

[1 seconds][Agent] : Hey, Shannon.

[2 seconds][Customer] : Hi. How are you?

[3 seconds][Agent] : Oh, sorry, sorry, came up.

[5 seconds][Customer] : No.

[8 seconds][Agent] : Did Shannon originally transferred that to you?

[10 seconds][Customer] : So went from Shannon to Anthony G to me because Anthony brought up the wrong file. So he thought it was a support call.

[10 seconds][Agent] : They went from Shannon to Anthony to Oh, OK.

[19 seconds][Customer] : But so let me. I'm gonna put 2 notes.

[24 seconds][Agent] : So that's Natasha.

[23 seconds][Customer] : Hold on, Dixon.

[27 seconds][Agent] : Yeah, William, which is the partner they want to add also William.

[28 seconds][Customer] : So he bought through William, which is the partner they want to add after they spoke to him. Yeah, William, uh, Nick Nichols.

[36 seconds][Agent] : Yeah, William.

[40 seconds][Customer] : So he wants to be added on to her.

[38 seconds][Agent] : So he wants cover for himself, so he wants to be added under her. So I said to her that she can't add him because we don't offer this one, so that she could do a top up and then add him.

[42 seconds][Customer] : So I said to her that she can't add him because we don't offer this one, but she could do a top up and then add him and add him to it as well.

[48 seconds][Agent] : Oh, so she's one that extra cover for yourself and then, umm, and add him and add him to that policy. I can.

[53 seconds][Customer] : Yeah.

[53 seconds][Agent] : No, that's fine.

[53 seconds][Customer] : Does that make sense? Yeah.

[54 seconds][Agent] : No, that makes sense. Yeah, did she mention like how much she was after or

No, that's all good.

[1 minutes 1 seconds][Customer] : No, she may have to. Anthony I.

[1 minutes 11 seconds][Agent] : Which infinite was you speak to the FN EG I'll just just before we jump out of the lead and I'll just umm, confirm that just say if she has any questions regarding the current policies that saves us transferred back to you guys.

[1 minutes 23 seconds][Customer] : So if she has any questions regarding the car policy, save us.

[1 minutes 28 seconds][Agent] : Umm, one second. Do you know how much is she currently for insured for under that policy?

[1 minutes 32 seconds][Customer] : How much does she cover something? I didn't know if she could open another one. This one's on pending labs.

[1 minutes 40 seconds][Agent] : Oh, she can still organize a new policy, that's fine, It'll just have to be a separate one. 15,000 Yep.

[1 minutes 43 seconds][Customer] : Oh so this one's 15,000 for guaranteed funeral insurance?

[1 minutes 50 seconds][Agent] : How much is she paying for that?

[1 minutes 50 seconds][Customer] : How much does she pay for that one, \$32.58 a Fortnite?

[1 minutes 51 seconds][Agent] : 1:30, \$2.50 thirty 2 OK, that's that should be it because she's she's just recovered under that what that policy at the moment.

[1 minutes 57 seconds][Customer] : She's she's just her company That that policy at the moment, Yeah.

[2 minutes 8 seconds][Agent] : Yeah. OK, no, that's fine.

[2 minutes 11 seconds][Customer] : Oh, good. I'll just transfer her through.

[2 minutes 13 seconds][Agent] : Thanks. Just put it through when you're ready.

[2 minutes 19 seconds][Customer] : Thank you so much for your patience then, Natasha. Yep.

[2 minutes 14 seconds][Agent] : Thank you so much for your patience. All right, So I'll stay there on the line and he'll be.

[2 minutes 23 seconds][Customer] : Alright, so I've got DJ on the line and he'll be able to explain to him what you're after and he'll be able to assist with that. OK. OK. Thank you. Thank you.

[2 minutes 30 seconds][Agent] : Thanks, Jen. Good afternoon. It's Tasha. My name is DJ here from Real Insurance. How are you doing today?

[2 minutes 36 seconds][Customer] : Yeah, I'm alright. Thanks.

[2 minutes 37 seconds][Agent] : That's good. Yes. So just quickly remind you just because it is my first time speaking to you today that our calls are recorded and any advice I provide is general in nature and may not be suitable to your situation. And my colleague Jen did mention that you wanted to look at some coverage there for both yourself and your partner. Is that correct?

[2 minutes 55 seconds][Customer] : Yeah, I'm already set up. I just wanna have my partner come on.

[3 minutes][Agent] : Yeah, sure. So we umm, because we want see an extra coverage as well. Like I said, up a new policy for yourself with your husband included. Or do we we just wanted to look at a policy just for your your partner.

[3 minutes 12 seconds][Customer] : Umm, I'm already set up with one.

[3 minutes 14 seconds][Agent] : OK, so you just want to look at some coverages for your your partner.

[3 minutes 16 seconds][Customer] : Uh, yes.

[3 minutes 18 seconds][Agent] : Yeah, that's why we can look at the separate policy for your partner just because we can't add them to the your current existing policy.

[3 minutes 25 seconds][Customer] : Oh, you can't.

[3 minutes 25 seconds][Agent] : Umm, but yeah, just because you've already organized that previously in the past, uh, we can look at a separate policy there for him if you like as well.

[3 minutes 35 seconds][Customer] : OK, so would that have to go through like with him himself?

[3 minutes 35 seconds][Agent] : Now I'll just, yeah, No, no, we can, you can actually organize this on, on behalf of your, your partner. That's fine because it is a guaranteed acceptance policy. So there's no health assessments required. I'll just confirm because with the this joint did mention that you wanted to look at some coverage like some extra coverage. Is that correct? Or was it just looking at coverages for your, your partner just like that? That's fine. Well, I'll just confirm a few of

his details so I can bring up some updated price in there for you. I'll just confirm. What was your partner's first name?

[3 minutes 58 seconds][Customer] : Just one of my partner, William. Yep.

[4 minutes 13 seconds][Agent] : WILLI AM and last name? Cool. And what was William's date of birth?

[4 minutes 17 seconds][Customer] : Nicholls NICHOLLS double LS 15th of the 1st 1985.

[4 minutes 26 seconds][Agent] : Yep, 1985. And he's also a male Australian resident. Yep, that's fine. Now with our funeral coverage, you can actually choose coverage of asking away from the \$3000 up to the \$15,000. Umm, what, What amount that you want me to quote you to begin with for Liam today?

[4 minutes 33 seconds][Customer] : Yes, the 15th.

[4 minutes 50 seconds][Agent] : Sure, We'll start off at the top. And if that's not suitable, just let me know. We can always look at bringing that down from there. Otherwise, and I'll just confirm just while that pricing is uploaded, I'll just explain to you, but more about how this couple works and what's included in the cost itself. But if you don't mind me, if you have any questions along the way, just let me know at any time. OK Natasha. So with that, as I mentioned, there's no AD, health assistance or medicals required on behalf of his doctors. Just means that for the 1st 12 months he will be covered for accidental death and accidental serious injury only and after the first 12 months he will be covered for death due to any cause.

[5 minutes 14 seconds][Customer] : Yep, Yep, Yep.

[5 minutes 33 seconds][Agent] : OK. Now in addition, there is a terminal illness benefit which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, then we can pay out the funeral insurance in full just about to help take care of any costs that he may need to cover during that time as well. Now the benefit amount that Williams insured for that this policy at Dodge triple if touched what he passes away unexpectedly from an accident. OK, so if he was covered for the likes of the \$15,000 then that benefit amount will triple and pay out \$45,000 for accidental death. Now the premiums that you pay

for this policy, they are designed to remain the same each year so your premiums are level. But once he reaches the age of 85, he can actually choose the in this policy with us and we'll pay some 75% of the funeral insurance benefit amount obviously is still living.

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

[6 minutes 35 seconds][Agent] : Any questions so far?

[6 minutes 37 seconds][Customer] : No, that's fine.

[6 minutes 38 seconds][Agent] : So we'll go through some pricing now that you've got a better understanding of how our cover works. Also I'll just reconfirm what one amount that you want me to quote you to begin with today for you extension. So base of the \$15,000 of coverage, so this benefit amount would triple and pay up \$45,000 for accidental death. And that fortnightly premium that comes to \$22.49 per fortnight, OK. And then once he's held this policy with us for 12 months, so following his first policy anniversary date, we'll refund them back 10% of the premiums he's paid twice in that time, which is \$58.49.

[6 minutes 49 seconds][Customer] : The 15th Yep Yep that umm, the payments from that will be coming out of my account.

[7 minutes 27 seconds][Agent] : That's fine.

[7 minutes 36 seconds][Customer] : Mm hmm.

[7 minutes 28 seconds][Agent] : That's OK because same way as we set up your policy previously in the past, it's all done through that automatic debits come out of your preferred account and you can choose that time and date to start and then the future that suits you. But was the \$15,000 of coverage, was that suitable?

[7 minutes 40 seconds][Customer] : Yep, Yep.

[7 minutes 45 seconds][Agent] : And what was this William? Does he have the e-mail address that we can note down here? What was the e-mail address? We can send a copy of this policy documents to today.

[7 minutes 56 seconds][Customer] : You could just send it to mine. That's fine.

[7 minutes 57 seconds][Agent] : OK, that's fine. What was the e-mail address?

[8 minutes][Customer] : It's Tasha.

[8 minutes 2 seconds][Agent] : So Tasha.

[8 minutes 4 seconds][Customer] : Yep. Nichols, 1/5 at gmail.com.

[8 minutes 5 seconds][Agent] : Yeah, the calls 15@gmail.com and the calls and the e-mail address.

So I just make sure I've got that spot correct. Is that Nicholls same as the name?

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

[8 minutes 18 seconds][Agent] : Yeah. And what's the what's the his home address? I'll just note down the sign in with the post code.

[8 minutes 24 seconds][Customer] : 11A.

[8 minutes 27 seconds][Agent] : What was the post code?

[8 minutes 28 seconds][Customer] : Gibson, Oh.

[8 minutes 28 seconds][Agent] : Sorry, the post code. Yeah. And what suburb would that be under?

And that was 1A Gibson Ave. And is the postal address, is that the same as his home address?

Yeah. And what's I'll just have to note down the best contact number for himself.

[8 minutes 29 seconds][Customer] : The post code 2747 Warrington Gibson Ave., Yeah 04788 19637.

[8 minutes 52 seconds][Agent] : What was his best contact number 04788, 19637? Thank you. And I'll just note down your details on this profile here as well. I'll just confirm. So your name is Natasha.

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

[9 minutes 12 seconds][Agent] : So that's just Natasha. Also your last name again, sorry, Natasha Dixon.

[9 minutes 20 seconds][Customer] : Dixon, 6th of the 5th 96.

[9 minutes 21 seconds][Agent] : And just your date of birth, 96. Thank you. And this, your address is at the same address as Williams.

[9 minutes 30 seconds][Customer] : Yes.

[9 minutes 29 seconds][Agent] : So 1 Gibson Ave.

[9 minutes 31 seconds][Customer] : Yes.

[9 minutes 30 seconds][Agent] : Yep, same address. And the number that you've called us off today, was that your best contact number?

[9 minutes 36 seconds][Customer] : Yep.

[9 minutes 36 seconds][Agent] : Yep. And that's O 4 O 1168524.

[9 minutes 42 seconds][Customer] : Yep.

[9 minutes 43 seconds][Agent] : Cool. Now what's the direct? Yeah, but when did you want that first payment to start from as a business, which you normally click payment within the next 7 days, when in the next 7 days would be more suitable for you?

[9 minutes 54 seconds][Customer] : Umm, at the first time next week, so I don't like it.

[9 minutes 59 seconds][Agent] : Thursday next week. That's yeah, that's fine. If there are no payments as scheduled until next Thursday, he'll still be covered by us over the phone from today for the \$15,000 and attached to his policy is a 30 day calling off. So just please be aware this insurance does not have a savings or investment elements. So if you cancel outside of the 30 days you're coverable stopping, you're not receiving anything back and you may pay more in total premiums over the life of the policy than the benefit amount.

[10 minutes][Customer] : Mm, Hmm, yeah.

[10 minutes 28 seconds][Agent] : Now Natasha, just with the directly, but that you want to organize that to come out of your bank account or just note down the card. Cool, That's fine. I'll just because we're organizing a new policy today, I'll just need to get you to confirm the the spin accounts O 6. So sorry, that's O 62585. Yeah.

[10 minutes 36 seconds][Customer] : My bank account, that's the same as I get the rest 062585 yeah, 2585, Yep.

[10 minutes 59 seconds][Agent] : And that's with Commonwealth Bank and just the account number.

[11 minutes 2 seconds][Customer] : And the account's 109. Yep. 707 42. Yep.

[11 minutes 5 seconds][Agent] : So one O 9, seven O 742.

[11 minutes 13 seconds][Customer] : Yep.

[11 minutes 14 seconds][Agent] : And was that just the same with the account under your name?

Yeah, and I'll just read that back to make sure I've captured that correctly. So that's BSP number is O 62585 and the account number is 10970742. And that was just a savings account with the Commonwealth Bank of Australia under Natasha Dixon.

[11 minutes 17 seconds][Customer] : Yep, Yep, Yep.

[11 minutes 38 seconds][Agent] : Awesome. So just to finalize your partner's policy today, just have to read out a verbal declaration with you Natasha. And then at the end of this, I have two quick questions to ask for acceptance and that'll be all completed for you today. OK? Now it is a bit of a mouthful to read through but if you do have any questions while whilst I am reading through this with you, just feel free to stop me and let me know, OK.

[12 minutes][Customer] : Yep, that works.

[12 minutes][Agent] : OK, so it just reads here. Thank you. Just to refer to William. So this is thank you William Nichols. It is important to understand the following information. I'll ask for your agreement to these terms at the end that your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Life RE of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as real insurance to issue and arrange this insurance on its behalf. The answers to the application questions and any related documents. 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'll share this with your insurer and may share 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 collect your information and lodge complaints about breaches of privacy. We may from time to time provide offers to you by the communication methods you provide to us in relation to other products and services. By agreeing to this declaration, you can see it 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 wheel funeral cover with the following cover. Olian Nichols is covered for \$15,000 in the event of death. In the case where if there's 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 covered thereafter. Accidental Serious injury cover for each Life Insured Underage 75 starts immediately and ends on the policy anniversary following the Life Insured 70 Birth Birthday. Once the Life Insured reaches age 85, you could 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 out option, you'll no longer have a right to claim under the policy for that Life Insured. This policy does not have a savings or investment element. Sorry, this policy does not have a savings or investment component. This cover ends prior to age 85. No benefit is payable and there is no refund of premiums after the cooling off. If you choose to retain cover beyond age 85, you'll be entitled to an additional 25% of bonus cover from that date and you'll not be required to pay any further premiums after the life insurance 85th birthday. The bonus cover is not payable if you take the early cash up option. Cover for each life insured ends on the day prior to their 100th birthday. We'll pay the funeral benefit and bonus cover for the life insured at this point. The total premium for your first year of cover is \$22.49 per fortnight. Your premium is designed to stay the same year on year and will only change if you alter your cover. All the insurer adjusted premium rates applied to your policy. You may pay more in premiums and the benefit amount over the life of the policy. Included in your premium is an amount payable to to real insurance of between 29% and 53%, calculated on a legal basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Natasha Dixon, which you are authorized to debit from and have provided to us. We may provide within communications to you via the e-mail address you provided to us, and this will include any legal notices we're 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'll send you a welcome pack including your policy schedule, PDS, and IF history via mail. If you have provided 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 calling off. During which you may cancel your policy and any premium you may have paid will be refunded in the full unless you have lodged a claim. Finally, 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, so just read here.

[16 minutes 43 seconds][Customer] : Yes, I do.

[16 minutes 38 seconds][Agent] : Natasha, do you understand and agree with the declaration of Redo and would you like any other information about the insurance now or would you like me to read any part of the product disclosure statement to you today?

[16 minutes 52 seconds][Customer] : Sorry, Rebecca.

[16 minutes 50 seconds][Agent] : Sorry, what did I ask you what while we do have you on the phone, would you like any other information about the insurance now or would you like me to read any part of the product disclosure statement to you today?

[17 minutes 3 seconds][Customer] : Oh, no, That's why.

[17 minutes 4 seconds][Agent] : That's not a problem. Well, if you do have any further questions, don't hesitate to give us a call back.

[17 minutes 8 seconds][Customer] : Yep.

[17 minutes 8 seconds][Agent] : I'll just double check to make sure I've got the payment date scheduled correctly so that you're happy for that first time to start from next Thursday on the 8th of September, is that correct? Yep.

[17 minutes 16 seconds][Customer] : Yep, that's correct.

[17 minutes 17 seconds][Agent] : And so he's all Williams all covered as of today for the \$15,000.

[17 minutes 22 seconds][Customer] : Yep.

[17 minutes 22 seconds][Agent] : And just get him to just once you receive the, the policy documents in the post, you must just remember at the back will be his beneficiary form. So just get him to fill that out, sign that off and send that back to us.

[17 minutes 33 seconds][Customer] : Mm, Hmm.

[17 minutes 33 seconds][Agent] : And we'll also send out a free ball kit in the post, which is started at \$30.00 for free as well.

[17 minutes 39 seconds][Customer] : Yep.

[17 minutes 40 seconds][Agent] : But other than that, Natasha, was there anything else that we could possibly assist with for you guys today?

[17 minutes 47 seconds][Customer] : No, that'd be all. Thanks.

[17 minutes 48 seconds][Agent] : That's not a problem. Well, you should receive, you guys should receive that e-mail copy from us shortly. If it's not in the main inbox, just double check the spam or junk e-mail. And just following William's first follow first policy anniversary, they will be refunding them back 10% of the premiums that is paid in that time, which is \$58.49.

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

[18 minutes 9 seconds][Agent] : But it's been my pleasure assisting you guys with that coverage for William today. Is there anything else that we can assist with otherwise?

[18 minutes 18 seconds][Customer] : No, that's all. Thanks.

[18 minutes 19 seconds][Agent] : That's OK. Well, you have a great rest of the afternoon, Natasha. And yes, anything else, just give us a call back.

[18 minutes 26 seconds][Customer] : Thank you very much for that.

[18 minutes 27 seconds][Agent] : You're welcome.

[18 minutes 29 seconds][Customer] : Bye.

[18 minutes 30 seconds][Agent] : Goodbye.