

[2 seconds][Agent] : Hello.

[3 seconds][Customer] : Hi. Hello.

[4 seconds][Agent] : Hi Vicky, it's Tyler, calling back from Australian Senior. So you previously spoke to my colleague regarding your enquiry into our funeral cover and I was just calling back.

[11 seconds][Customer] : Oh yeah, yeah, yeah, yeah. Good. I was wondering about that. I haven't got any letters or paperwork for it or nothing.

[14 seconds][Agent] : How are you today for regarding the funeral cover?

[25 seconds][Customer] : Yeah.

[27 seconds][Agent] : OK.

[26 seconds][Customer] : I wanted you to send the paperwork out for me.

[29 seconds][Agent] : OK. That's, that's, that's definitely something that I can arrange for you today. But just so I can assist you further, can I please have your full name and your date of birth?

[33 seconds][Customer] : Yeah, Fishy Marshall, the Age, 1151.

[40 seconds][Agent] : Perfect. Thank you for that, Victoria. Vicky, Please note all our calls are recorded. Any advice? Our providers, general in nature may not be suitable to your situation. Can I just confirm there, Vicky, that you are a female Australian resident?

[50 seconds][Customer] : Yeah, darling. Oh, look, I've been dying to get this Saturday.

[54 seconds][Agent] : Not a problem.

[54 seconds][Customer] : Oh, that's terrible saying dying. Yeah.

[57 seconds][Agent] : No, that's OK, that's OK, Vicky. So just because of the just because this is a new call for myself, just like I have a better understanding. What actually sparked your interest looking into funeral care, Vicky?

[1 minutes 10 seconds][Customer] : I want to cover my funeral and then have a little bit over. You know what I mean?

[1 minutes 15 seconds][Agent] : Fair enough. Understandable. You know, it's good to hear that you're trying to get your ducks in a row and make sure that your bases are covered. That also gives your family that Peace of Mind as well.

[1 minutes 21 seconds][Customer] : Yeah, yeah.

[1 minutes 26 seconds][Agent] : Alright, perfect. So what I'll do then is I'll explain it. I'll quickly run through the main features and benefits and run through take you through your options and run through some pricing with you.

[1 minutes 35 seconds][Customer] : Mm, hmm, yeah.

[1 minutes 37 seconds][Agent] : So The thing is life insurance is designed to do exactly that, provide financial protection for your loved ones through a lump sum payment if you want to pass away before you birthday and when the policy ends. Now you can choose cover between \$10,000 up to \$200,000 and you can nominate up to five beneficiaries to receive the nominated benefit amount.

[1 minutes 57 seconds][Customer] : How much like a fortnight would that be?

[2 minutes][Agent] : That kind of Before I can go in, let me have a look at that. What level of cover were you actually looking at, Vicky?

[2 minutes 7 seconds][Customer] : I don't know. It depends how much the cover costs.

[2 minutes 13 seconds][Agent] : Oh OK, fair enough.

[2 minutes 24 seconds][Customer] : No, no, I just do it myself.

[2 minutes 16 seconds][Agent] : Oh well my question for you then Vicky is have you actually discussed or had a conversation with your family just surrounding your final wishes and regarding your OK?

[2 minutes 26 seconds][Customer] : No, I'm on board.

[2 minutes 26 seconds][Agent] : Hey, that's OK. Have you possibly given it any thought as to what type of funeral that you were looking at?

[2 minutes 35 seconds][Customer] : Not really.

[2 minutes 38 seconds][Agent] : OK alright, well what I can do for you then Vicky, just so that you have AF better understanding, if you haven't given a thought as to whether you'd like a burial or cremation, I can take you through something because today just to help you and your family plan for this. Now, keep in mind, if any of the benefit amount is remaining, this can be used to support your loved ones in any other ways, for example, like unpaid bills.

[2 minutes 55 seconds][Customer] : OK, Yeah.

[3 minutes 5 seconds][Agent] : Now, according to the government's Money Smart website, private funerals typically cost somewhere in the region of \$4000 for a basic cremation up to \$15,000 for a more detailed burial service.

[3 minutes 17 seconds][Customer] : Wow, there's a big difference, isn't it?

[3 minutes 20 seconds][Agent] : Very, very big difference.

[3 minutes 22 seconds][Customer] : Wow.

[3 minutes 23 seconds][Agent] : So just in respect to that, Vicky, do you feel like what level of cover do you feel like would be suitable enough to cover your needs and to make sure that you know you have all your bases covered?

[3 minutes 35 seconds][Customer] : Well, I didn't want to get cremated that day. Oh, hell yeah. I don't know what cover.

[3 minutes 40 seconds][Agent] : Just to give you a fair idea about what you what you're looking at.

[3 minutes 44 seconds][Customer] : I don't know what's best for me. Like I like to cover me funeral and have a couple of thousand over for them, you know, like, yeah.

[3 minutes 51 seconds][Agent] : Yep, fair enough. So I can see here, previously you started, you enquired for a quote for \$8000. Is that where you'd like me to start new today?

[3 minutes 59 seconds][Customer] : Yeah, yeah.

[4 minutes 1 seconds][Agent] : OK, not a problem. I can definitely do that for you today. OK, let me just pull up my screen.

[4 minutes 8 seconds][Customer] : So how much for the funeral?

[4 minutes 12 seconds][Agent] : For what level of cover exactly, Vicky?

[4 minutes 16 seconds][Customer] : How do I mean, yeah, for the funeral, yeah. But does it vary? How much is that?

[4 minutes 22 seconds][Agent] : It depends on the actual nominated benefit amount that you wanted to opt for.

[4 minutes 27 seconds][Customer] : Yeah.

[4 minutes 28 seconds][Agent] : OK, so give me one second, I'll pull that up for you. So before I go into pricing, Vicky, I just want to confirm with you, there are a few things in regards to a cover that I do want to cover, just to make sure that you're aware of how our cover works and what's entailed in it.

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

[4 minutes 47 seconds][Agent] : Now to apply for the cover, it's actually really easy. We do just ask. Oh, sorry, one second. It is actually really easy to apply. So there are no medical checks and if you are an Australian resident aged between 40 and 79, which is yourself, acceptance is guaranteed. Just so you know, Vicky, if you were to suffer an accidental serious injury, for example, quadriplegia or paraplegia, before the policy anniversary following your 75th birthday, the benefit amount would triple. So for the 1st 12 months, Vicki, you'll be covered for accidental death and accidental serious injury. Only after the first 12 months, you'll be covered for death due to any cause included in the cover. Vicki, There's also a terminal illness benefit, which means after holding a policy for 12 months, if you're first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we will actually pay your flight claim in full to help you with things like your medical expenses.

[5 minutes 29 seconds][Customer] : OK, OK.

[5 minutes 46 seconds][Agent] : Awesome. Now, like I mentioned earlier, you can choose between \$3000 up to \$15,000. And a few things for you to know as well, Vicky, your premiums are designed to stay the same.

[5 minutes 56 seconds][Customer] : How much is 15,000? How much is 15,000?

[5 minutes 56 seconds][Agent] : So as you get, sorry, I can definitely quote you on that, Vicky. Let's have a look at that level of cover. OK, let me bring that up for you, Vicky. And that was fortnightly you were looking at.

[6 minutes 23 seconds][Customer] : Yeah.

[6 minutes 24 seconds][Agent] : OK, perfect, won't be too long. Let's have a look at 15,000 there for you, Vicky. OK, so for \$15,000 of Vicky, you are looking at a fortnightly premium of \$94.06.

[6 minutes 40 seconds][Customer] : No, that's a bit too hard.

[6 minutes 42 seconds][Agent] : Yep. So I can definitely bring that down for you. Would you like me to look at? Yep, Yep.

[6 minutes 45 seconds][Customer] : The Oh, they have 50 or 60.

[6 minutes 50 seconds][Agent] : So, so the maximum amount, the maximum benefit amount that you can opt for is 15,000.

[6 minutes 49 seconds][Customer] : Yeah, yeah.

[6 minutes 57 seconds][Agent] : Yep. So that 15,000, that premium that I've just given you is for the \$15,000 of cover.

[7 minutes 3 seconds][Customer] : Mm.

[7 minutes 3 seconds][Agent] : I can definitely bring that down for you. And it comes down in increments of 500.

[7 minutes 3 seconds][Customer] : Hmm, alright.

[7 minutes 12 seconds][Agent] : So I can bring that down. Would you like to look at \$10,000 of cover? Yes, I can definitely bring that down for you. That's a 10,000. So for \$10,000 of cover, Vicky, we're looking at a fortnightly premium of \$63.71.

[7 minutes 15 seconds][Customer] : Yeah, Yeah, that's, that's more like it.

[7 minutes 29 seconds][Agent] : Yep. OK, perfect. Now with in regards to what I was saying previously before I gave you that pricing, Vicki, our premiums are designed to stay the same. So as you get older, once you reach the age of 85, your premiums will stop.

[7 minutes 29 seconds][Customer] : Yeah, yeah.

[7 minutes 43 seconds][Agent] : So you'll have nothing more to pay. And from that point, you'll have two options available to you. Now you can, you'll automatically receive a 25% bonus cover on top of your nominated benefit amount if you were to continue cover after the age of 85. The second option available to you, Vicky, is the early cash out option. So at any time 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. You can also find information about our premium structure on our website also there. Vicky, do you have any

questions for me so far?

[8 minutes 15 seconds][Customer] : No doubt.

[8 minutes 16 seconds][Agent] : OK, awesome. Pardon.

[8 minutes 17 seconds][Customer] : I used to think that you it's not much good at taking it out when you're 85.

[8 minutes 27 seconds][Agent] : Yeah, understandable.

[8 minutes 25 seconds][Customer] : Not much good at taking it out when you're 85 because, you know, you want it in there for the kids and my son. Yeah.

[8 minutes 33 seconds][Agent] : Understandable, Vicky. But as long as you like, you know, even like I mentioned earlier, it's a good idea that you've, you know, looked into this early just to make sure you're basically covered. Yeah, it's a good idea.

[8 minutes 40 seconds][Customer] : Yes, exactly right.

[8 minutes 44 seconds][Agent] : Now in terms of the \$10,000 quotes that I've given you, I do also want to let you know they're Vicky, that you may pay more in total premiums over the life of the policy than the benefit amount. So please be aware Vicky that this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you'll no longer receive anything back unless you are eligible for and choose the early cash back offer.

[9 minutes 2 seconds][Customer] : Yep, Yep.

[9 minutes 10 seconds][Agent] : Alright, awesome. So what I can do for you today Vicky, is that you immediately covered over the phone today and I'll send you all the policy documents to review.

[9 minutes 17 seconds][Customer] : Oh, great.

[9 minutes 19 seconds][Agent] : Now this policy gives you a 30 day cooling off. So if you decide that this policy is not suitable for you and you cancel within the 30 days, then you will receive a refund, a full refund of your premium unless the claim has been made.

[9 minutes 28 seconds][Customer] : Oh, oh, no, I've been worried about this thing.

[9 minutes 34 seconds][Agent] : Fair enough.

[9 minutes 32 seconds][Customer] : People don't care, but I think they should care.

[9 minutes 37 seconds][Agent] : Fair enough. Vicky.

[9 minutes 38 seconds][Customer] : Yeah.

[9 minutes 38 seconds][Agent] : You know, that's understandable as well. All right. Awesome there, Vicky. So would you like to proceed?

[9 minutes 44 seconds][Customer] : What download you want me to do?

[9 minutes 46 seconds][Agent] : Are you happy to continue?

[9 minutes 47 seconds][Customer] : Yeah.

[9 minutes 48 seconds][Agent] : OK. Awesome. SO11. Yeah.

[9 minutes 52 seconds][Customer] : I was only thinking that, that, that that I haven't had a letter or something in the mail. You know that.

[10 minutes][Agent] : Yeah. Fair enough, Vicky. Yes. So I can see here previously you spoke to one of my colleagues.

[10 minutes 4 seconds][Customer] : Yeah. And I've been waiting for the latest to come.

[10 minutes 5 seconds][Agent] : Yeah, yeah, yeah. Fair enough. Now, Vicky, we generally collect payment within the next 7 days. So when is most suitable for you? OK, perfect. So that was next week Thursday, that was Thursday the 19th.

[10 minutes 9 seconds][Customer] : Yeah, on next Thursday it.

[10 minutes 26 seconds][Agent] : Yeah, perfect.

[10 minutes 29 seconds][Customer] : Can you do it like after Christmas?

[10 minutes 26 seconds][Agent] : So that's we can definitely align that with a pay structure or pay cycle of yours as well after Christmas.

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

[10 minutes 35 seconds][Agent] : Yeah, that's definitely an option of what date would suit you.

[10 minutes 38 seconds][Customer] : Oh, just after Christmas, like that day or that day is the day I get paid.

[10 minutes 44 seconds][Agent] : OK, so the next fortnight from the 19th, that would be the second

of January. Is that OK? Yeah.

[10 minutes 42 seconds][Customer] : So the next fortnight, yeah, Say fortnight, Yeah, Yeah, that'd be great.

[10 minutes 57 seconds][Agent] : Oh, hang on. Sorry. Let me just confirm that again. Yep, the second. OK. Awesome. Thank you for that. Ricky, can I just confirm with, I just need a BSP and account number, but can I confirm what type of account that is?

[11 minutes 12 seconds][Customer] : A saving stone.

[11 minutes 16 seconds][Agent] : OK. OK.

[11 minutes 24 seconds][Customer] : Mm Hmm.

[11 minutes 18 seconds][Agent] : So the first payment, just to clarify for you there, Vicky, the first payment will come out on the 2nd of January and then every fortnight thereafter. Awesome. So you're just confirming that was a savings account?

[11 minutes 26 seconds][Customer] : Yep, Yep.

[11 minutes 31 seconds][Agent] : Perfect. Thank you for that, Vicky. And what was the BSP number?

[11 minutes 35 seconds][Customer] : I don't know. I don't have it. I don't have it anyway. I'll have to but send the letter out and I'll fill it in and I'll do it all that way. Is that OK?

[11 minutes 45 seconds][Agent] : Yeah, that's definitely OK. So what I can do for you then there Vicky, is I can arrange to send you a pre activation e-mail.

[11 minutes 51 seconds][Customer] : Yeah, yeah. e-mail.

[11 minutes 51 seconds][Agent] : And then what you can do is you can go through on that e-mail and once you've read through everything you can, Yep, you can confirm that through the e-mail.

[11 minutes 58 seconds][Customer] : Is that on the phone? No.

[12 minutes 2 seconds][Agent] : No, that's not over the phone. So that's sent to. Yeah, sorry, that's sent to you via e-mail.

[12 minutes 8 seconds][Customer] : Oh, that. I just had to buy a new phone because my one got cut off.

[12 minutes 14 seconds][Agent] : Really.

[12 minutes 15 seconds][Customer] : Oh, wait, All those phones got down. Mine was one of them.

[12 minutes 19 seconds][Agent] : I'm sorry to hear about that, Vicky.

[12 minutes 20 seconds][Customer] : No, that's all right.

[12 minutes 22 seconds][Agent] : So how would you like to proceed today? Would you like to move forward with the call or would you like me just to arrange to have that pre activation e-mail sent to you?

[12 minutes 30 seconds][Customer] : Yeah, that way down.

[12 minutes 32 seconds][Agent] : OK, not a problem. So I can definitely do that. But what I'll need from you first, Vicky, before I let you go, is I need a valid e-mail address just to get this sent across to you.

[12 minutes 31 seconds][Customer] : Oh, my address.

[12 minutes 41 seconds][Agent] : e-mail address there, Vicky.

[12 minutes 42 seconds][Customer] : I don't have an e-mail address.

[12 minutes 44 seconds][Agent] : Oh, you don't have an e-mail address?

[12 minutes 46 seconds][Customer] : No, that's what I was saying. Is it to do with the phone on this small address?

[12 minutes 47 seconds][Agent] : Oh, OK, no, fair enough there Vicky. Give me one second. Vicky, let me just pop you on a brief hold and I'll see what I can do for you.

[12 minutes 51 seconds][Customer] : The little comes in OK.

[12 minutes 59 seconds][Agent] : And I'll just confirm with one of my colleagues. Won't be too long. Vicki, thank you for holding.

[13 minutes][Customer] : Oh damn, the time isn't it?

[13 minutes 53 seconds][Agent] : Hi Vicky, are you there?

[13 minutes 55 seconds][Customer] : Yeah.

[13 minutes 56 seconds][Agent] : Thank you for holding. So I just confirmed with one of my colleagues, one option available to you is that I can arrange to have give you a call back in about an

hour, hour or two time just so that you have time to try and give the bank a call possibly.

[14 minutes 6 seconds][Customer] : Oh, can you do it on? Can you call me on Monday 'cause I've got a lot of paperwork everywhere and I have to find the bank statement.

[14 minutes 7 seconds][Agent] : And Yep, I can definitely do that. I can definitely arrange to do that.

[14 minutes 18 seconds][Customer] : Don't forget to call me back then.

[14 minutes 18 seconds][Agent] : The other option available, not a problem. Vicky, I'll make sure that I follow up with you on the Monday.

[14 minutes 23 seconds][Customer] : Yeah.

[14 minutes 24 seconds][Agent] : What time suits you best?

[14 minutes 25 seconds][Customer] : Oh, I need time down.

[14 minutes 27 seconds][Agent] : OK, perfect.

[14 minutes 31 seconds][Customer] : Yeah.

[14 minutes 28 seconds][Agent] : All right then, Vicky, So what I'll do then I can also arrange to have these documents.

[14 minutes 31 seconds][Customer] : I just gotta find me bank statements and things like that. Yeah.

[14 minutes 36 seconds][Agent] : OK, perfect.

[14 minutes 40 seconds][Customer] : Oh, good.

[14 minutes 36 seconds][Agent] : So what I'll do then today, Vicky, is that I'll post the quote out to you in the mail that that can take anywhere from three to five business days just to arrive to you.

[14 minutes 45 seconds][Customer] : Yeah.

[14 minutes 45 seconds][Agent] : And then I'll also give you a follow up call on Monday as well, Vicky.

[14 minutes 48 seconds][Customer] : Oh, good. That's great. Thanks. You're so lovely.

[14 minutes 49 seconds][Agent] : OK, I'll that's OK, not a problem. So I'll set the call back for Monday morning at about 11:00 AM.

[14 minutes 55 seconds][Customer] : It's so easy to get set up, isn't it?

[14 minutes 58 seconds][Agent] : Not yet.

[15 minutes 2 seconds][Customer] : Yeah.

[14 minutes 59 seconds][Agent] : It's very simple, very easy, and that's what we strive for, just to make sure that the price is simple, smooth sailing.

[15 minutes 4 seconds][Customer] : I just sort of relax with you. That's nice.

[15 minutes 8 seconds][Agent] : Thank you for that, Vicky. I appreciate it.

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

[15 minutes 9 seconds][Agent] : I'm glad to know that you feel relaxed. Alright, so I'll get that all organized for you then there, Vicky. But before I let you go, I just wanted to confirm your address as well. There.

[15 minutes 17 seconds][Customer] : Oh, yeah.

[15 minutes 17 seconds][Agent] : Can you just confirm that for me, Vicky?

[15 minutes 19 seconds][Customer] : Unit 22.

[15 minutes 21 seconds][Agent] : Yep.

[15 minutes 22 seconds][Customer] : That's 28 Whitby St., Southport, QLD.

[15 minutes 24 seconds][Agent] : Perfect, perfect. Awesome. Thank you for that Vicky. So what I'll do then is I'll get those documents posted out to you and then I'll give you a follow up call on Monday at 11:00 AM. Perfect. Thank you for that Vicky.

[15 minutes 33 seconds][Customer] : Oh lovely darling, you have a good weekend.

[15 minutes 37 seconds][Agent] : You too.

[15 minutes 37 seconds][Customer] : I'll speak to you on Sunday.

[15 minutes 38 seconds][Agent] : Have a lovely day. Bye.

[15 minutes 38 seconds][Customer] : OK love, Bye bye.