

[3 seconds][Agent] : Hi there, it's Ali here from Wheel Insurance.

[6 seconds][Customer] : Hello, Annie. I just wondering if I can do a yeah, set up a few more insurance for my auntie, please.

[5 seconds][Agent] : How can I help for your auntie? OK, OK. Yep, Yep, no problem. So my name's Ali from Wheel Insurance.

[17 seconds][Customer] : I'm getting you OK. Oh.

[22 seconds][Agent] : Please note all calls are recorded and any advice that we do provide, it is general nature and may not be suitable for your situation. Can I just ask a couple of questions now in order to set this up? You can, first of all, definitely do that, OK? So a lot of people, they actually set it up for their family members, so you can definitely do that. It's no problem. Can I ask you that, are you going to be paying for this? OK, that's fine. That's fine because we can only take down payment from whoever we're speaking with, OK? So that's not going to be a problem at all. Now I'll start off with some basic information. Can I please start off with your auntie's first name, please?

[49 seconds][Customer] : Yes, my one, my or my auntie.

[1 minutes 10 seconds][Agent] : Your auntie, please. Just the spelling Tule OK Tule, Tule and surname please.

[1 minutes 10 seconds][Customer] : My auntie, I told the first name is Tule TUL ERIQUELME.

[1 minutes 28 seconds][Agent] : Yep, L OK. Can I just spell it out if you don't mind?

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

[1 minutes 34 seconds][Agent] : So it is TULE, that's the first name. Surname is R for Roger, I for India.

[1 minutes 39 seconds][Customer] : TTTT for Tom.

[1 minutes 45 seconds][Agent] : Yeah, Yep. TULE. Yep. And surname is R for Roger, I for India, Q for Queen, U for Umbrella, E for egg, L for Lima. Is that right?

[1 minutes 42 seconds][Customer] : Yeah, but TULE the first name, yes, Yes.

[2 minutes 1 seconds][Agent] : Yep. And then what's after that? Hmm. Mm. OK, one moment. M for Mary and E for everything. OK, So Tule Requelmi, is that right?

[2 minutes 2 seconds][Customer] : MEMEM for Mary and E for elephant Yes yeah yeah.

[2 minutes 19 seconds][Agent] : OK, one moment. OK her date of birth please. OK, 26th December 1951 OK, so Boxing Day 1951. No worries. And SH sorry. Five one or 6/1 51 So 26th of December 195151.

[2 minutes 36 seconds][Customer] : 26121951 12 51 51 It's in 19 five 551 Yes.

[3 minutes 2 seconds][Agent] : So she's 70 years of age, is that right? OK, alright, 1 moment. OK, so I've got her name, I've got her date of birth. Can you please confirm? OK, let me just check the other information. OK, so Tulare recall me 26th of December 51 and she's a female Australian resident. Can you confirm that all that is correct?

[3 minutes 4 seconds][Customer] : Yes, yes, yes, yes.

[3 minutes 33 seconds][Agent] : And what's the best contact phone number you want me to put on file 04/04 606? OK, that's fine. So 0404606805, is that right?

[3 minutes 37 seconds][Customer] : 04/04 6:02 606 805 yes. That's right.

[3 minutes 58 seconds][Agent] : OK, e-mail address, please.

[4 minutes 3 seconds][Customer] : I just used my husband's one.

[4 minutes 6 seconds][Agent] : Yeah, that's fine.

[4 minutes 5 seconds][Customer] : Moriteka Penny.

[4 minutes 7 seconds][Agent] : Yeah, I can put that in.

[4 minutes 10 seconds][Customer] : Yeah.

[4 minutes 13 seconds][Agent] : Yep. What's the e-mail address? OK, you will need to spell it for me, please. Yep, TEKA. Yep. PE peniyep@gmail.com. Is that right? OK, so I'm just going to spell it out because I, you know, yeah, just to double check. So M for Mary Oli, is that is that correct so far? Yeah. MOLI and then TET for Tango, E for Echo. Yep. And then KAP for peterenfornellyiforindia@gmail.com. Is that right?

[4 minutes 15 seconds][Customer] : Moriteka Penny MOLIMOLITEK ATENI at gmail.com P/E NIP for yes, yes, yes O MOLI KA yeah, yes, yes, yes, that's right, yes.

[5 minutes 20 seconds][Agent] : OK, OK. Yep. And address please. Starting off with the post code

first 2680. Yep. And the suburb or town, please. Griffith. OK, and the address in Griffith, please.

[5 minutes 30 seconds][Customer] : 2680 creases #8 Madison St.

[5 minutes 45 seconds][Agent] : Sorry, just give me one moment. One moment. Just give me one moment please.

[6 minutes 15 seconds][Customer] : OK.

[6 minutes 15 seconds][Agent] : Just having a bit of trouble with a couple of things here. Just bear with me. I won't be too long. And is she a missus?

[7 minutes 9 seconds][Customer] : No Missus.

[7 minutes 21 seconds][Agent] : A miss or miss missus? OK, one moment. OK, Yep, sorry the post code again 2680 and it is Griffith and the address in Griffith please. Yep.

[7 minutes 40 seconds][Customer] : 2680 #8 Malinson. MALLINSON St.

[7 minutes 58 seconds][Agent] : OK, not a problem. OK, all right. Now I've got her correct name, I've got her date of birth, uh, address. We've got your phone number, your husband's e-mail, and then the address on file. I guess that's all correct now on my system.

[8 minutes 16 seconds][Customer] : OK, Yeah.

[8 minutes 15 seconds][Agent] : So once I cover her, I will e-mail post out all the documents there and you guys can just reveal it. You've also got my name. So it's Ali from real Insurance. Please not all calls are recorded and any advice that we do provide, it is general nature and may not be suitable for your situation or your aunties. What's your name? So I can put down your name on the profile as well.

[8 minutes 36 seconds][Customer] : Helena Montecita. The first name is Helena.

[8 minutes 39 seconds][Agent] : OK Helena.

[8 minutes 46 seconds][Customer] : Yes, Yes.

[8 minutes 48 seconds][Agent] : OK, just we'll just leave it there for now and then I'll come back and get the remaining information off you a bit later. Helena. OK, now you want to set up a funeral cover for your auntie? Let me just quickly touch on the main points and then I can set that up for you. OK, So you can choose anywhere between 3 and \$15,000.

[9 minutes 8 seconds][Customer] : Hmm. Mm.

[9 minutes 8 seconds][Agent] : There's no restrictions on the money, OK, So it doesn't have to go just towards funeral expenses. You can also she can also leave that money behind for someone as well. OK, So that's really no restrictions on the money.

[9 minutes 19 seconds][Customer] : Yeah, OK.

[9 minutes 25 seconds][Agent] : In the case of accidental death, like let's say death from a car accident or accidental serious injury like quadriplegia or paraplegia, the benefit amount will triple.

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

[9 minutes 37 seconds][Agent] : OK, So if she's insured for, let's say, let's say she's in short for \$10,000 for accidental death and accidental serious injury, the benefit amount will triple to \$30,000. OK.

[9 minutes 46 seconds][Customer] : Yeah, OK.

[9 minutes 51 seconds][Agent] : Now the accidental serious injury, part of it will remain on the policy up until the policy, up until the policy anniversary following the 75th birthday. And then after that it will go off the policy, but the normal funeral insurance will still remain.

[10 minutes 11 seconds][Customer] : OK.

[10 minutes 10 seconds][Agent] : OK, All right. Now let me just bring up the level of cover. So for the 1st 12 months, she'll be covered for accidental death and accidental serious injury only. And after the first 12 months, she'll be covered for death due to any cause.

[10 minutes 30 seconds][Customer] : OK.

[10 minutes 29 seconds][Agent] : In addition, there is a terminal illness benefit, which means after holding the policy for 12 months, if she was first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner. We're also going to pay out the claim in four as well. OK, so it covers her not only for death but also 10 minute illness. Now you can choose anywhere between 3 and \$15,000 for your auntie. How much?

[10 minutes 48 seconds][Customer] : Thank you.

[11 minutes 1 seconds][Agent] : 15?

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

[11 minutes 2 seconds][Agent] : OK keep in mind 15,000 is the highest OK level of colour. Now it's all based on the age you take it out. OK, so \$15,000 based on her being 70 years old will work out to be \$74.60 per fortnight.

[11 minutes 16 seconds][Customer] : Yeah, OK.

[11 minutes 22 seconds][Agent] : OK now I want to let you know a few things. This is so WH what that is, is natural death and terminal illness will be 15,000.

[11 minutes 21 seconds][Customer] : Yeah, OK.

[11 minutes 31 seconds][Agent] : Accidental death and accidental serious injury as I said will triple and that will triple to \$75,000. Sorry what am I saying? It will triple to \$45,000.

[11 minutes 43 seconds][Customer] : Yeah.

[11 minutes 43 seconds][Agent] : OK, so  $15,000 * 3$  will be 45,000.

[11 minutes 53 seconds][Customer] : OK. Yeah.

[11 minutes 49 seconds][Agent] : This is only payable up until the age of 85 S At the age of 85, the premiums will cease. OK, So once she reaches age 85, the premiums will cease, but the cover will still be in place, OK? And a 25% bonus cover will automatically be applied to the benefit amount.

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

[12 minutes 12 seconds][Agent] : So at the age of 85, her policy will be worth \$18,750, not 15,000, and there's no further payments, OK?

[12 minutes 22 seconds][Customer] : OK. Thank you.

[12 minutes 24 seconds][Agent] : Our funeral insurance also provides her with an early cash out option. So at any time after she reaches 85 years of age, she can choose to end the cover and we will pay 75% of the funeral insurance benefit. OK, give me a SEC. Yeah, so sorry. Because you're paying for a you or her. Once she reaches the age of 85, you can choose to end the cover and we will pay you guys 75% of the funeral insurance benefit. Now, the premiums are also level. So the the premiums are level, which means they're designed not to increase as she gets older.

[12 minutes 39 seconds][Customer] : OK, OK. Yeah.

[13 minutes 9 seconds][Agent] : OK, so it's a level premium. Now you may pay more in total premiums over the life of the policy. You may pay more in total premiums over the life of the policy than the benefit amount depending obviously how long it's active for. Please be aware that this insurance does not have a savings or investment element. So if you do cancel outside of the 30 days, your cover will stop and you will not receive anything back.

[13 minutes 22 seconds][Customer] : Yeah, OK.

[13 minutes 36 seconds][Agent] : OK, Now is that one affordable or do you want to? Do you want me to show you a different one? You're happy with that one?

[13 minutes 43 seconds][Customer] : I know that one will do, yes.

[13 minutes 48 seconds][Agent] : OK, not a problem. Now I will cover her and then I will e-mail and post you out all the documents so you can actually sit down. You can review it to make sure it's obviously right. And the only thing I need back is the beneficiary form complete and send back. OK, so the beneficiary is who you want to leave the 15,000 to. So will you be the beneficiary? Will that be yourself?

[14 minutes 7 seconds][Customer] : OK, yeah, do myself.

[14 minutes 18 seconds][Agent] : That will be yourself. OK, not a problem. So just give me one SEC. Alright, I'm just going to check some information. So all her P, I've got her correct name, date of birth, gender, residency, phone number, e-mail address and address. That's all correct. Now once I cover her, I will e-mail out a copy in 2 minutes and I'll post out the physical copy in three to five business days. So please sit down, review it and make sure it's right for her and send us back the beneficiary form. You've also got my name, so it's Ali from Real Insurance. So if you have any questions, you can call back and ask to speak to me.

[14 minutes 53 seconds][Customer] : Yeah, yeah, OK.

[15 minutes 12 seconds][Agent] : Give me one moment. OK. Now coming back to the level of cover. So we're doing the 15,000. So natural death and terminal illness will be 15,000, accidental death and accidental serious endure triple to 45,000. That works out to be \$74.60 per fortnight. We also refund 10% back after the first year, so there will be a refund of \$193.97 back to you after the first

year once the policy is in. Once the policy has been held for 12 months, OK, that'll automatically be refunded to you. That's 10% of the first year premiums.

[15 minutes 38 seconds][Customer] : Yeah, Oh, oh, thank you.

[16 minutes 7 seconds][Agent] : OK, one SEC. OK, alright, no worries. So I will now cover her. I will issue out all the documents. Please review it and send us back the beneficiary form. Elena. Now there's no payment. Today we put down a direct debit for the future. Do you want me to put in bank details or card details?

[16 minutes 38 seconds][Customer] : Thank you there.

[16 minutes 40 seconds][Agent] : Not a problem. Savings or check? Yep. And the BSP number first please? Yep.

[16 minutes 42 seconds][Customer] : Thank you 062294.

[16 minutes 52 seconds][Agent] : OK, no worries.

[16 minutes 56 seconds][Customer] : Yeah, 10431984.

[16 minutes 52 seconds][Agent] : So 062294 and the account number, Yep, not a problem. So the savings account DSB 062294 and account number is 10431984, is that correct?

[17 minutes 15 seconds][Customer] : Yes, that's right.

[17 minutes 17 seconds][Agent] : And the name on the bank account.

[17 minutes 20 seconds][Customer] : And my name? Elena Moriteca.

[17 minutes 25 seconds][Agent] : OK, so Helena. And then how do I spell your surname? MOLITEKA.

[17 minutes 28 seconds][Customer] : Yes, MOLITEKATEKA TE AHERENAHELENA Selena.

[17 minutes 40 seconds][Agent] : OK, so HELES sorry Helena and then MOL Yep and then MOLITEKA. Yep, Yep, perfect Yep. Not a problem. Now one thing I will do is actually let me just confirm that. So I've got the savings account with that BSB and that account number and the account name under your name. Now Helena, we generally collect payment within the next 7 days. When in the next 7 days will be most suitable for you? Which date best suits you? This Thursday, OK, sorry.

[18 minutes 5 seconds][Customer] : EKATEKA .3 dot horn OK this Thursday and every fortnight?

[18 minutes 39 seconds][Agent] : Next Thursday. This Thursday. OK, one second. Yep.

[18 minutes 41 seconds][Customer] : No, this this Thursday, 127 Is it that time? You tell me?

[18 minutes 51 seconds][Agent] : Let me check. Yeah, it'll be the 27th this Thursday and then every fortnight after. Are you happy with that?

[19 minutes][Customer] : Yeah.

[19 minutes 2 seconds][Agent] : OK, one SEC. OK. Now I'm just going to go back because I need to put down your details, OK? So just give me a SEC. OK. OK.

[19 minutes 49 seconds][Customer] : Yes, OK.

[19 minutes 42 seconds][Agent] : Now because you're purchasing and you're paying for the policy, I'm going to put down your details under your auntie's policy, OK?

[19 minutes 59 seconds][Customer] : Yeah.

[19 minutes 55 seconds][Agent] : Which means that you would have authorisation to inquire and make changes to the payment. OK?

[20 minutes 2 seconds][Customer] : Oh, thank you.

[20 minutes 2 seconds][Agent] : So let me put in your details 1 moment, OK? OK, so I've got here Helena Molateka. Your relation would be niece, is that right?

[20 minutes 35 seconds][Customer] : Yeah, yeah, yeah.

[20 minutes 40 seconds][Agent] : Yeah. Your date of birth please.

[20 minutes 43 seconds][Customer] : 30/12/62 Yeah. Thanks.

[20 minutes 46 seconds][Agent] : OK, 30 of December 1962 and your address please.

[20 minutes 52 seconds][Customer] : Bye at #8 Marlinson St.

[20 minutes 56 seconds][Agent] : Yep, Griffith.

[21 minutes][Customer] : please.

[21 minutes 2 seconds][Agent] : OK.

[21 minutes 1 seconds][Customer] : Yes, 2680.

[21 minutes 3 seconds][Agent] : And the post code and state not a problem. That's NSW.



[21 minutes 10 seconds][Customer] : Yes.

[21 minutes 15 seconds][Agent] : OK, alright, so I've also noted you here on the policy, which means that you have authorisation to enquire and make changes to the payment.

[21 minutes 25 seconds][Customer] : OK.

[21 minutes 24 seconds][Agent] : OK, one SEC. OK, now I'm going to read out the declaration for your auntie, umm, and then once you accept it, uh, she will be covered and I'll send everything out. Just give me one SEC.

[22 minutes 1 seconds][Customer] : OK.

[22 minutes 40 seconds][Agent] : OK, Yep, that's all done. That's all done. Yep, all good. So read here. Thank you Tule, Rick, Wellmy, 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 Life RA of Australasia Limited. Hanover has an arrangement of Greenstone Financial Services trading as real insurance issue and arranges insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies 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, issue cover and other related services. We will share this with your insurer and may share it with 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 correct your information and large complaints about breach of privacy. One SEC, one moment. OK, we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products.

[24 minutes 29 seconds][Customer] : None.

[24 minutes 26 seconds][Agent] : Sorry, We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By

agreeing to this declaration, you can send to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. You have agreed to take out a single reel funeral cover with the following cover Too late. Recall Me 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. Cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of a terminal illness. Cover thereafter, uh accidental serious injury. Cover for age. Life Insured under age 75 starts immediately and ends on the policy anniversary following the life Insured 75th birthday. Once a life insurer 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 add option, you will no longer have a right to claim under the policy for that life insured. So if you take up this early cash add option, you will no longer have a right to claim under the policy for that life Insured. This policy does not have a savings or investment component. If cover ends prior to age 85, no benefit is payable and there's no refund or premiums after the cooling off. If you choose to retain cover beyond age 85, you will be entitled to an additional 25% of bonus cover on that date and you will not be required to pay any further premiums after life until it's 85th per day. The bonus cover is not payable if you take the early cash add option cover. Cover for each life insured ends on the day prior to their 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 of cover is \$74.60 per fortnight. Your premium is designed to stay the same year on year and will only change if you alter your cover will be insured just the premium rates applying to your policy. You may pay more in premiums than the benefit amount. You may pay more in premiums than the benefit amount over the life of the policy. Uh, you include in your premium is an amount payable to real insurance of between 28 of between 28% and 49.5% calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Helena Mulleteker, which will authorise today. If I may not 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 to you in writing. If you would prefer to receive these only via mail, you can update your

communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FSU via mail. If you have provide us with an e-mail address. Your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the product meet your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged your claim. We have a complaints. Sorry. The last part is you have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded for unless you have lodged your claim. We have a complaints process which you can access the same time by contacting us. Full details are available online and then the documentation we are sending you. Do you understand and agree with the declaration?

[28 minutes 7 seconds][Customer] : Yes.

[28 minutes 5 seconds][Agent] : I've just read you And would you like any other information about the insurance now or would you like me to read any part of the PDS to you before I accept this? OK, one moment. Just wanna make sure it goes through. OK, OK, nearly there. OK, perfect.

[29 minutes 13 seconds][Customer] : None.

[29 minutes 11 seconds][Agent] : So congratulations, your auntie is now in short, you'll get all the documents shortly. So please just review it and send us back the beneficiary form, OK? And if you have any questions or anything like that, by all means, give us a call back. OK.

[29 minutes 21 seconds][Customer] : OK, OK, thank you.

[29 minutes 27 seconds][Agent] : All right. Not a problem. It's all been done. And Yep.

[29 minutes 28 seconds][Customer] : Now can I ask you a, a, another question please?

[29 minutes 31 seconds][Agent] : Yes, yeah, definitely. Mm, hmm. Hmm. Mm.

[29 minutes 35 seconds][Customer] : I've got a photo from my husband and my uncle and my brother, but no, we were in the evening, but we more we just more the pieces and I need, you know, the address to be changed.

[29 minutes 53 seconds][Agent] : Right. So it's who is it? So it's your husband. Who else?

[29 minutes 51 seconds][Customer] : So I think yes, 10 item.

[30 minutes 1 seconds][Agent] : No, no, no. Your your husband, your brother. And who else? And uncle.

[30 minutes 3 seconds][Customer] : Yes, my husband and my brother and uncle I already covered.

[30 minutes 9 seconds][Agent] : OK, so.

[30 minutes 11 seconds][Customer] : I've got my policy number here if I can give you.

[30 minutes 11 seconds][Agent] : OK, so yeah, just before you give me that. So what you're saying is your husband, brother and uncle, they already have a policy, but you want to update the address?

[30 minutes 22 seconds][Customer] : Yes, Yes, that's the address.

[30 minutes 28 seconds][Agent] : OK, now I need to ask you. So our support team do that, but do you have authority on the policy?

[30 minutes 27 seconds][Customer] : Yes, Yes.

[30 minutes 36 seconds][Agent] : You do.

[30 minutes 35 seconds][Customer] : Yes, yes, yes.

[30 minutes 37 seconds][Agent] : OK, alright, now give me one moment. I'm just going to jump into one of their profiles. Yep, 1 moment. Yep. Can I have the policy number please? OK, full name and date of birth on the policy, OK and date of birth and the address that we have on file at the moment, please.

[30 minutes 45 seconds][Customer] : I can give you one of the policy number 3/8 380000507 0 609 in 156 I'm #17 Barrel Rd.

[31 minutes 47 seconds][Agent] : OK, one moment. So I need to see whether you're noted here, because if I put you through to the support team and you're not noted, they're going to tell you to call back when you guys are together.

[32 minutes 6 seconds][Customer] : Give me just a second, please.

[32 minutes 7 seconds][Agent] : Oh, yeah. Yep, I've got it here. Not a problem. I'll put you through now. OK.

[32 minutes 12 seconds][Customer] : And just another one, can you, can you?

[32 minutes 14 seconds][Agent] : Yeah, that'll do. All of them. They will do all of them.

[32 minutes 16 seconds][Customer] : Oh, OK. OK.

[32 minutes 16 seconds][Agent] : So I'll transfer you first they'll do this one, and then you can give them the other two and then TH they'll do all three. OK.

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

[32 minutes 24 seconds][Agent] : Not a problem. Thank you. Is this your brother's?

[32 minutes 30 seconds][Customer] : Eliza Tailai.

[32 minutes 32 seconds][Agent] : Yeah. Is that your brother?

[32 minutes 34 seconds][Customer] : Yes.

[32 minutes 36 seconds][Agent] : OK, no worries. Let me put you through now. One moment.

[38 minutes 1 seconds][Customer] : Hello. How you doing, buddy?

[38 minutes 3 seconds][Agent] : Good. How are you?

[38 minutes 5 seconds][Customer] : Easy, man. Easy. We're getting smashed right now. How can I help you, buddy? Yeah.

[38 minutes 8 seconds][Agent] : Yeah, I've noticed I've got, I've got Helena on the phone now. I've just set up a policy for her. So who's called in? She wanted to set up a policy for her auntie, which I've done.

[38 minutes 20 seconds][Customer] : OK. Alright.

[38 minutes 20 seconds][Agent] : Once I've finished that, she said, look, I need to update the address on my husband's, my brother's and my husband, brother and uncle's profiles on their policies. So this is her brother's profile, right?

[38 minutes 34 seconds][Customer] : OK.

[38 minutes 34 seconds][Agent] : And she's confirmed name, date of birth, current address. She's also noted there her name's Helena.

[38 minutes 42 seconds][Customer] : Alright. Thank you.

[38 minutes 41 seconds][Agent] : So she needs to update the address on this one and two other policies as well, please.

[38 minutes 45 seconds][Customer] : Alright. Give me a second, buddy. Give me a second.

[38 minutes 47 seconds][Agent] : Yeah, you're right. You're right, you're right.

[38 minutes 50 seconds][Customer] : OK. Looking for those nights, man. Hang on. OK, that's that. Sorry, man. Give me a second. OK. Fantastic. They said she confirmed his name, date of birth and address on full. Or her name, date of birth and address on full.

[39 minutes 50 seconds][Agent] : Yeah, you're right. She's done both. Yep.

[40 minutes 12 seconds][Customer] : OK, so both names and addresses for both.

[40 minutes 14 seconds][Agent] : Hmm. Mm.

[40 minutes 14 seconds][Customer] : So name, date of address for both people. Correct herself and the.

[40 minutes 17 seconds][Agent] : Yes.

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

[40 minutes 18 seconds][Agent] : Yep.

[40 minutes 18 seconds][Customer] : Fantastic, fantastic. Give me a moment. I'll just check this.

[40 minutes 22 seconds][Agent] : Yep. You're right.

[40 minutes 22 seconds][Customer] : You'll love the the confusion sometimes. Yeah. OK.

[40 minutes 24 seconds][Agent] : Oh, man. It's all over the place sometimes. All right.

[40 minutes 27 seconds][Customer] : Oh, it makes it fun. Oh, it makes it fun. And because there's multiple moves, I need to, yeah, confirm other stuff. And yeah.

[40 minutes 32 seconds][Agent] : Yeah.

[40 minutes 33 seconds][Customer] : Alright, so give me a second.

[40 minutes 35 seconds][Agent] : Yeah, you're right. Yes, Sorry. What about you?

[40 minutes 34 seconds][Customer] : There we go going to work tonight or yeah same, same.

[40 minutes 43 seconds][Agent] : Good for now.

[40 minutes 43 seconds][Customer] : So yeah, S see doing it midweek isn't so bad as on the Friday, especially if I've been about holiday.

[40 minutes 48 seconds][Agent] : Yes, I 100% agree.

[40 minutes 49 seconds][Customer] : Doesn't hurt too much.

[40 minutes 51 seconds][Agent] : Yeah, 100% agree.

[40 minutes 50 seconds][Customer] : Uh, uh, uh, uh. Bring her to every buddy if I thought again this evening.

[40 minutes 58 seconds][Agent] : Yep.

[40 minutes 56 seconds][Customer] : Have a great rest of your shift and have a great day.

[40 minutes 59 seconds][Agent] : Yep.

[40 minutes 59 seconds][Customer] : Alright man.

[40 minutes 59 seconds][Agent] : You too, mate. I'll drop it in now. Yeah.

[41 minutes 1 seconds][Customer] : Thank you, buddy. Bye bye.

[41 minutes 2 seconds][Agent] : Thank you. Bye.