

[1 seconds][Agent] : Welcome to rail insurance. You're speaking with me. How can I help you today?

[5 seconds][Customer] : Good afternoon. 2 minutes. Rebecca from support. How you doing?

[8 seconds][Agent] : Good. How are you? I'm good.

[9 seconds][Customer] : I'm good, thank you.

[10 seconds][Agent] : Thank you.

[10 seconds][Customer] : I have Vicky Danket on the line.

[11 seconds][Agent] : I have Vicky Dengt on the line.

[12 seconds][Customer] : Follow Vicky Danket.

[13 seconds][Agent] : I've confirmed her details.

[13 seconds][Customer] : I've confirmed her details, name, address, date of birth, policy type, payment frequency.

[15 seconds][Agent] : Same address as a policy type.

[18 seconds][Customer] : She's quit querying setting up or obtaining quote for setting up as a payer purchase a funeral policy for her partner.

[21 seconds][Agent] : She's clearing in setting up for a panic quote to setting up a as a OH, yeah, no problem. I can definitely help.

[29 seconds][Customer] : Are you able to speak with her?

[30 seconds][Agent] : Yeah, yeah, of course. All right.

[32 seconds][Customer] : All right, lovely.

[32 seconds][Agent] : Lovely. Thank you so much.

[32 seconds][Customer] : Thank you so much.

[33 seconds][Agent] : Umm, I didn't actually get the pictures of the of the boyfriend.

[33 seconds][Customer] : Umm, I didn't actually get the particulars of the few of the boyfriend. Is that OK?

[37 seconds][Agent] : Is that OK? Yeah, that should be fine.

[38 seconds][Customer] : All right, let me just pop out of this one. Umm, did her did her profile come up at least?

[38 seconds][Agent] : All right, let me just pop out of this one.

[43 seconds][Customer] : So just in case you need to address it.

[44 seconds][Agent] : Umm, yeah, yeah, that's fine.

[45 seconds][Customer] : OK, all righty.

[45 seconds][Agent] : All right, so I'm out of a golf profile now.

[46 seconds][Customer] : So I'm out of all profile now and just let me know when you're ready and I'll put it through and a warmer in now.

[48 seconds][Agent] : And just to let you know when you're ready to go when you are warmer in now.

[52 seconds][Customer] : Thank you.

[53 seconds][Agent] : Thank you. Thanks. Thank you for holding my colleague.

[56 seconds][Customer] : Thank you for holding my colleague. Team will assist further.

[58 seconds][Agent] : Team will assist further.

[59 seconds][Customer] : Please go ahead. Thank you.

[1 minutes][Agent] : Please go ahead. It's team here at our real insurance. How you doing today?

[1 minutes 1 seconds][Customer] : Oh, good. Thank you, Sir.

[1 minutes 7 seconds][Agent] : That's good. I'm very well. Thanks for asking. Umm, I understand you're interested in looking at, umm, some funeral coverage for your partner, is that right? Yeah, perfect.

[1 minutes 16 seconds][Customer] : Yes, yes.

[1 minutes 18 seconds][Agent] : I can definitely help you out with that. Today. I'll explain to you how it all works and we can run through the pricing. And if you have any questions along the way, just stop me. OK?

[1 minutes 28 seconds][Customer] : OK.

[1 minutes 29 seconds][Agent] : I'll just grab your partner's details. What's your partner's full name? Yep. Sorry.

[1 minutes 33 seconds][Customer] : It's Brett BRE, Double T Hawthorne, GAWTHORNE Thorne.

[1 minutes 43 seconds][Agent] : GAW ORNE. Yep. And what was Brett's date of birth?

[1 minutes 55 seconds][Customer] : 27th of February 1965.

[2 minutes][Agent] : Perfect. And just confirming he's a male Australian resident.

[2 minutes 4 seconds][Customer] : Yes.

[2 minutes 5 seconds][Agent] : Perfect. Just Please note our calls are recorded and any advice we provide general in nature may not be suitable for your situation. So if you don't mind me asking, uh, what sparked the interest up looking into the funeral coverage for Brett? Yep, Yep.

[2 minutes 19 seconds][Customer] : Oh, I've had a funeral coverage with you for about 5 years now and I'm, you know, I say to him, why don't you go and, you know, make one, you know, you know, ring up and Oh yes, I'll get to it. I'll get to it. He never does. So I put myself, well, that's why I just asked if I could do it.

[2 minutes 37 seconds][Agent] : Yeah, yeah, no problem. So yeah, you can actually take it out on his behalf. That's completely fine.

[2 minutes 43 seconds][Customer] : Yeah, you know.

[2 minutes 42 seconds][Agent] : OK, so I'll explain to you how it will work for Brett and then we can now run through the pricing. Yeah, if you've got any questions, just stop me. OK, So I'll let you know. Firstly, it is very simple and how the funeral coverage will work for Brett Vicky. So at the end of the day, it's designed to provide financial protection for your loved ones in the event that Touchwood something was happened to yourself. OK. But in this case, now the way that we do, that's through a lump sum payment of between \$3000 up to \$15,000 depending on your personal needs. But with the coverage as well, it does also include an accidental death benefit. So because accidents also unexpected and potentially very sudden, we understand that could always be other costs left behind for your loved ones. You know, things like unpaid bills. So we'll pay out a three times benefit and you enter an accidental death just to make sure that any additional expenses that do come up can be taken care of as well.

[2 minutes 52 seconds][Customer] : Yes, yes, yes, OK.

[3 minutes 44 seconds][Agent] : Now the coverage, it's a guaranteed acceptance policy, so he

doesn't have to go through any medical checks. Just for the 1st 12 months, he'll be covered for accidental death and accidental serious injury. Only after the first 12 months, he'll be covered for death due to any cause.

[3 minutes 44 seconds][Customer] : Yes, yes, OK. OK.

[3 minutes 59 seconds][Agent] : In addition, there is a terminally illness benefit, which means after holding the policy for 12 months, if he was first diagnosed with a terminal illness with 12 months or less to live by a registered medical practitioner, we'll actually payout the claim in full in that situation so that he can get the birth medical care or anything else you might need now as well as that week. This policy, once he reaches the age of 85, the premiums actually stop. So you don't pay anything after the age of 85. We will still continue to cover cover Brett there, and we'll actually increase his level of cover by 25% as well, OK. Also, at the age of 85, you do have the option to cash the policy and say you can like to end the cover and we'll pay out 75% of the benefit amount. And is premiums a level which means that designed not to increase as you get older. So the younger he takes the policy out in general, the cheaper it is. And then it's designed not to get more expensive as he gets older as well.

[4 minutes 35 seconds][Customer] : Yes, yes, OK.

[4 minutes 55 seconds][Agent] : OK, now we'll run through the pricing here, Vicky. So you can choose from \$3000 up to \$15,000 cover. How much were you looking to cover uh, Brett for?

[5 minutes 9 seconds][Customer] : I'm not sure how much mine is. I'd pay \$50.00 a month, no fortnight I think. I think it, I'm not sure how much I'd pay for mine, but I would it be 11,000 or 12,012 thou, Yeah.

[5 minutes 24 seconds][Agent] : 11 to 12,000 OK 12,000 OK well I can start at \$12,000. You can let me know what you think.

[5 minutes 51 seconds][Customer] : OK, and what about if it was 15?

[5 minutes 31 seconds][Agent] : Umm, So Brett, if we're looking at \$12,000 uh, funeral coverage, which will include the, uh, \$36,000 accidental death coverage in the \$12,000 uh, terminally ill advanced payment, all up that you'd be looking at a fortnightly premium of \$32.65, 15 Yeah, up to

the \$15,000 funeral coverage still includes uh, 45,000 accidental death in the 15,000 term illness. That'll bring it to you fortnightly, \$40.82.

[6 minutes 10 seconds][Customer] : How much was the other 130? Probably just that one.

[6 minutes 12 seconds][Agent] : So the 12,000, it was uh, sorry, uh \$32.65, just a 12.

[6 minutes 27 seconds][Customer] : For now I think I'm just trying to work out my phone in my head.

[6 minutes 30 seconds][Agent] : Yeah, no problem. We can do the 12,000 for now. If you want to increase it in the future, you can just give us a call and apply to take up the extra coverage.

[6 minutes 38 seconds][Customer] : Yes, I'll probably I'll probably eventually do that if it just took just book for both of them actually, because but this for now, that's what I'm just trying to yeah, I'm just saying yeah, trying to work out. Yeah, yeah. Otherwise if I can't afford it, that's no so I'm not.

[6 minutes 37 seconds][Agent] : OK, just for now, the 12,000, yes, no problem. OK, but you think the 12,000 would be suitable in your current situation? Yep.

[7 minutes 1 seconds][Customer] : I think so, because we were that I was going to have, you know, like very own will have a joint, you know, like plot, you know what I mean?

[7 minutes 9 seconds][Agent] : Yeah, yeah.

[7 minutes 11 seconds][Customer] : Well, probably if I go for it, it's probably more for me because I'd have to buy the whole they'd have to buy the whole thing.

[7 minutes 18 seconds][Agent] : OK, fair enough.

[7 minutes 17 seconds][Customer] : But anyway, it just it doesn't sit up to maybe another 12 months.

[7 minutes 19 seconds][Agent] : All right, we'll we'll increase it.

[7 minutes 22 seconds][Customer] : I might, you know, like increase both.

[7 minutes 25 seconds][Agent] : Yeah, no problem. And yeah, if you want to do that, as I said, just give us a call and you can apply to take out the extra, but we'll get this in place for the 12,000.

[7 minutes 42 seconds][Customer] : That's right, yeah.

[7 minutes 31 seconds][Agent] : Now Vicky, I'm just going to grab some confirm some contact information with you is your best contact number just the one you're calling up 0452371623 and I'll grab your e-mail address. What was your e-mail address, Vicky?

[7 minutes 47 seconds][Customer] : Oh, and I'm just trying to think I'll just my daughter's just setting up an e-mail for me, but I just got it written down here.

[7 minutes 59 seconds][Agent] : Yeah, no problem.

[8 minutes 4 seconds][Customer] : OK, so I had one before it didn't work, but anyway I could try this one.

[8 minutes 8 seconds][Agent] : Yep. Yep. Yep.

[8 minutes 11 seconds][Customer] : VIK I-C ENCATE. This is all lower case.

[8 minutes 19 seconds][Agent] : Sorry. What was it, DACE? Yep. Oh, sorry.

[8 minutes 22 seconds][Customer] : Oh, sorry, no DENGATE at at Hotmail dot com. That's right.

[8 minutes 26 seconds][Agent] : Yep, Yep, Yep, dot com Perfect. And I'll grab your postal address.

[8 minutes 39 seconds][Customer] : Yeah.

[8 minutes 36 seconds][Agent] : What was your post code and the suburb?

[8 minutes 39 seconds][Customer] : 2905 Theodore ATT.

[8 minutes 45 seconds][Agent] : And it's just the street number name as well, if you could.

[8 minutes 50 seconds][Customer] : Cochrane, that's number four. Cochrane, that's right.

[8 minutes 52 seconds][Agent] : Cochrane Crescent, Perfect and that's your home address as well as your postal address.

[8 minutes 55 seconds][Customer] : Yes, yes.

[9 minutes][Agent] : Perfect and perfect. So we'll get this in place for you. Now we don't collect any payments. They we just look with the preferred payment method and we let you select the payment date in the future you're comfortable and happy with. So the preferred payment method, what would you like to put down?

[9 minutes 22 seconds][Customer] : Oh no, we from from the bank.

[9 minutes 16 seconds][Agent] : We can either do a BSP and account number or a Visa or MasterCard from the bank out of the same account.

[9 minutes 26 seconds][Customer] : You have the same account in the same day.

[9 minutes 30 seconds][Agent] : I'll need to confirm that with you just because once we enter it, it

does get encrypted, so I don't have access to the details. Is the account just in your name, Vicky?

Oh, good.

[9 minutes 33 seconds][Customer] : OK, OK, yes, I'm just trying to find something with the AC. Give me a SEC.

[9 minutes 44 seconds][Agent] : Yeah, take your time. None.

[10 minutes 32 seconds][Customer] : So you just need the account number, don't you?

[10 minutes 35 seconds][Agent] : Yeah. Is it the BSB in the account number? Yeah.

[10 minutes 39 seconds][Customer] : I think this is it.

[10 minutes 40 seconds][Agent] : Is there a savings or a checking out, Vicky?

[10 minutes 43 seconds][Customer] : It's a saving.

[10 minutes 44 seconds][Agent] : Perfect. And if we can just start with the BSB number whenever you're ready.

[10 minutes 49 seconds][Customer] : The PS3 is oh, is this the 06?

[10 minutes 54 seconds][Agent] : Yep, Yeah, yeah, that's that's sounds like a Commonwealth Bank account. Yep. And the accountable. Perfect. And for the first payment date, when would you like the first payment to come out, Vicky?

[10 minutes 54 seconds][Customer] : Is that the 06 2914, 10296142 Next. Next. Hold on, when do I think next Tuesday? Yeah.

[11 minutes 25 seconds][Agent] : Next Tuesday.

[11 minutes 25 seconds][Customer] : What does the date say?

[11 minutes 26 seconds][Agent] : That that lines it up with your current 1, doesn't it?

[11 minutes 27 seconds][Customer] : Yes, Yes it does.

[11 minutes 30 seconds][Agent] : Yeah, no problem. Alright, I'll do that for you. So next Tuesday. So I just need to let you know, as a business, we do generally collect the payment within the next 7 days. Would there be a day in the next 7 days suitable for yourself? And you've told me next Tuesday, so that's when it'll come out. OK. And then it'll be every fortnight after that. OK.

[11 minutes 45 seconds][Customer] : Yeah, Yeah, That's right. Thank you.

[11 minutes 45 seconds][Agent] : Vicky, the last thing I have to do is just read you through the final terms and conditions for Brett's policy. Umm, it is a little bit lengthy, so just try and bear with me.

[11 minutes 53 seconds][Customer] : Yes, yes.

[11 minutes 55 seconds][Agent] : I'll just let you know with the coverage as well, there is a 30 day cooling off. Just in case you change your mind. Just you make more total premium of the life of the policy than the benefit amount. And please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop. You don't receive anything back. That's only if you cancel outside of that time.

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

[12 minutes 14 seconds][Agent] : OK perfect now this just reads just uh, Please note our calls are recorded. Thank you Brett Northbound, it is important to understand the following information. I will ask for your agreement to these terms that the ending your policy will not be enforced and the sugar to these terms in full. Real funeral cover is issued by Hanover Insurance of Australasia Limited. Hanover has an arrangement with Greenstone Financial services trading as real insurance issued and arrange this insurance on its behalf. Your answers to the application questions and any related documents form the base of your contract of insurance and Hanover relies upon the accuracy of the information you've provided when assessing your application. Canneva 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. 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 make sure 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 information and lodge complaints about breaches of privacy. We may from time to time provide office to you via the communication methods you provided to us in relation to other products and services. By agreeing to this declaration. You can send two hours to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. You've agreed to take out a single real funeral cover with the following cover. Brett



Non is covered for \$12,000. In the event of death. In the case where death is accidental or if you suffered a first accidental serious injury, the benefit that will triple coverage for extended death only for the first 12 months to cover with death by any cause or diagnosis of terminal illness covered thereafter. Accidental serious injury cover for each life insured under age 75 starts immediately and ends in the policy nursery following the life insured 75th birthday. Once the life insured reaches age 85, you can choose to voluntarily cancel that person's coverage to receive a lump sum payment of 75% of the chosen benefit. Now, if you take up this early cash option, you 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 payment or refunded premiums after the cooling off. If you choose to retain your cover beyond age 85, you'd be entitled for the additional 25% of bonus cover from that date and you will not be required to pay any further premiums after life insurance. 85th birthday. The bonus cover is not payable if you take the early cash out option. Cover for each life insurance ends on the day prior to 100th birthday. We'll pay the funeral benefit and bonus cover for life insurance. At this point your total premium for your first year of cover is 30 \$2.65 per fortnight. Your premium is designed to stay the same year on year and will only change if you alter your cover or the insured. Just the premium rates applying to your policy. You may pay more in premiums than the benefit that I'd like to the policy. Included in your premiums. Amount payable to real insurance. Sorry. Included in your premium. Amount payable to real insurance of between 31% and 57%. Calculated all level based on the life of the policy. Your premium will be debited from your nominated bank account in the name of Vicki Dengate, which you authorized to debit from have provided to us. We may provide written communications to you via the e-mail address you have provided to us and this will include any legal notices we are required to provide to you in writing. If you prefer to receive these and if I may, you can update your communication preference at any time. We'll send you a welcome pack including a policy schedule, PDS and FST by mail. If you have provided with 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 meets your needs. You have a 30 day cooling off period which you may cancel your policy and any claim you may have paid will be

refunded in full unless you have pledged a claim. Finally, we have a complaints process which you can access any time by contacting us. Full details are available online and in the documentation we're sending you. And just two final questions for you.

[15 minutes 59 seconds][Customer] : Yes, I do.

[15 minutes 53 seconds][Agent] : It's just do you understand and agree with the declaration of just read the Vicky and other than the information I'm going to be sending out for you right now, right now, would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[16 minutes 10 seconds][Customer] : I I was just wondering the the name, what the last name you offered. You said Northorn instead of Gorthorn.

[16 minutes 16 seconds][Agent] : Gauthorne. Sorry. Yeah. Gauthorne. Sorry, it's GA Sorry. One second. Just confirm the spelling. GAWTHORNE.

[16 minutes 18 seconds][Customer] : Yeah, Yeah, yeah, that's right. Yes, that's right.

[16 minutes 29 seconds][Agent] : Perfect. Yeah, sorry, it's, uh, Gorthon, not Northon. Umm. So yeah. Other than that, would you like any other information about the insurance now, or would you like me to read any part of the PDS to you?

[16 minutes 40 seconds][Customer] : No, that's fine.

[16 minutes 41 seconds][Agent] : Perfect.

[16 minutes 41 seconds][Customer] : That's that's, yeah.

[16 minutes 43 seconds][Agent] : All right, I'll get all the documents sent out for you now. If you have any questions after you receive my details will be on the documents. I just want to do 1 confirmation of your details. Would you just be able to confirm your full name and date of birth for me please? Vicky? Yep.

[16 minutes 56 seconds][Customer] : My name's Vicky Suzette Dengate and my birthday is the 23rd of February 1958.

[17 minutes 3 seconds][Agent] : Excellent. Thanks for that. All right, I'll get this all sent out for you Now. Vicky, if you have any questions after you see that my details will be on the document. So if

any questions do come to mind, just give me a call back.

[17 minutes 14 seconds][Customer] : Alright, thank you so much.

[17 minutes 15 seconds][Agent] : All right. Thanks very much for your time, Vicky. Bye.

[17 minutes 18 seconds][Customer] : Bye bye.