[7 minutes 31 seconds][Agent] : What amount? Yeah.

[7 minutes 32 seconds][Customer] : So I was actually saying to mum, she said she'd probably prefer to go with the maximum amount just basically there, help out with the financials as much as possible. And I just thought I said, well, if you rent the maximum amount, I guess it's the end of the day. Like that's more that I could use towards giving her a date and sort of funeral type of thing.

[8 minutes 1 seconds][Agent] : Of course, of course, to, to respect our final wishes as well.

[8 minutes 1 seconds][Customer] : And yes, definitely.

[8 minutes 7 seconds][Agent] : Has, has she told you about anything like what type of funeral service she might want to have when the time comes, whether it's gonna be termination or burial? Oh, oh, oh, that's beautiful. Yeah, that's beautiful. That's a bit very beautiful thought. But the reason why I asked you that question, do you want because I can give you some of the funeral facts so you can have some like some idea about how much the cremation of the burial service can cost your mom. OK.

[8 minutes 18 seconds][Customer] : No, she did say she wants to be buried back in her hometown with like close to her mum because they were really close to the thing and yes.

[8 minutes 46 seconds][Agent] : So according to the government's management website, the private funerals, it typically cost somewhere in the region of \$4000 for a basic cremation and it goes up to \$15,000 for a more detailed burial service, OK.

[9 minutes 2 seconds][Customer] : Yep, Yep.

[9 minutes 3 seconds][Agent] : So Dylan, as you can see, getting cremated, it is generally less expensive, OK? Without getting buried, it is slightly more expensive than getting cremated, OK. Did you want me to start off with the \$15,000 and let's see how we go in terms of the pricing. And if it's too much, you can lower it down to say 10,000 or \$12,000. Do you think that would be a good idea?

[9 minutes 14 seconds][Customer] : Yes, yes. That sounds wonderful, darling. Thank you.

[9 minutes 29 seconds][Agent] : OK, not a problem. So start off with the \$15,000 and then we can lower it down according to your mom's or your personal needs. OK, beautiful. So in terms of the application process for your mom, it is quite easy and simple. Whether she has the the stage 4 cancer or COPD, it's not going to affect the application form. OK, We didn't go through any medical check up on her.

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

[9 minutes 56 seconds][Agent] : The acceptance is guaranteed for your mom. Only two things that we check Dylan.

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

[10 minutes 1 seconds][Agent] : First one is whether she is an Australian resident and the second one is age between 40 and 79.

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

[10 minutes 9 seconds][Agent] : And I did take those two with you today. So you have a Peace of Mind that she's already approved and E eligible to take out the policy.

[10 minutes 18 seconds][Customer] : Uh huh. Thank you.

[10 minutes 18 seconds][Agent] : OK, You're welcome. And you have a Peace of Mind, Elaine, that you also can take out the policy for your mom as well. I don't need to speak to your mom as long as the premium it is going to come out from your bank account. OK.

[10 minutes 27 seconds][Customer] : Oh, that's Yep.

[10 minutes 35 seconds][Agent] : If the policy does sounding affordable and suitable to yourself, are you going to be the one who's going to take out the policy for mom or your mom's going to pay? Yep.

[10 minutes 43 seconds][Customer] : I'll probably do like all the application side for her just because she's not very tech savvy and all that stuff either.

[11 minutes][Agent] : Hmm.

[10 minutes 55 seconds][Customer] : I will we pretty much we both help each other financially when

it's needed does so if on a week, fortnight or month or whenever it's done if she sort of doesn't have the money, I'll be the one to pay it.

[11 minutes 8 seconds][Agent] : Hmm, of course it does make sense. Mom is there to help you. That's what mom does. Yeah, of course. So the reason why I told you that, Dylan, because you I'm talking to you today. So you sometimes some people don't know that they can also take out the policy for 3rd party as well. So for the funeral insurance, you can take out the policy for your mom. I don't need to speak to her as long as the premium is coming off from your account. And in the future, if your mom, she wants to take over, she can change the bank account to her name and she she can continue to pay for the insurance for herself as well.

[11 minutes 8 seconds][Customer] : But that cycle and if that makes sense, very good, very good, wonderful. Thank you.

[11 minutes 45 seconds][Agent] : Alright, you're welcome. So what I'll do, I'll quickly run you through some of the main key points that comes with the policy. One of the benefits your mom has with the policy is called an accidental death benefit.

[11 minutes 59 seconds][Customer] : Yep, Yep, Yep.

[11 minutes 59 seconds][Agent] : It means that if her death is due to an accidental reason, a \$15,000 policy, it will convert to \$45,000 so the beneficiary can claim the money on OK.

[12 minutes 12 seconds][Customer] : Yep.

[12 minutes 14 seconds][Agent] : And the second benefit your mom has which is called an accidental serious injury. Just so you know, if she was to suffer an accidental serious injury such as quadriplegia or paraplegia before the policy anniversary following her 75th birthday, the benefit amount, it will get triple as well. So that \$15,000 cover fund will convert to \$45,000. So she can access that money towards her medical costs as well.

[12 minutes 13 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 47 seconds][Agent] : OK Dylan, I'll run you through about the waiting period. Since we don't go through any medical record of your mom, we don't go through her medical check as well. So there is a waiting period involved Dylan.

[13 minutes 1 seconds][Customer] : Yep, Yep.

[13 minutes 1 seconds][Agent] : So for the 1st 12 months, she will be covered for accidental death and accidental serious injury only after.

[13 minutes 11 seconds][Customer] : So pretty much like oh, sorry, go on.

[13 minutes 15 seconds][Agent] : No, no, that's OK. And what, what question did you have, Dylan?

[13 minutes 18 seconds][Customer] : Oh, I was just going to so basically within the 1st 12 months. It's just only covers like accidental, but if if they passed away 18 months after, it's sort of accidental and natural course coverage, if that makes sense.

[13 minutes 35 seconds][Agent] : Yeah. So since we don't go through any medical record of her, so This is why the policy has been waiting for you involved. So we're going to cover her. But for the 1st 12 months, she will be covered for accidental death and accidental serious injury only. And Dylan, after the first 12 months, she will be covered for death due to any cause. So once you check the waiting period, regardless of how she passes away, for example, it could be the medical reason of how she passed away, or it could be due to any natural death or due to an accidental death. We don't, we are not going to look at the reason why she passed away. She'll be covered regardless, OK?

[13 minutes 58 seconds][Customer] : Yep, Yep, Yep.

[14 minutes 30 seconds][Agent] : Mm, Hmm.

[14 minutes 17 seconds][Customer] : And my other question with that, that if within the first, oh, how would I word it, say for example, if like within the 1st 12 months, say if when he goes to see her specialist next, if they said, oh, Donny, you've only got probably say six months left to live. How does that come into effect?

[14 minutes 47 seconds][Agent] : Yeah, yeah, yeah.

[14 minutes 43 seconds][Customer] : Sort of thing dull, like, 'cause we don't know, but they can't sort of give us a rough time frame at the moment, like they're specialists with the cancer side of things, he said. Oh, I want to say you've got a year or two less, he said. But I can't, like can't mind read what the cancer does. Yes.

[15 minutes][Agent] : Yeah yeah, they don't want to give you give her an exact time frame to give that hope extra uh yeah, I completely understand where you're coming from umm but one of the thing I have one of my friend's mom, she'll also going through like radiotherapy and chemotherapy as well. Umm, I feel like a mental support is one of the biggest strand at this stage.

[15 minutes 26 seconds][Customer] : Yes.

[15 minutes 26 seconds][Agent] : Like umm again, maybe umm yeah, tell her like she she'll, she needs to be strong to go through all the all the radiotherapy. I know it's not that easy to say that because she's the one who's going through that. Uh, but yeah.

[15 minutes 40 seconds][Customer] : Oh, definitely like, and she's not a very big bill, shall we say, like with everything going on the way to sort of shedding off a doll. Like my, my little 3 year old boy is almost as heavy as her, shall we say, like she's only 28.2 kilos.

[15 minutes 56 seconds][Agent] : Oh, awful thing.

[15 minutes 59 seconds][Customer] : So my, yeah, my mate's 7 year old child is actually heavier than what my mum is.

[16 minutes 6 seconds][Agent] : Oh, it's because of what? What the medical treatment she's going through all the side effects of the radiotherapy. I think maybe it was. Do you think this is the reason why she's that, like losing the weight?

[16 minutes 5 seconds][Customer] : So Oh yeah, she's just sort of shedding the weight, but not in a good weight type of thing. And it's.

[16 minutes 23 seconds][Agent] : Yeah, yeah, yeah. But I'm glad that she has you. I'm sure that you're looking after her the weight it should be, but thank you for doing that for Mom. OK, so let's.

[16 minutes 36 seconds][Customer] : Yeah, no.

[16 minutes 38 seconds][Agent] : Yeah. So Dylan, I'll, I'll be very nice and clear with you about the waiting period. OK. So as I said before, after the first 12 months, she will be covered for death due to any cause. OK.

[16 minutes 49 seconds][Customer] : Yep.

[16 minutes 49 seconds][Agent] : In addition, in addition as well, there is a living benefit included. In

addition, there is a terminal illness benefit, which means after holding her policy for 12 months, if she was fast diagnosed with a terminal illness with 12 months or less to leave by a medical practitioner, we are gonna pay her that \$15,000 amount in full so she can use that money towards things like her medical expenses.

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

[17 minutes 19 seconds][Agent] : OK.

[17 minutes 19 seconds][Customer] : Yep. Yep. Yeah, that is one thing.

[17 minutes 20 seconds][Agent] : Yeah, that.

[17 minutes 23 seconds][Customer] : I been trying to sort of give a definite answer on is like AI guess it's say a rough time frame, like expectancy sort of thing, just as we can sort of be prepared for it sort of thing.

[17 minutes 36 seconds][Agent] : Yeah, yeah, yeah, yeah.

[17 minutes 38 seconds][Customer] : But like you sort of ask them and one says, oh, I wanna say a couple of years and I don't know whether they're just saying that giving false hope to make you sort of not stress. And then you talk to the doctor and he said, oh, I was telling patients that have had this same thing and they've only sort of they've been given 12 months, only this six type of scenario. And it's, yeah, definitely one of the most stressful factors of the whole thing.

[18 minutes 6 seconds][Agent] : Of course, of course is done certainly as well, but I hope, as I said first, I'm sending my career senior way and to your family hope she can take a like a miracle recovery. Who knows.

[18 minutes 19 seconds][Customer] : We can only hope.

[18 minutes 19 seconds][Agent] : And you had a exactly right. You had a question about the that you have read something online. You know, it's not about the terminal illness benefit, that question that you had that you have asked me before. I hope that answered that query as well. So for example, the terminal illness benefit something like once you hold the policy for 12 months, OK. And they, the doctor tells her, the medical practitioner tells her that she has the, that she has been diagnosed with the terminal illness and she has only 12 months or less to leave. Then she can apply for that

\$15,000 cash benefit to help her with the medical cost.

[18 minutes 36 seconds][Customer] : Yes, yes, yes.

[19 minutes][Agent] : OK, so I'll retask that back again, uh, if you like. So in addition, there is a terminal illness benefit, which means after holding her policy for 12 months, if she was fast diagnosed with a terminal illness with 12 months or less delayed by a medical practitioner, we can pay half the, we, we will pay half the \$15,000 claim in full to book to help her with the medical cost to, so she can receive the best care possible.

[19 minutes 27 seconds][Customer] : Oh, thank you.

[19 minutes 27 seconds][Agent] : OK, what I'll do, You're welcome. So Dylan, what I'll do now I'll take you to the pricing, but am I being clear to you so far in, uh, in terms of the policy information?

[19 minutes 37 seconds][Customer] : Yes, perfectly clear and understandable, Dale. Thank you so much.

[19 minutes 42 seconds][Agent] : You're welcome. So Dylan, let's take you through the pricing. For the \$15,000 cover fortnightly basis, we are looking at \$40.82.

[19 minutes 53 seconds][Customer] : That's so every two weeks, \$40.02.

[19 minutes 53 seconds][Agent] : That is every two weeks rough roughly about \$20.41 a week, OK.

[20 minutes 3 seconds][Customer] : Yep, Yep. That's, yeah, that's not too bad at all, Dale.

[20 minutes 4 seconds][Agent] : And it oh, I'm glad and a couple of things to note as well that our premiums are level, which means our premiums are designed to stay the same as she gets older. OK.

[20 minutes 17 seconds][Customer] : Oh, wonderful.

[20 minutes 17 seconds][Agent] : And and if you need more information, you can also find information about our premium structure on our website too. There's one option available. Dylan, I just have to run you through. Regardless, I hope your mom makes Mirac miraculous recovery. So at any time she turns 85, there's a cash out option available. So after she reaches 85 years of age, she can choose to end the cover by herself and we are going to pay her the 75% of the funeral insurance benefit. OK, so I'll take you back to the pricing again. Dylan, how does the \$15,000 cover

sounding with the fortnightly payment of \$40.82? Is that coming manageable and suitable for yourself?

[20 minutes 48 seconds][Customer] : Yep, yes, that'd be manageable. Darl, when was the first payment on that have to be done? Darl would it have to be done? It's just.

[21 minutes 11 seconds][Agent] : Good question, Dylan. We, we work in a direct debit system, OK, The first payment, you don't have to make any payment today.

[21 minutes 23 seconds][Customer] : Thank you. Yeah, just we are both only.

[21 minutes 19 seconds][Agent] : I can push it up to 30 days for you as well, OK, OK.

[21 minutes 26 seconds][Customer] : Like I only get a carer's payment once a fortnight and mum only gets her disability support pension once a fortnight as well from Centrelink though, so.

[21 minutes 37 seconds][Agent] : I can line up with the payday for you as well. So every fortnightly basis on that day that you get paid, the payment will be deducted from your account. OK, so Dylan, are you going to be the one who will be taking out the policy for mom? Is it gonna come out from your account?

[21 minutes 54 seconds][Customer] : Do you want it to come from mine or yours, Mum? Mum said. Could we take it from hers? If that's alright, Darl? Could she get paid before I do?

[22 minutes 3 seconds][Agent] : Of of course I can do that. But I do need to speak to Donna then and and she will be the main policy holder. So she is signing her signing the policy up for herself, if that makes sense.

[22 minutes 17 seconds][Customer] : Or do you want me to get him to take it out of mine? Mum? So it's and like when you get paid I'll just transfer. Could we do that though?

[22 minutes 26 seconds][Agent] : Yeah.

[22 minutes 25 seconds][Customer] : What I'll do, I'll get it taken out of mine and when mum gets paid, because she'll be paid before I will, I'll just transfer that \$40.82 from my her account across to mine and.

[22 minutes 33 seconds][Agent] : Thank you. He can do that. It's entirely up to you. And as I said, in the future, Donna can call us back and she can update the banking in under her details as well

under her banking so she can pay for her own insurance because she's the main policy holder. OK. But at this, we can get the policy started by checking your banking details as well. So because you are the one who's checking out the policy for ma'am Dylan, I do need to obtain your full name, date of birth and some of the details. I'm going to ask you now. OK.

[22 minutes 53 seconds][Customer] : Yep, Yep, Yep, Yep.

[23 minutes 10 seconds][Agent] : May I know your full name, please, Dylan?

[23 minutes 12 seconds][Customer] : It is Dylan. Dylan Grant.

[23 minutes 15 seconds][Agent] : Yeah, yeah.

[23 minutes 17 seconds][Customer] : GRANT with Witt. W for whiskey, I for India, T for tango. T for tango.

[23 minutes 24 seconds][Agent] : Did you say WIPPP for Oh T for Tango? OK, I got that as AT.

[23 minutes 39 seconds][Customer] : Oh sorry.

[23 minutes 37 seconds][Agent] : Sorry, my apologies.

[23 minutes 39 seconds][Customer] : The hell yeah.

[23 minutes 40 seconds][Agent] : No, that's OK.

[23 minutes 40 seconds][Customer] : It's a funny name.

[23 minutes 41 seconds][Agent] : I think it's no, no, it's not a funny name. I think I got that wrong. My apologies. But I have rectified that. I have updated that for you. Not a problem. And Dylan, what is your date of birth, please?

[23 minutes 52 seconds][Customer] : It is the 4th of July 1991.

[23 minutes 56 seconds][Agent] : 1991, Beautiful. And and since your mom is also listening to me, I believe she's on the speak. You're on the speaker. OK.

[24 minutes 3 seconds][Customer] : Yep, that's correct.

[24 minutes 5 seconds][Agent] : Alright. Just a friendly reminder to Donna that all of our calls are recorded. Any advice that I do provide is generally nature may not be suitable to your situation. OK, thank you. So, Dylan, what I will do? I'll update the address line in the system. So what I'll do? I'll update the address line for your mom first. OK, so may I know the post code that she's currently

residing?

[24 minutes 15 seconds][Customer] : Yep, it is 2340 S Tamworth, NSW.

[24 minutes 34 seconds][Agent] : OK. Alright. So this is where I'm gonna send you the printed policy documents so you can review that. Did you want me to use that address? South Tamar?

[24 minutes 47 seconds][Customer] : Yes, that'd be wonderful.

[24 minutes 46 seconds][Agent] : Thank you, thank you. And the home address please. Mm hmm, mm hmm.

[24 minutes 51 seconds][Customer] : It is 23 Warren WARRAN St. Yes, that's correct.

[24 minutes 59 seconds][Agent] : Thank you #23 did you say beautiful? And Dylan, the postal address is the same as the home address as well.

[25 minutes 9 seconds][Customer] : Yes, that's correct.

[25 minutes 11 seconds][Agent] : Thank you. So this is where I'm going to send you the policy documents. You can review that with ma'am. OK.

[25 minutes 18 seconds][Customer] : Thank you. No, no. Same address.

[25 minutes 17 seconds][Agent] : And you're welcome and do an easier address, same as your mom address as well, the one you provided to me or your address is different, same address.

[25 minutes 28 seconds][Customer] : Mum lives with me now.

[25 minutes 29 seconds][Agent] : Oh, OK, beautiful. That's really great. So with the real insurance dealer, there's also real reward address to the policy. I'll let you know what happened. So following your mom's first policy anniversary date, we're going to refund you the 10% of the premium you have paid in that time. So you'll be receiving \$106.13 back after the first year, OK?

[25 minutes 54 seconds][Customer] : Oh, Yep.

[25 minutes 54 seconds][Agent] : This is just a one off event but if you want you can use that money to pay off the next premium or however you see fit.

[26 minutes 3 seconds][Customer] : Oh, wonderful. Thank you.

[26 minutes 1 seconds][Agent] : OK, you're welcome. And if she hasn't done her will, we also going to send her a free online legal will that is valued at \$160.00 and she's gonna receive that with the

policy copy as a complimentary free gift. OK.

[26 minutes 4 seconds][Customer] : That 'd be wonderful. Cause yeah, I do know she did do up a will when I was younger sort of thing, but I don't know whether there's anything she might want to update or whether she's still got access to that or not.

[26 minutes 28 seconds][Agent] : If SH update, yeah, OK, She that might come in handy for her then she cannot use that. And if she if she wants to update her wheel and she can do that by following that instruction.

[26 minutes 44 seconds][Customer] : Yes.

[26 minutes 43 seconds][Agent] : OK, beautiful. So what I'll do, Dylan, I'll give you a small disclaimer that there's a chance that you may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment element. So if you can still outside of the 30 days, your cover will stop and you will not receive anything back unless you are eligible for and just the Ali cash back offer. OK, So Dylan, what I'll do for you today, I'll get your mom the \$15,000 funeral insurance covered immediately over the phone, and I'll send you the policy copy so you can review that in writing as well.

[27 minutes 15 seconds][Customer] : Yep. Oh, that'd be perfect.

[27 minutes 30 seconds][Agent] : OK. You're welcome. Dylan, have you got any e-mail address?

[27 minutes 29 seconds][Customer] : Thank you. That'd be wonderful.

[27 minutes 33 seconds][Agent] : Did you want me to send you to the soft copy as well, Dylan_Wheat. Yeah, 1991. Yep. At hotmail.com.

[27 minutes 38 seconds][Customer] : It's Dylan_Wick 1991, at hotmail.com That's correct.

[27 minutes 50 seconds][Agent] : Thank you, soillrepeatthatbacksodylan_witt1991@hotmail.com perfect I'll. Send you the soft copy to that e-mail address so you can review that in the next 15 minutes to half an hour.

[28 minutes 2 seconds][Customer] : Yep, Yep.

[28 minutes 10 seconds][Agent] : And the hard copy I will send you to your postal address that you have provided to me earlier so you can review the soft copy and hard copy 1st. And the great thing

is, Dylan, this policy, it does also give you a 30 day cooling off. So once you review the policy copy, if you decide that no, this is not suitable for ma'am, that's OK. We understand that our client can change their mind. Just give us a call back and cancel within the 30 days. Then you'll receive a full refund of your premium unless the claim has been made.

[28 minutes 44 seconds][Customer] : Wonderful. Thank you.

[28 minutes 42 seconds][Agent] : OK, you're welcome. So, Dylan, since you are the one who's taking out the policy formal, I just need to ask you, like, whether you have the authority to purchase the policy on behalf of her. OK. So can I please confirm, Dylan, you are authorized to purchase this policy on behalf of the insurer, yes or no?

[29 minutes 3 seconds][Customer] : Yes that's correct.

[29 minutes 5 seconds][Agent] : Thank you. And as I said before, you work in a direct debit system, so you don't have to make any payment today. If you want, I can line up with your carer payday that you're receiving through Centrelink. Which day do you normally get paid, Dylan?

[29 minutes 21 seconds][Customer] : The day I normally get paid will I will the first available next payment would be on just double checking. I think mum said it's the 13th of January day she gets paid.

[29 minutes 38 seconds][Agent] : Yeah. If you want, I can line up with your payday as well. Because yes, is it's coming. Is it going to come out from your account? Or if you want, you can line up with your mom's payday. It's entirely up to you how you want to do it. Take your time, no rush.

[29 minutes 50 seconds][Customer] : Give me two seconds, I'll just double check if you want her to line up with me. Sir, please, when you get paid or my next one when I get paid, line up with yours. Yeah, I'll just line it up with her one for the time being, if that's alright.

[30 minutes 17 seconds][Agent] : Yeah, of course, it's entirely up to your suitability. Which date did you want me to select? The first payment.

[30 minutes 16 seconds][Customer] : Darl, We'll go the. Will that come out morning or afternoon? Do you know Darl or.

[30 minutes 30 seconds][Agent] : And I know don't know the exact time frame dealing because each

bank has their different so sort of time frame policy. I cannot give you exactly a like a definite answer, but I can give you the date like with the day that you get selected, the day you're going to going to pay for the insurance unless this falls under on the public holiday.

[30 minutes 48 seconds][Customer] : Yeah, Well, what I might do. Could we set that first one for the 14th of January?

[31 minutes 1 seconds][Agent] : Mm, Hmm.

[30 minutes 59 seconds][Customer] : Like she gets paid on the 13th but not until very early in the morning of the 13th.

[31 minutes 10 seconds][Agent] : Yeah, Yeah.

[31 minutes 5 seconds][Customer] : And I was just thinking if like the direct debit tried to come out before the money gets transferred across to mine, it'll automatically come back as a direct fail.

[31 minutes 18 seconds][Agent] : OK.

[31 minutes 16 seconds][Customer] : Whereas if it comes out the day after, we know the money will be there though.

[31 minutes 20 seconds][Agent] : Of course I can do 14 for you, not a problem. And if you in the future if you want to change it back to your with your payday line up with that, you can just give us a call back and change the payday as well. All right, change the first payment date. It's not exactly a fixed day for all the time frame. You can always give us a call back and update for yourself in terms of your suitability.

[31 minutes 32 seconds][Customer] : Oh oh wonderful.

[31 minutes 41 seconds][Agent] : OK, so at this stage Dylan, I have select the 14th which is on next week Tuesday. This is when the first payment will be deducted from your account and the payment is \$40.82 a fortnight. Is that coming manageable and affordable to yourself?

[31 minutes 59 seconds][Customer] : Yes, that's correct. Yep.

[32 minutes][Agent] : Thank you. And for the banking payment, you have got two different options, Dylan. We can do with the BSP and account number or we can do with your card number as well as long as coming out on the from the Visa or MasterCard. How would you like to do it? Yeah, we can

do that way. Is that savings account or cheque account?

[32 minutes 17 seconds][Customer] : Could we gave BSD an account number though? Savings account?

[32 minutes 26 seconds][Agent] : Thank you. May I know the BSP? When you're ready, Dylan.

[32 minutes 29 seconds][Customer] : Yep, the BSD is 08/2 747.

[32 minutes 38 seconds][Agent] : Mm hmm. Yep, perfect. And the account number please. Yep, Yep.

[32 minutes 41 seconds][Customer] : It is 443 406245.

[32 minutes 55 seconds][Agent] : OK, I'll repeat that back again.

[33 minutes 3 seconds][Customer] : Yep.

[32 minutes 58 seconds][Agent] : So the biz is 082747 and the account number is 443406245 correct as well.

[33 minutes 11 seconds][Customer] : Yes, that's correct. Yes, that's correct. Mr.

[33 minutes 13 seconds][Agent] : And account name Dylan, is that your full name Mr. Dylan?

[33 minutes 18 seconds][Customer] : Dillingrand Witt, it is JIANK. Yes, that's correct.

[33 minutes 24 seconds][Agent] : So do you mind to spell your middle name once again, Dylan for me, Brent end with WI double T beautiful. So since you are the one who's taking out the policy and you Provi, you're providing me with your banking details. So are you giving us out? Do you have, do you give give us the permission to get debited from your account to pay for your mom's policy?

[33 minutes 52 seconds][Customer] : Yep, that's correct.

[33 minutes 53 seconds][Agent] : Thank you so much. So one last thing to do now, Dylan is to read you the declaration for your mom. And after that I'll ask you two final cushion towards the end. And once everything is getting finalized, I'll send you the policy copy so you can review that in writing as well. All right.

[34 minutes 9 seconds][Customer] : Oh, wonderful. Thank you.

[34 minutes 11 seconds][Agent] : You're welcome, Sir. Just making sure I have got your mom's details correct in the back end.

[34 minutes 21 seconds][Customer] : Yep. Yep. Miss Donna Marie worked.

[34 minutes 16 seconds][Agent] : So I've got her full name is Misterna Marie Witt and the name was yeah. And the name was spelled was DO double N AM AREEWI double T correct.

[34 minutes 31 seconds][Customer] : Correct.

[34 minutes 32 seconds][Agent] : And the date of birth is 29th of the 9th 1966 correct as well. And I got her the female and Australian resident. That is correct too.

[34 minutes 37 seconds][Customer] : Yep, Yep, Yep.

[34 minutes 44 seconds][Agent] : Beautiful. So Dilan, are you happy to continue today, yes or no?

[34 minutes 49 seconds][Customer] : Yes, I'm happy.

[34 minutes 51 seconds][Agent] : Thank you so much. So I'll read the declaration for you now. So the declaration is saved. That's declaration would be under your mom's name, but I'll be reading out that to you.

[35 minutes 2 seconds][Customer] : Yes.

[35 minutes 1 seconds][Agent] : OK, so it says thank you. Donna Marie Wheat, it is important you understand the following information. I will ask for your agreement to 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 Live REO Vasila She Ltd whom we are for to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as Reel Insurance to issue an analyst this insurance on his behalf. Your answers to the application questions and any related documents from the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when accessing your application and overheads the target market determination for this product, which describes the type of consumer 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 cards, issue cover and other related services. We will share this with you ensure and may share it with other Australian service providers for the purpose of administrator your policy or handling claims. Our Privacy Policy tells you more, including how to access and character information and lodge complaints about breaches of privacy. By

agreeing to this declaration, you're 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. Donna Marie Weed is covered for \$15,000 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 any cause or diagnosis of a 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 the 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 only cash on option, you will no longer have a right to claim. My apologies Dylan, I think I missed one word. I'm going to read that paragraph again.

[37 minutes 24 seconds][Customer] : Yep, no worries.

[37 minutes 23 seconds][Agent] : My apologies, thank you. Once the life insured reaches age 85, you can choose to voluntarily cancel that person person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this only 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 at any time by contacting us. If you P. 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 is no refund of premiums after the cooling off. If cover continues, then age. If cover continues then age 85, the life insured will receive an additional 25% of bonus cover from that day and you will not be required to pay any further premiums. The bonus cover is not payable if the hourly cash out option has been taken out. Cover for each life insurance ends on the day prior to their 100th birthday. We will pay the funeral insurance. We will pay the funeral benefit and bonus cover for the life insurer. At this point your total premium for your first year of cover is \$40.82 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer. Just the premium rate applying to your policy. The insurer can only make a change if it is

applied consistently across all policyholders. You may pay more in premiums than the benefit amount over the life of the policy in UMM. Included in your premium is an amount payable to real insurance. Included in your premium is an amount payable to real insurance of between 34% and 54%, calculated on a label basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Mr. Dylan Grant Wit, which you are authorized to David from and have provided to us. We may provide recent 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 prefer to receive this only via mail, we can update your communication preference at any time. The policy documentation, PDF and SSU will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your need. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid, we'll be refunded in full unless you have lost 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 that we're. My apologies. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. Dylan, I'm going to ask you two final question now. OK. First one is do you understand and agree with the declaration, yes or no?

[40 minutes 35 seconds][Customer] : Yep, yes.

[40 minutes 42 seconds][Agent] : Thank you. And the last question that is for myself, would you like any other information or would you like me to read any part of the PDS to you, yes or no?

[40 minutes 51 seconds][Customer] : No, that should be fine, darling. Thank you.

[40 minutes 54 seconds][Agent] : You're welcome. Jolene, what I'll do, I'll send you the soft copy first. You will receive that in the next 15 minutes to half an hour into your e-mail address. Sometimes it can also go and sit in the junk folder, so keep an eye there as well. All right, in the meantime, Dylan, if you want, I can write down the policy reference number for your mom. If you get a pen and

paper ready, let me know. I'll provide that to you in a second.

[41 minutes 20 seconds][Customer] : Yep, I'm just having a pen and paper now, Darl.

[41 minutes 24 seconds][Agent] : That's OK. Take your time, no rush.

[41 minutes 29 seconds][Customer] : Yep, I'm ready when you are.

[41 minutes 31 seconds][Agent] : Thank you.

[41 minutes 38 seconds][Customer] : Yep.

[41 minutes 32 seconds][Agent] : Alright, So the policy reference number is 3800 189 28.

[41 minutes 42 seconds][Customer] : So 380018928 beautiful.

[41 minutes 48 seconds][Agent] : Would you mind, would you mind to repeat the number back to me, Julie? I'm just making sure that you've got that one correctly.

[41 minutes 53 seconds][Customer] : Yep, it is 380-0189 to eight.

[42 minutes][Agent] : Beautiful. What I'm also going to do is to give you the our customer support number just in case if you need any help in the future in regards to this policy, you can call us up directly as well.

[42 minutes 12 seconds][Customer] : Thank you.

[42 minutes 11 seconds][Agent] : OK, you're welcome. So the customer support number is 1300 367 325.

[42 minutes 18 seconds][Customer] : Yep, Yep, Yep. So I've got 1300367325. Yep.

[42 minutes 31 seconds][Agent] : Beautiful and I wish you mom all the very best and hope she recovers and and bounce back to her normal life. But just in case as well, Dylan, I'll give you the claims department number for future reference. If you need any assistance from us. If you need to put through a claim, the claims department number is 1300.

[42 minutes 52 seconds][Customer] : One second. I'm just writing this down now. So this is for the claims department. Yep, it is 1/3.

[42 minutes 56 seconds][Agent] : Yep, 1, 00, 307, 297.

[43 minutes 3 seconds][Customer] : Yep, Yep, Yep. So I've got 1-3 hundred 307297.

[43 minutes 16 seconds][Agent] : That's the one. Thank you.

[43 minutes 19 seconds][Customer] : Thank you.

[43 minutes 18 seconds][Agent] : So Dylan, only one thing is left out is to beneficiary process with your mom. She has to get this one done by herself. There are a few ways that she can get this one done. First one, the customer support number that I just gave it to you today. OK, she can call that number back and she can nominate the beneficiary over the phone if she wants, she can nominate you as well.

[43 minutes 43 seconds][Customer] : Yeah, sorry, Doll. I was just going to say she just asked, is she able to do that now on the phone to you, doll or?

[43 minutes 42 seconds][Agent] : And the second I'm not a specialized in the area, so she won't be able to do it through with me today. But if she wanna do it over the phone with our our support team, I'm I can help her to do that. But is she with you at the moment? OK, OK. I just need.

[44 minutes 9 seconds][Customer] : Yeah, she's just sitting on her oxygen machine, Doll.

[44 minutes 13 seconds][Agent] : OK, beautiful. I just need to confirm some of the details with her first.

[44 minutes 17 seconds][Customer] : Yeah.

[44 minutes 16 seconds][Agent] : OK, so Donna, this is me, Charmin from real Insurance. How are you doing? I'm doing well. Thank you for asking. So, Donna, we can help you today to finalize the beneficiary. Do you mind to confirm me with the full name and date of birth please of yourself?

[44 minutes 23 seconds][Customer] : I'm OK, darling, how are you?

[44 minutes 47 seconds][Agent] : Mm hmm. Did you say 1966?

[44 minutes 50 seconds][Customer] : Yes, yes.

[44 minutes 50 seconds][Agent] : Thank you. And I got you as a female and Australian resident, is that correct, Sir? Beautiful. Just to send a reminder to you, Donna, that all of our calls are recorded. Any advice that I do provide, it is general in nature and it may not be suitable to your situation.

[44 minutes 57 seconds][Customer] : Yes, it is OK.

[45 minutes 13 seconds][Agent] : OK, Jenna, you're really strong. I wish you all the best for your future recovery. OK? Stay strong.

[45 minutes 23 seconds][Customer] : Thank you.

[45 minutes 23 seconds][Agent] : I spoke to your, I spoke to your son today, Dylan. He's such a beautiful, wonderful person. You you have raised him very well.

[45 minutes 31 seconds][Customer] : Oh, thank you so much.

[45 minutes 33 seconds][Agent] : You're welcome. So what we can do today? We can help you with the beneficiary. Who have you got anyone in your mind who's gonna who are you going to nominate as a beneficiary?

[45 minutes 43 seconds][Customer] : Yes, it will be Dylan.

[45 minutes 45 seconds][Agent] : It will be Dylan. OK.

[45 minutes 47 seconds][Customer] : Yes.

[45 minutes 47 seconds][Agent] : What I'll do, I will confirm some of the details. Do you know the address? Can you confirm that with me?

[45 minutes 56 seconds][Customer] : Is the Expressway through Warren St.

[46 minutes 3 seconds][Agent] : That is the news hotels.

[45 minutes 59 seconds][Customer] : S Tamworth 2340 correct? Yes.

[46 minutes 7 seconds][Agent] : Thank you. Alrighty. And do you know Dylan's contact number by any chance? I need to confirm one more ID point with you. Beautiful. Thank you so much. That's all I needed. What I'm gonna do now, Donna, I'm gonna put you on a brief hold. OK? And after that, I'll transfer you over to our support team and they can help you to finalize the beneficiary. If you need any help from me in the future, you can give us call back at the customer support as well.

[46 minutes 18 seconds][Customer] : 0437234239 OK, OK. Thank you so much.

[46 minutes 46 seconds][Agent] : Alright, thank you as well. Alright, please hold.

[47 minutes 34 seconds][Customer] : 1.

[47 minutes 34 seconds][Agent] : Thank you, Donna for holding the line. I have got my colleague Richard from support. He's going to help you today to finalize the beneficiary. OK. And umm, dear Richard, uh, Donna has confirmed me with her full name, date of birth, address, contact number, so you can take over and confirm the e-mail address with her as well. Thank you very much for your

patience, Donna. My name.