

[2 seconds][Agent] : Thanks for calling real insurance. Lee speaking. How can I help you?

[5 seconds][Customer] : Oh, hello, it's Vicky Bevendorf. How are you doing?

[9 seconds][Agent] : I'm very good. How are you?

[11 seconds][Customer] : Well, thank you. Hey, I've got a funeral plan in place already for 6000 and I was just wanting some credit to Canada if I could.

[27 seconds][Agent] : Yeah, well, I can certainly help you look into that today. Just to begin with, could I confirm please your full name and date of birth?

[35 seconds][Customer] : Yeah, it's Becky Louise Nevendor and it's 9090 for the 1262.

[37 seconds][Agent] : Yep, perfect. And Vicky, can I confirm please the address we should have on file for you?

[47 seconds][Customer] : Yes, it's 9 Rawadi St. Ingham, 4850.

[52 seconds][Agent] : Perfect. And just the state there, please.

[55 seconds][Customer] : Beg your pardon?

[57 seconds][Agent] : And which state is that in please? Umm, perfect. And just Please note all our calls are recorded.

[59 seconds][Customer] : Oh, things less OK.

[1 minutes 3 seconds][Agent] : Any advice I provide is generally nature may not be suit. Yeah. So we'll send out all the information with the question. This question asking like at the moment I'm I'm just saying, would you like any other information from me? That is perfect. No worries. So we'll send you out all the relative information that you need to read through anyway. Uh, but hello.

[1 minutes 30 seconds][Customer] : Oh, hello, Sorry I have to bring something. Yeah.

[1 minutes 29 seconds][Agent] : Oh, that, that's all good. Umm, yeah. What? All I was saying was just please not allow those are recorded. Any advice that provide these general in nature may not be suitable to your situation. Now, umm Vicky, I just need to confirm as well that you are a female Australian resident. Perfect. And then I'll just confirm the rest of your details are correct. Since you're already a customer with us. I've got your best e-mail is carlmark@bigponds.com, your best phone 0437506586. And then the a, the address we confirmed before, that's your home and postal. That's

right. Perfect.

[1 minutes 48 seconds][Customer] : Yes, yes, yes, yes, that's alright.

[2 minutes 11 seconds][Agent] : Thanks so much for confirming all of that with me, Vicky. So in terms of this one, I can see you do have that policy for 6000 at the moment. If we were wanting to up that to 10,000, the way that we do that is actually by starting up another policy of 4000 to make that total be 10,000 that you hold with us.

[2 minutes 30 seconds][Customer] : Oh, righto.

[2 minutes 30 seconds][Agent] : So what I'll do is I'll explain how the cover work for that, umm, additional 4000 of cover. And if you have any questions for me, please feel free to jump in.

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

[2 minutes 39 seconds][Agent] : Stop me at any point and yeah, we'll try and find something affordable and suitable for you to help get that all up.

[2 minutes 43 seconds][Customer] : I just thought 6000's just a bit. It's not really with the price of everything now, it's just cutting it a bit little.

[2 minutes 51 seconds][Agent] : Oh, oh, and yeah, we can certainly help you.

[2 minutes 57 seconds][Customer] : Yeah, Yeah.

[2 minutes 53 seconds][Agent] : Have a look at something a bit higher, an additional 4000 as you've requested.

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

[3 minutes 1 seconds][Agent] : But in terms of this one, this is just for the additional 4000 what I'm explaining right now.

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

[3 minutes 8 seconds][Agent] : So for the 1st 12 months you'll be covered for accidental deaths and accidental serious injury only. Then after the first 12 months you'll be covered for death due to any course and that's regardless of if it's a pre-existing condition or anything like that.

[3 minutes 15 seconds][Customer] : OK, OK, Beautiful. Yep. Yep.

[3 minutes 24 seconds][Agent] : Then in addition, there is a terminal illness benefit, which means

after holding your policy for 12 months, if you're first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner in that very unfortunate case, you pay the funeral insurance, yeah, to you and full. So you get while you're still alive, dealt with things like medical costs and that way you complain for the future accordingly with loved ones.

[3 minutes 40 seconds][Customer] : Oh, OK, OK. Yep.

[3 minutes 47 seconds][Agent] : You know, a couple of last things to notice that the cover does provide you with an early cash out option.

[3 minutes 53 seconds][Customer] : OK.

[3 minutes 53 seconds][Agent] : Just means any time after you reach 85 years of age, you can choose to end your cover. And if you do, we'll pay you 75% of the funeral insurance benefit. And plus you may pay more in total premiums over the life of the policy than the benefit of them. So just please be aware this insurance is not of the savings or investment element. So if you cancel outside of the 30 days, your couple will stop and you don't receive anything back unless you're eligible for and choose that early cash back. I just explained.

[4 minutes 8 seconds][Customer] : Yep, Yep, Yep.

[4 minutes 19 seconds][Agent] : That's of course for a top up.

[4 minutes 20 seconds][Customer] : I won't be doing that.

[4 minutes 22 seconds][Agent] : Alright, perfect. That's of course for a top up. We're able to look from 3000 to 15,000.

[4 minutes 24 seconds][Customer] : Yeah, OK.

[4 minutes 28 seconds][Agent] : So you're wanting to look at an additional 4000 so that the totally hold is 10.

[4 minutes 31 seconds][Customer] : I reckon, you know, like, yeah, I think so.

[4 minutes 35 seconds][Agent] : Alright, perfect. And I do have a pricing one up for that additional 4000. Thank you.

[4 minutes 41 seconds][Customer] : Yeah, not really. I was just doing a new will. I'm just, oh, look, you just don't know, mate, you know, because when I did it, I think I did 2017, you know, the price of

everything's just so much more now, you know, You just, I just don't want the kids to be paying anything. I passed away, you know.

[4 minutes 41 seconds][Agent] : Before we go through that, is there any questions for me so far or sounding pretty straightforward and and it's lovely to look into that for your kids, but it is all sounding pretty straightforward though what we've gone through.

[5 minutes 9 seconds][Customer] : Yeah, well, I'm just having information anyway, you know, I'm not going through churches and any of that crap. But, you know, I just. Yeah.

[5 minutes 20 seconds][Agent] : Alright.

[5 minutes 17 seconds][Customer] : And I'm in good house so far, but who knows, you know?

[5 minutes 21 seconds][Agent] : And Touchwood.

[5 minutes 23 seconds][Customer] : Oh God, mate. Yeah, that's fine.

[5 minutes 22 seconds][Agent] : But well, today, Vicky, for the 4000 of additional cover, you'd be looking at an additional \$12.82 on top of what you're currently paying.

[5 minutes 33 seconds][Customer] : That's beautiful. Yep.

[5 minutes 33 seconds][Agent] : And of course, your premiums are designed to stay the same each year rather than going through the increases.

[5 minutes 40 seconds][Customer] : Yep.

[5 minutes 38 seconds][Agent] : And of course, you can also find information about our premium structure on our website. But thinking for the additional 4000 I've covered at \$12.82 a fortnight, do you feel that would be affordable and suitable for you?

[5 minutes 44 seconds][Customer] : Yep, that's fine. That's fantastic. Yep. OK.

[5 minutes 50 seconds][Agent] : All right, perfect.

[6 minutes][Customer] : Mm. Hmm.

[5 minutes 54 seconds][Agent] : Well, the next step from here then, if that is sounding affordable and suitable, it's gonna be to help provide you with some immediate cover and send out all the documentation for this top up policy.

[6 minutes 5 seconds][Customer] : OK.

[6 minutes 2 seconds][Agent] : Umm, so it'll be two policies you hold with us, one to 6001 to 4000.

[6 minutes 6 seconds][Customer] : Yep. That's that sounds fair. Yep.

[6 minutes 7 seconds][Agent] : Now in terms of this one, we don't require upfront payment today.

[6 minutes 13 seconds][Customer] : OK.

[6 minutes 13 seconds][Agent] : I can see that your next payment for the other one is actually scheduled to come out on Thursday the 16th.

[6 minutes 19 seconds][Customer] : Yep.

[6 minutes 19 seconds][Agent] : So not this Thursday, next Thursday.

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

[6 minutes 20 seconds][Agent] : Would you like it to be on the same day?

[6 minutes 22 seconds][Customer] : Yeah.

[6 minutes 24 seconds][Agent] : Yeah, we can definitely do that. So you'll be covered from today. First payment won't be until the 16th.

[6 minutes 23 seconds][Customer] : Can you OK? Thank you.

[6 minutes 28 seconds][Agent] : So it lines up with your other policy and I just need to double check with you for this additional 4000 cover, \$12.82 a fortnight. So can you Happy to continue.

[6 minutes 39 seconds][Customer] : Yeah, please.

[6 minutes 41 seconds][Agent] : All right, perfect. Now for your security, of course, we're unable to just copy and paste your, umm, payment details from the other policy.

[6 minutes 47 seconds][Customer] : OK. Oh, OK.

[6 minutes 48 seconds][Agent] : It is encrypted after we put it in. I can see you're using direct debit though, which is a BSB and account number, is that right?

[6 minutes 50 seconds][Customer] : Yep, Yeah, that's correct.

[6 minutes 55 seconds][Agent] : Perfect. So we will need to collect that again.

[6 minutes 57 seconds][Customer] : That's all that's one, that's a, that's a savings.

[6 minutes 57 seconds][Agent] : Is that a savings or a check account that's under your name? Vicky Bevendorf.

[7 minutes 3 seconds][Customer] : Yeah, yes.

[7 minutes 5 seconds][Agent] : Perfect. And one of you ready with that one? Vicky Will, it's the BSB please. Alright, take your time.

[7 minutes 10 seconds][Customer] : I think I know, but I'm just gonna double check. OK The the BSB is 084629. Yep. And the account numbers are 127, 343, 008.

[7 minutes 12 seconds][Agent] : Uh, no, it was A and umm 084629 with NAB 147343 008. Perfect. So all that's left for me to do now, Vicky, is to read out a final declaration. This outlines the terms and conditions of cover. And of course, once again, this will just be in the context of the additional 4000 top up policy, same as the rest of the call. If you have any questions, feel free to jump in and stop me at any point, but it just reached.

[7 minutes 45 seconds][Customer] : OK, Yep, that's alright.

[7 minutes 56 seconds][Agent] : Thank you.

[7 minutes 59 seconds][Customer] : You're very welcome.

[7 minutes 56 seconds][Agent] : Vicki Bevindorf, It's important to understand the following information. I'll ask 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 coverage issued by Henry Life Free of Australasia Ltd who will refer to as Hanover.

[8 minutes 12 seconds][Customer] : Mm hmm.

[8 minutes 11 seconds][Agent] : Hanover has an arrangement with Greenstone Financial Services trading this real insurance issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents on the basis of your contracted insurance and how they relies upon the accuracy of the information you provided when assessing your application. Our neighbor set a target market determination for this product, which describes the type of consumes this product is designed for.

[8 minutes 34 seconds][Customer] : Mm hmm.

[8 minutes 33 seconds][Agent] : Our distribution practices are consistent with this termination and you can obtain a copy on our website.

[8 minutes 39 seconds][Customer] : Mm hmm.

[8 minutes 38 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other Australian service providers for the purpose of administrative entering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and most complaints about breaches of privacy. By agreeing to this declaration, you consent to be contacted by us in relation to all the products and services. You cannot doubt this at any time.

[9 minutes 4 seconds][Customer] : Mm hmm.

[9 minutes 2 seconds][Agent] : By contacting us, you've agreed to take out a single real funeral cover with the following times. Vicki Bevan Dorothy's cover for \$4000 in the event of death.

[9 minutes 12 seconds][Customer] : Mm hmm.

[9 minutes 11 seconds][Agent] : In the case where death is accidental, if you suffered the find accidental serious injury, the benefit amount will triple.

[9 minutes 17 seconds][Customer] : Mm hmm.

[9 minutes 17 seconds][Agent] : Cover is for accidental death and only for the 1st 12 months of cover with death by any cause of diagnosis of a terminal illness cut thereafter.

[9 minutes 24 seconds][Customer] : Mm hmm.

[9 minutes 24 seconds][Agent] : Accidental serious injury Cover for each life insured Underage 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive the lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you don't want to have a right to claim under the policy for that life insured. This policy is an insurance policy and it's not of a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we will give you notice before doing so. If cover ends prior to age 85, no. But if it is payable and there's no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date. Then you'll not be required to pay any

further premiums.

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

[10 minutes 11 seconds][Agent] : The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insurance what ends of 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 premiums your first year of cover is \$12.82 per fortnight. Your premiums are level which means they are designed to stay consistent year on year will only change you all to your cover. All the insurer just the premium is applying to your policy.

[10 minutes 37 seconds][Customer] : None.

[10 minutes 35 seconds][Agent] : Insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums than the benefit amount of the life of the policy included in your premiums, an amount payable to real insurance between 34% and 54% calculated on the level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Vicki Bevendorff, which you authorized to debit from and has provided to us.

[10 minutes 58 seconds][Customer] : Yep.

[10 minutes 58 seconds][Agent] : We may provide written communications to you via the e-mail address you provided to us and this will include any legal notices we are required to provide you in writing. If you prefer to receive these only find mail you can a communication preference at any time. The policy documentation, PDF and FST will be mailed to you and if you 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 needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. There are risks associated with replacing policies. This new policy may not be identical to your existing cover. We recommend you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So Vicki, do understand and agree with the declaration.

[11 minutes 50 seconds][Customer] : Yep, Yep, that's good.

[11 minutes 52 seconds][Agent] : Perfect, perfect. And would you like any other information? Would you like me to read any part of the PDS to you?

[11 minutes 57 seconds][Customer] : No, that, that's all good. I I'm really happy with years already, you know, like I was with seniors and I cancelled that because I wasn't happy with the way I got treated when my husband passed away and I didn't want to put my kids through any of that.

[12 minutes 11 seconds][Agent] : Oh, very soon here.

[12 minutes 11 seconds][Customer] : So this year I thought I'll just up, I just updated my will and all this sort of stuff because I thought, you know what, it's been like 7 years, you know, since a lot of stuff happened, 8 years and, you know, you just gotta renew everything. You know, that's the way I feel. Yeah.

[12 minutes 27 seconds][Agent] : Oh well well in terms of alright, perfect. Very glad to hear well in terms of this one we just do need a solid yes or no for that last one. Aria, would you like any other information? Would you like me to read any part of the PDS to you?

[12 minutes 40 seconds][Customer] : No, no, sorry. No. Everything's good.

[12 minutes 41 seconds][Agent] : Oh good, perfect. And well, yeah, in terms of this one, congratulations because you are covered as of immediately for the additional 4000 of cover with the real funeral cover.

[12 minutes 57 seconds][Customer] : OK.

[12 minutes 52 seconds][Agent] : So your total amount of funeral insurance with us now is \$10,000 and the payment for both policies will be on the 16th of the 1st and then every two weeks on umm the Thursday.

[13 minutes 5 seconds][Customer] : Thank you. Thank you.

[13 minutes 5 seconds][Agent] : But of course, we've been an absolute pleasure spends with you and helping get this all arranged for you.

[13 minutes 10 seconds][Customer] : Thank you. You're lovely.

[13 minutes 12 seconds][Agent] : Umm, before I do let you go though, is there any other questions,

anything else that I'm able to assist with?

[13 minutes 16 seconds][Customer] : No, no, everything's good. Thank you.

[13 minutes 16 seconds][Agent] : All right, perfect. Well, if you did need a hand with anything in the future, please feel free to give us a call.

[13 minutes 24 seconds][Customer] : Alright.

[13 minutes 23 seconds][Agent] : We'll always be more than happy to help. Open 8:00 AM to 8:00 PM Monday to Friday, or seven to seven for Queensland Daylight savings.

[13 minutes 29 seconds][Customer] : Yep, Yep, Yep.

[13 minutes 31 seconds][Agent] : I bet for today. I hope you have a lovely rest of your day.

[13 minutes 34 seconds][Customer] : You too have a great new year.

[13 minutes 36 seconds][Agent] : You too.

[13 minutes 38 seconds][Customer] : Thank you.

[13 minutes 39 seconds][Agent] : Thanks. All right, bye.

[13 minutes 40 seconds][Customer] : Thanks for your time by.