

[15 seconds][Customer] : Quite, quite smoking.

[17 seconds][Agent] : Hi Craig, it's Mary calling from Real Insurance. I was just calling in regards to your previous enquiry that we received about our funeral insurance. So just like, yeah, so just so I can assist you further with that one and explain the main features and benefits and just guide you through that application. Could I just get you to confirm your full name was Craig Cullen? Yep. And your date of birth was the 9th of the 12th, 1964. Perfect. And just confirming that you are a male and an Australian resident as well. Awesome. So just Please note all calls are recorded and any advice I provide is general nature may not be suitable to your situation. So thank you for putting through that inquiry, Craig, just so I can have a good understanding, what has you looking into our funeral insurance today?

[40 seconds][Customer] : Correct correct correct just most out of curiosity to my self and my wife and because her father passed away the other week so we've paid for everything herself so we just thought we won't have that for our kids so.

[1 minutes 15 seconds][Agent] : OK, yes, well that's good that you're looking into that now and just looking for the extra protection for your kids as well. It does relieve that financial burden off of them, especially during that time. And I'm very sorry for your loss as well. Umm, hope she's feeling more. I hope you guys are all healing well.

[1 minutes 40 seconds][Customer] : Oh yeah, look, it's just, you know, it's life, isn't it? It happens.

[1 minutes 44 seconds][Agent] : Umm, yeah, sorry about that. Well, it's, but they are looking into it now anyways. And just so this, is this your first time looking into the cover as well?

[1 minutes 43 seconds][Customer] : So yeah, we just give just really have some sort of indication that we'll decide what we want to do so.

[1 minutes 57 seconds][Agent] : Yeah, no problem. Well, what I'll do for you is I'll actually explain the main, see some Ben benefits, and then we can run through those pricing options with you just so you have an idea of what's included in the cover.

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

[2 minutes 6 seconds][Agent] : OK, no worries. So I'll let you know that our cover is designed to

provide you with the fine, umm, with a cash benefit, sorry, of up to \$15,000 to your loved ones when you do pass away.

[2 minutes 18 seconds][Customer] : Mm hmm.

[2 minutes 18 seconds][Agent] : So they'll be able to use the funds not only for funeral expenses, but also any other final expenses like unpaid bills. So you can nominate up to five beneficiaries to receive this benefit amount. And if death is due to an accident, your chosen benefit will triple. So in addition, before the policy anniversary following the 75th birthday, if you were to suffer an accidental series injury such as quadraplasia or paraplasia, the benefit amount will also triple.

[2 minutes 46 seconds][Customer] : Mm hmm.

[2 minutes 45 seconds][Agent] : So it's easy to apply. There are no medical checks and if you are an Australian resident aged between 40 and 79 years of age, acceptance is guaranteed. So just so you know, for the 1st 12 months you will be covered for accidental death and accidental series injury only after the first 12 months you will be covered for death due to any cause. So in addition, there is a terminal onus benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness for 12 months or less to live by a medical practitioner, we will pay your claim in forward to help you with things like medical expenses. So you'll be able to choose between \$3000 up to \$15,000 worth of cover. And a couple of things to know all that, your premiums are level, which means they are designed to stay the same as you get older. And once you reach the age of 85, your premiums will cease. So you don't have to pay anymore. And you also automatically receive a 25% bonus cover. So this is going to be applied to your benefit amount. Did you have any questions so far for me, Craig?

[3 minutes 49 seconds][Customer] : That makes sense.

[3 minutes 50 seconds][Agent] : Yeah, perfect. So I'll let you know that your cover also does provide you with an early cash out option. So anytime after you reach 85 years of age, you can choose to end your cover and we'll pay you 75% of the funeral insurance benefit. So this also applies, like you said, if you're looking at a joint account. This also applies to your partner as well if you're looking at getting that joint plan. So what we can do is also go through that pricing together. And as I

mentioned, the level of cover does range from \$3000 up to \$15,000. Were you looking at the \$15,000?

[4 minutes 23 seconds][Customer] : Yeah, correct.

[4 minutes 24 seconds][Agent] : No problem for yourself. And like you said, you're looking at a joint. I'll add your wife into it so that we can have a look at the both of you.

[4 minutes 38 seconds][Customer] : 11th. The 4th 63.

[4 minutes 34 seconds][Agent] : I just got her date of birth please, November the 4th.

[4 minutes 44 seconds][Customer] : Yeah, 63.

[4 minutes 43 seconds][Agent] : Was it 63 Perfect and just her first and last name with AKC?

[4 minutes 49 seconds][Customer] : So Catherine there I see.

[4 minutes 54 seconds][Agent] : No problem.

[4 minutes 55 seconds][Customer] : Yep, the same.

[4 minutes 56 seconds][Agent] : Katherine, same surname. Colin, Perfect. And just confirming that she was a female and an Australian resident. Perfect and I'll add that in. And she was your wife, yes, Awesome. And were you looking at getting the \$15,000 for both her and yourself?

[5 minutes 9 seconds][Customer] : Correct, correct. Yep.

[5 minutes 28 seconds][Agent] : No problem. So I'll let you know that for the benefit amount of \$15,000 each for the both of you, you're looking at a total premium of \$84.94 per fortnight. And we actually do have a real reward attached to this policy. So following your first anniversary date, we will refund you 10% of the premiums you've paid in that time. So that would just come to a total of \$220.93. And we also do send you a free will kit as well with each policy. So how is that one sounding in terms of suitability for you there, Craig?

[6 minutes 6 seconds][Customer] : Yeah, if we can get something sent just in an e-mail so we can sit down and have a chat about it, that'd be great.

[6 minutes 10 seconds][Agent] : Yeah, of course. No problem. No worries. I'll send that out to you. Just before I can send that out, can I just grab your e-mail?

[6 minutes 23 seconds][Customer] : Yep, 2770.

[6 minutes 19 seconds][Agent] : Not your e-mail, sorry, your post code just for the address 2770 and oops, it's just phrasing there. 2770022270 was it ah 2770 Perfect. And what suburb was that perfect? And what was the address 86 on Mills Ave. Perfect. Got it. And just confirming, was your postal address the same as your home address?

[6 minutes 35 seconds][Customer] : Yeah, no, 2770 Edison, 86 Don Mills Ave., Mills, Correct.

[7 minutes 1 seconds][Agent] : No worries. Put that in. OK. So just is that looking more suitable for you in terms of the benefit amount and the premium for you there?

[7 minutes 16 seconds][Customer] : Yeah, it's just something we're gonna have a look at. So I understand what you've said, which is great. But if we just sort of get something like that sent out to us just so we can refer to it and we'll make our mind up what we can. Excuse me? We'll make our mind up what we're gonna do.

[7 minutes 21 seconds][Agent] : Yes, yes, no problem. Well, I'll send that out to your e-mail address just to also let you know as well that there is the other option of if you were to get covered today, we would be able to get you immediately covered over the phone for you and your wife as well. And we'll be able to send you the policy documents tailored to your policy to review as well. So this policy actually does give you a 30 day calling. If you were to decide this policy is not suitable for you and cancel within 30 days, then you would receive a full refund of your premium unless a claim has been made. So you're actually not required to make any payments today as well there. So was that looking suitable for you to proceed?

[8 minutes 8 seconds][Customer] : No, no we won't. We won't sign up to any policy at this stage to have discussed it.

[8 minutes 13 seconds][Agent] : No problem, No problem. So I'll confirm your e-mail address just to make sure I'm sending it correctly to you there.

[8 minutes 13 seconds][Customer] : So Yep, that's it.

[8 minutes 18 seconds][Agent] : So it's just CJ, colin6@bigpond.com, No problem. So I'll send it out to your e-mail address so you guys can have a look over it together and discuss that for you. What I also can do is I'll set a call back for you just so we can discuss it at a later date and see how that's

looking in terms of suitability for the both of you.

[8 minutes 37 seconds][Customer] : You could leave that two weeks, that'd be ideal because she's down there with her mother at the moment.

[8 minutes 42 seconds][Agent] : Oh yes, yes, no problem. So would in two weeks, yes, no problem. Sorry about that. So on the Wednesday on the 17th of May, in two weeks, would that be OK? Yeah, no problem.

[8 minutes 41 seconds][Customer] : So yeah, it's gotta be fun and the same time would be perfect.

[8 minutes 55 seconds][Agent] : And how about is around at the same time? No problem. Put that down for the 6:00. Oh, good. Well, that's all set for you there, Craig. And was there anything else I could help you with today?

[9 minutes 11 seconds][Customer] : No, that'll be thank you.

[9 minutes 13 seconds][Agent] : No worries. Well, I'll be chatting to you and I'll hopefully chat to you in the next two weeks about the policy and seeing if it's looking suitable. And you should receive those documents as well in the next 30 or 10 minutes. Then you can have a look over it as well.

[9 minutes 24 seconds][Customer] : Good day. Fantastic.

[9 minutes 26 seconds][Agent] : No worries. Well, you have a lovely evening and I'll talk to you hopefully next few weeks.

[9 minutes 31 seconds][Customer] : Thank you.

[9 minutes 30 seconds][Agent] : All right, no worries. Bye. Bye.

[9 minutes 34 seconds][Customer] : Bye. Bye.