

[11 seconds][Agent] : Good afternoon. It's Adam here calling from Real Insurance. How are you doing today?

[9 seconds][Customer] : Alright, well, thank you.

[17 seconds][Agent] : That's good to hear. I was just giving you a call there today as we had noticed that you had previously been online looking at our health insurance. And I was just calling to follow up with that and see if we couldn't answer any questions that you may have or help you find a suitable level of cover today.

[30 seconds][Customer] : Yeah, I'm with IHI at the moment, IH and whatever it is.

[36 seconds][Agent] : HM. Was it? Yeah. OK, Beautiful. So with this one here, just before we do get started into that quote process, there are a few things that we need to go through. So we'll just start by letting you know that calls are recorded for quality monitoring purposes, first of all. OK, Yeah. OK. Beautiful.

[37 seconds][Customer] : Yep, Yeah, yeah, I'm with I, Hi, Jim.

[54 seconds][Agent] : Ahm, OK, beautiful. I've got that down for you as well. And can I just confirm a few details? So we've got your first name here as Jared, is that correct? And can I confirm your surname as well, please?

[1 minutes 2 seconds][Customer] : Yep, pricing correct.

[1 minutes 9 seconds][Agent] : OK, so that's Tre A/C Y OK perfect. And with the AHM that you currently do have, is that just hospital or hospital an extras? Sorry. OK, hospital and extras. And is that just for yourself or is there anyone else on the policy? OK, it's a single level of cover. No problem at all. And my apologies, I forgot to confirm, what was your date of birth as well?

[1 minutes 20 seconds][Customer] : There's extra no just fine 786639.

[1 minutes 39 seconds][Agent] : 17th of the 6th 69. OK, beautiful. OK, perfect.

[1 minutes 51 seconds][Customer] : No, no, if I can get a better deal.

[1 minutes 45 seconds][Agent] : Now, what was the reason for looking around there today if you currently do have cover with AHM, so it was just the prices have recently gone up or something, was it?

[1 minutes 58 seconds][Customer] : No. I'll just see if I can get a better deal, mate.

[2 minutes 1 seconds][Agent] : OK? Yep. So it is price related query then that's no problem. OK, So with this one here, you do have full Medicare eligibility I would assume, is that correct, Jared? So you do have a green Medicare card.

[2 minutes 11 seconds][Customer] : Yeah, I think so, yeah.

[2 minutes 16 seconds][Agent] : OK, Then you do. So that's no problem at all. So with this one here, what we usually do when we're going through a quote process with a potential member is we'll go in and ask a series of questions, Jared, just to get a better understanding of what your situation is. And then we can use that as a way to recommend one of our levels there, as we do have quite a few levels for your extras and your hospital. So we'll start off with the extra side of things first and I'll just ask what do you currently claim on when it comes to the extras?

[2 minutes 45 seconds][Customer] : Start again.

[2 minutes 47 seconds][Agent] : What do you currently claim on with the extras?

[2 minutes 50 seconds][Customer] : No I no, I don't use it mate. I was. I've had his chiropractor and massage. That's all I get.

[2 minutes 58 seconds][Agent] : OK, so that's the only things that you claim on a yearly basis you would say, is that right?

[3 minutes 3 seconds][Customer] : That's all I've used it for. I haven't used it for anything else.

[3 minutes 5 seconds][Agent] : OK, that's just the remedial massages, correct? OK, no problem at all. OK, so you don't do any dental, optical or physio, nothing like that, correct.

[3 minutes 8 seconds][Customer] : Yep, haven't made to yet.

[3 minutes 18 seconds][Agent] : OK, beautiful. No problem at all. OK, do you know how much you get back when you do go and claim on your, umm, chiro and your massages?

[3 minutes 29 seconds][Customer] : No, I don't. I just that's the card and it still comes out about 26 bucks.

[3 minutes 35 seconds][Agent] : OK, so \$26 that you would have to pay, is that right?

[3 minutes 39 seconds][Customer] : Yeah, that one.

[3 minutes 38 seconds][Agent] : Yeah, OK. No problem at all. Now do you know if it's like a set amount or is it a percentage or not sure of that as well.

[3 minutes 48 seconds][Customer] : I don't know, mate. I don't know. I just begin.

[3 minutes 51 seconds][Agent] : OK.

[3 minutes 51 seconds][Customer] : You just have all that information there once you caught it up.

[3 minutes 52 seconds][Agent] : Not necessarily because that's a completely different company there, Jared.

[3 minutes 53 seconds][Customer] : Oh, I thought it was through.

[3 minutes 55 seconds][Agent] : So the reason we ask these questions.

[3 minutes 57 seconds][Customer] : I thought it was through you guys.

[3 minutes 59 seconds][Agent] : Oh, well you've called the wrong place then all you put it in the wrong one. This is real insurance that you we've called from.

[4 minutes 4 seconds][Customer] : Yeah, but I've used brokers.

[4 minutes 7 seconds][Agent] : So real insurance, not ahm, that's a completely different company, Jared.

[4 minutes 12 seconds][Customer] : No, no, no, no, I I I still look, keep going. I just thought you did that.

[4 minutes 12 seconds][Agent] : No, no, no, no, I I still, I just thought this, this, uh, yeah.

[4 minutes 19 seconds][Customer] : I like broke it, but you're not you're you're.

[4 minutes 21 seconds][Agent] : So we're brokers for specific companies we sell for. We're not brokers for every company, meaning we don't have access to every other companies details. We only have details of the companies that we sell insurance for, if that makes sense.

[4 minutes 34 seconds][Customer] : No, I understand what you're saying, but I just.

[4 minutes 37 seconds][Agent] : Yeah, I get you. No, that's OK. That's no problem at all. We can move on from there. That's all good.

[4 minutes 41 seconds][Customer] : Come on.

[4 minutes 41 seconds][Agent] : Umm, it's just more so we still need this information in order to

recommend a quote for you because there's about FF, four different levels for your extras and five different levels for health. So if we don't get answers to these questions, then we can't recommend, which means we can't get you a quote. Does that make sense? No, it does.

[4 minutes 45 seconds][Customer] : Yeah, No, it does. I'll try my hardest to help you, but I'm at the farm at the moment checking animals and.

[4 minutes 55 seconds][Agent] : I'll call you hard to help you, but is now not a good time, Jared, I can arrange a call back when we can maybe go through that a bit more in depth, which might be a bit better for the recommendation because we wanna make sure we're getting you something good value for money. Of course, I I can only answer what I got. Yeah, the the sure, sure.

[5 minutes 6 seconds][Customer] : Well, I I can only answer what I know, so keep asking the questions and I'll see if I can think of the other.

[5 minutes 18 seconds][Agent] : Well, what I'll do, how about this, Jared, what I'll do for the extras is I'll just go through the base level of extras or will the base level that, you know, Cara and remedial start it so that way we can still keep what we're currently claiming, of course. And then we can obvious.

[5 minutes 30 seconds][Customer] : Yeah, look, I wear glasses, so the glasses will be in there.

[5 minutes 33 seconds][Agent] : Oh, so you do use optical.

[5 minutes 33 seconds][Customer] : Then dental would be in there.

[5 minutes 35 seconds][Agent] : OK. Yep.

[5 minutes 35 seconds][Customer] : I haven't used it yet though.

[5 minutes 37 seconds][Agent] : OK, But you do you haven't used the glasses yet. That's perfectly fine. But you may need to in the future is what you're saying? Is that correct?

[5 minutes 43 seconds][Customer] : Yes, correct.

[5 minutes 44 seconds][Agent] : OK, beautiful. No problem, Jared. Alright, so you've got chiro, medio, optical and you're not currently using dental, but obviously it is there, so that's no problem. Look, I'll, I'll make a note of what you're going to get because that is going to be on the entry level we're looking at anyway and I'll just let you know what that would be anyway.

[5 minutes 53 seconds][Customer] : Yeah, yeah.

[5 minutes 59 seconds][Agent] : Same with physio as that's going to be combined with your chiro and osteo anyway.

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

[6 minutes 2 seconds][Agent] : OK, alright, so let me just bring up the extras here. We'll go through what we have W what we do with our extra charities. We give you 60% back. The good thing about us is this is anywhere that you do go. So you're not looking to go into a S specific provider, of course, to get that. But as long as they're registered in the industry and recognised buyers, you'll be able to get that minimum of 60% back up until you reach the annual limits for each individual 1. So for example, you know, dental optical, they will have their own annual limits which are per person per calendar year.

[6 minutes 33 seconds][Customer] : Yep.

[6 minutes 32 seconds][Agent] : OK, alright, perfect. Alright, So for the extras, we'd be looking at the starter extras there because all of these things that we've mentioned are things that you can get on that base level of cover. So that's no problem. So we'll start with the remedial massage. This is part of a group that's called Natural Therapies. Now, remedial massage is gonna give you an annual limit on this level of \$150.00. So you got 60% back each time you go there up until you reach that annual limit of \$150.00.

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

[7 minutes 2 seconds][Agent] : And that will reset as of the 1st of January. OK, OK, perfect. So that's the starter one there. Now for Cairo, that's going to be as mentioned before, combined with your osteo and physio. That's that's a combined limit.

[7 minutes 24 seconds][Customer] : How much?

[7 minutes 18 seconds][Agent] : And on this level here you have a combined limit for those of \$300.00 as well, \$300.00. It was sorry.

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

[7 minutes 28 seconds][Agent] : Now your, your optical is going to be an annual limit of \$200.00 on

this level. And the last one here is gonna be your dental. Now on the base level here, your dental is gonna be a combined limit once again. So it's gonna be shared between your general and major dental and that's an annual limit there for you of \$800. OK, Jared.

[7 minutes 49 seconds][Customer] : Yep.

[7 minutes 50 seconds][Agent] : OK. So those are the annual limits, all per person per calendar year and you'll be getting 60% back up until those annual limits are reached. Now we do have continuity. So on a like for like basis, if you were to come across to Australia, you wouldn't have to serve those waiting periods you've already served once. We obtain that transfer certificate, which takes about 14 days. But for anything not under continuity, I'll just give you a reminder of what the standard extra waiting periods are in case there's anything extra that we're providing. For example, so the standard extra waiting periods are 12 months for your major dental, six months for optical, and two months for your general dental physio, chiro and osteo as, umm, well as your medial massage.

[8 minutes 30 seconds][Customer] : Wait.

[8 minutes 29 seconds][Agent] : And once again, 60% is what you're getting back up to those annual limits. OK, OK, perfect. So that's the extra side of things selected for the quote there. So that's no problem. We've got enough to do that one there. Umm, but for the hospital side of things.

[8 minutes 33 seconds][Customer] : Yep, 90.

[8 minutes 42 seconds][Agent] : Umm, tell me what's important for you.

[8 minutes 46 seconds][Customer] : Sorry, my my dog's just running out onto me. Did a visitor?

[8 minutes 50 seconds][Agent] : No, that's OK.

[8 minutes 51 seconds][Customer] : Yep.

[8 minutes 51 seconds][Agent] : I was just going to ask what's important for you to have covered when it comes to the hospital?

[8 minutes 58 seconds][Customer] : Just general.

[8 minutes 54 seconds][Agent] : Sorry Jared, is there any like pre-existing conditions that you have or OK, perfect. You're still obviously working, correct.

[9 minutes 3 seconds][Customer] : No, yeah, yeah, on the end, isn't it?

[9 minutes 9 seconds][Agent] : OK, so you're obviously quite active, which is good. Umm, I'm imagining, uh, you're looking for things like joint replacement coverage. Umm, since you are quite active. OK, perfect. No problem. Umm, heart and vascular as well.

[9 minutes 18 seconds][Customer] : Yeah, yeah.

[9 minutes 22 seconds][Agent] : I would imagine it's something that would be important for you, so I'll put that down as well. OK. And, umm, what about things like cataracts? Is any incla inclination that you're gonna need that since you did mention you do wear glasses.

[9 minutes 34 seconds][Customer] : No, not really like.

[9 minutes 36 seconds][Agent] : OK, perfect. No problem at all. Umm, any other family histories or anything there, umm, that we should take note of or OK, perfect. I think that does give us enough to kind of jump in and have a look at the level of cover anyway, umm, based on the joint replacement, sorry. So what I would recommend is our silver plus level of cover, just as that's where joint replacements do start. And it does cover those other things that we've mentioned there as well. So what I'll do for you is I'll go in and just list what the exclusions are on that level and you can let me know if that sounds sounds OK for you.

[9 minutes 44 seconds][Customer] : No, Yep.

[10 minutes 7 seconds][Agent] : OK, OK, perfect. So on this level of coverage, you are covered for all Medicare recognized services except for the following. So your only exclusions are going to be assisted with reproductive services. After that we have cosmetic surgery as well, which is going to be on all levels anyway that it's excluded. So that's no problem. Dialysis for chronic kidney failure is another one.

[10 minutes 36 seconds][Customer] : Well mate, it's the day that I get pregnant is the day that I'll be probably a DNA.

[10 minutes 31 seconds][Agent] : And the only other two that are excluded are pregnancy and birth and weight loss surgery as well as no, that's so good. So we don't need that, of course. So that's good. And of course, weight loss surgery and services not covered by Medicare, those two are not covered as well. So are you OK with all of those?

[10 minutes 53 seconds][Customer] : Yeah, I think so, yes.

[10 minutes 54 seconds][Agent] : Perfect. All right, so there is one service on this level I'll just let you know about Jared which is called a minimum benefits payable. And that just basically means that for yourself this service is partially covered in hospital and there will be significant out of pocket cost and the only thing that applies to is hospital psychiatric services. Is that OK, Jared?

[11 minutes 11 seconds][Customer] : Yeah, Yeah. Yeah. No, I'm not leaning.

[11 minutes 13 seconds][Agent] : Beautiful. No problem at all.

[11 minutes 15 seconds][Customer] : Maybe I'm here. Sorry, just calling me dog.

[11 minutes 16 seconds][Agent] : Also just no, that's all good. I figured that's all good Jared umm with this one here, I'll let you know a couple of features as well before we dive into that quote pricing. Umm, you are covered with us for unlimited emergency ambulance cover as well, And this is anywhere in Australia by land AOC provided it's 000 dialed in medically necessary. Umm, but also on top of that, we also provide you with an accidental injury benefit, which means that if you are injured as the result of an accident and you present to AJP or hospital within 72 hours of the accident, we will cover you for treatment relating to the accident. If you drive by the hospital as an inpatient within 90 days of the accident, both of these services also have a one day waiting period if not on continuity. OK Jared. And Speaking of continuity, the standard hospital waiting periods for anything that's not under that continuity, there are 12 months for pre-existing conditions, two months for non pre-existing conditions, and also two months for psychiatric care, rehabilitation or palliative care, even for pre-existing condition. OK, perfect. Now did you have an excess that you currently pay when you go to hospital job? OK, so we have a choice for you. So you can either choose 750 or 500. It's only payable the first time you go in a calendar year. So it does reset. Umm, so it is capped. Umm, would you prefer 750 or 500?

[12 minutes 14 seconds][Customer] : Yeah, no, probably do. Well of course mate, 500 is cheaper.

[12 minutes 39 seconds][Agent] : Well, 500 is cheaper for the excess. However, if you do a 750 excess, since you might not go to hospital much, that will bring your premium down and make that cheaper.

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

[12 minutes 49 seconds][Agent] : So would you prefer the 7:50 then or the 500?

[12 minutes 48 seconds][Customer] : Yeah, yeah. 7:50.

[12 minutes 51 seconds][Agent] : With that at mind, absolutely no problem. And did you want that?
What was the frequency that you currently pay?

[13 minutes 1 seconds][Customer] : No, I'll have to check the bank. No, I might have it in the car.
Hang on.

[13 minutes 12 seconds][Agent] : That's OK.

[13 minutes 12 seconds][Customer] : I'll get it later tomorrow. Bye because I didn't use anything at
all rolled over. So I've started using choral bits and and remedial rocks.

[13 minutes 25 seconds][Agent] : I see. I see. OK, now that's all good.

[13 minutes 51 seconds][Customer] : No I haven't got it yet.

[13 minutes 53 seconds][Agent] : OK, that's OK. What would you like me to give you the quote on?
Would you like that? Monthly, yearly, fortnightly, weekly? OK, I'll do monthly for you. No problem.
Alright, perfect. There we go. And that cover that you have had with AHM, have you held back
continuously for 10 years? Jared?

[13 minutes 58 seconds][Customer] : Monthly mate, I dare ring monthly I'd open the card or I make
the Bluetooth.

[14 minutes 15 seconds][Agent] : That's OK. I was just going to say, umm, have you held the AHM
cover continuously for 10 years? Sorry Jared.

[14 minutes 21 seconds][Customer] : No, it's not.

[14 minutes 24 seconds][Agent] : Have you held hospital cover in general for 10 years continuously?

[14 minutes 29 seconds][Customer] : I don't know because I come from a broken marriage and I
don't know what she did.

[14 minutes 27 seconds][Agent] : Uh, uh, OK, I'm sorry to hear that.

[14 minutes 35 seconds][Customer] : Pennsylvania didn't pay when it all went per, so I'm glad it's
done.

[14 minutes 40 seconds][Agent] : Umm, no, we're G good on you then.

[14 minutes 45 seconds][Customer] : I've got the kids.

[14 minutes 48 seconds][Agent] : Well, I mean, if that's the case, the only reason I'm asking Jared, just to give you a bit of clarity there. Sorry, I'm just asking because there is loading that does get applicable if you haven't had private health insurance over the age of 30 for every year you don't have it, it's 2% unless of course, you've held private hospital cover for 10 years continuously and that would have gone away.

[15 minutes 6 seconds][Customer] : I'll pay the hospital cover since on, but on and off for years.

[15 minutes 5 seconds][Agent] : So that's OK.

[15 minutes 11 seconds][Customer] : But then there was a gap entry we didn't pay and I don't know how many gaps, how big the gap was.

[15 minutes 11 seconds][Agent] : Do how many years that was, do you know if there's any like loading on the current policy? Do you know that?

[15 minutes 20 seconds][Customer] : No, I don't know. No.

[15 minutes 22 seconds][Agent] : OK, well, I mean what I can do here for you, do you think it's more likely that you have held it for 10 years or more likely that you haven't because we'll go which way you think it's more likely.

[15 minutes 33 seconds][Customer] : Well, like I, I've had it for 10 years.

[15 minutes 37 seconds][Agent] : OK, continue.

[15 minutes 37 seconds][Customer] : Oh **** I'm 54.

[15 minutes 41 seconds][Agent] : Yeah, so, but it hasn't been continuous that you're saying, right?

[15 minutes 45 seconds][Customer] : Well, I, I can't answer that.

[15 minutes 49 seconds][Agent] : OK, look what I'll do.

[15 minutes 49 seconds][Customer] : So I don't know what when she paid or she dropped it and then started it again when I don't know, I I didn't look after that sort of the stuff.

[15 minutes 55 seconds][Agent] : OK, look, that's understandable. What I'll do for you then Jared is I'll, I'll just put the maximum loading based on your age just because we can't obviously put, you

know, less loading without knowing those details. But I will give you reassurance by telling, telling you that once we obtain a transfer certificate from AHM, which we can do on the back end should you come across, we'll then modify that to be whatever the correct loading is. So when I give you this quote, I will give you the quote with Max loading and tell you how much of that is because of loading. So you'll know how much could potentially go away provided if that's the case. OK, OK, Perfect. And, umm, what we can also do, we can also set policies up to start a future date. So that means that, you know, we can give it enough time for us to get that information that by the time the start date occurs, that will be rectified before you have to make a payment. OK.

[16 minutes 27 seconds][Customer] : Yep, Yeah.

[16 minutes 44 seconds][Agent] : Absolutely.

[16 minutes 42 seconds][Customer] : Can you, can you e-mail me a copy of that so I can read over it?

[16 minutes 45 seconds][Agent] : Yeah, Definitely.

[16 minutes 46 seconds][Customer] : And then if I choose to swing over, I can ring back?

[16 minutes 50 seconds][Agent] : Yeah.

[16 minutes 50 seconds][Customer] : Because then when I'm at a place where I can see the bright paperwork, I can then go, Oh well, good or it's not good.

[16 minutes 57 seconds][Agent] : Absolutely. So obviously, just to clarify, we're not taking anything out today.

[17 minutes 1 seconds][Customer] : No, I know. It's it's it's a quote.

[17 minutes][Agent] : We're just gonna send that to you via e-mail and then we'll get the call back happening.

[17 minutes 5 seconds][Customer] : Yeah.

[17 minutes 4 seconds][Agent] : Yeah, absolutely. Well, that's no problem. Just wanted to run that past you, so that's all good. So put that one down there and I'll just confirm. Sorry. Umm, do you reside in Victoria, Jared?

[17 minutes 15 seconds][Customer] : Yep.

[17 minutes 16 seconds][Agent] : OK, perfect. No problem. All right, Now with this one here, as you may be aware, you may be eligible for the Australian Government rebate as it's income tested. So what I'll do for you is I'll just read out the levels of income you could fall into and if you let me know which one that is, I'll include that rebate in the quote for you. OK, OK, perfect. So we'll start with the 1st 2, which is 93,000 or less per annum. Would you be within that bracket, Jared?

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

[17 minutes 39 seconds][Agent] : Perfect. So I'll get you the maximum rebate then. There we go. And what I can also do for you is I can include a 4% discount if we leave the potential payment method as direct debit, which is what it is by default. Would you like me to include that as well?

[17 minutes 53 seconds][Customer] : Yeah, of course.

[17 minutes 55 seconds][Agent] : Any discounts?

[17 minutes 54 seconds][Customer] : I Yeah, yeah.

[17 minutes 56 seconds][Agent] : Good, right. So I'll do that there. So if you're looking at the 750 excess for the silver Plus hospital with the starter extras on a monthly basis, you are looking at a premium currently of \$351.48. However, \$124.76 of that is because you have the 48% loading. So that has the potential to go away once we confirm whether or not you have the loading. OK.

[18 minutes 27 seconds][Customer] : That works out to be about what, 200 a month?

[18 minutes 29 seconds][Agent] : So yeah, well it yeah, once you take that 124 off, that's right, you're looking at over 200 / 200 there if that's taken off.

[18 minutes 40 seconds][Customer] : Yeah, I think that's a bit rough for it. I'm paying.

[18 minutes 43 seconds][Agent] : So it could be that you do have no loading if that is the case. Yep.

[18 minutes 49 seconds][Customer] : I'm just trying to get the bank up reception but not paid it.

[19 minutes 9 seconds][Agent] : OK, there we go. Put that there. So I'll calculate exactly how much it would be for you. OK, so three 5148 -, 120, four 76. So it'll be 2/26/72 without loading.

[19 minutes 32 seconds][Customer] : Yeah.

[19 minutes 34 seconds][Agent] : So what we could look at doing is if that 2/26/72, you know, without loading, that sounds like that would be right.

[19 minutes 42 seconds][Customer] : What does that come down to per week?

[19 minutes 42 seconds][Agent] : We could per week up a week. Yeah. Let me have a look. I'm gonna change that to weekly. Well, your weekly amount with the loading included is \$81.11, which \$28.79 and that is loading, which means you'd be looking at. Let me have a look.

[20 minutes 13 seconds][Customer] : Yep, so I'm paying but it's just ***** 5240.

[20 minutes 4 seconds][Agent] : 8111 -, 2879 fifty 232 a week without loading yeah OK, so it's if you factor in that there's no loading, which it sounds like there might not be, then it looks like we are a little bit cheaper for you than there. So that that's some good news. Of course. Umm, I mean with that one as well, not only would you be getting a little bit of a cheaper premium if that does work out that that's the case, we also have a promotion going that I wanted to let you know about as well just before we do finalize or you know, let you go there, umm, whichever way. But, umm, basically the promotion means if you do come across from hospital and extras from another policy, uh, from another provider, sorry, umm, we will give you 2 things. First of all, you get a discount. So in this case, because you'd be signing up before the end of May, you'd be looking at a discount getting applied after the 31st of July, which would be a \$200 discount. So that'll get credited to your account if you're choosing. And then that will go towards your future payments, of course. So that's, that's that one there. But on top of that, your two and six month waiting periods for extras will be waived. So if there's anything that you don't already have under continuity, say any extra annual limits for example, we'll waive them those two and six month waiting periods, OK.

[21 minutes 31 seconds][Customer] : Yep.

[21 minutes 30 seconds][Agent] : Yeah, OK. How is all of that sounding for you?

[21 minutes 33 seconds][Customer] : Yeah, well, send me an e-mail and I can read through it all and go from there.

[21 minutes 37 seconds][Agent] : OK, so we still don't want to set anything up just yet. We just want to send that quote through at this point in time. Absolutely.

[21 minutes 40 seconds][Customer] : No, no, I just want to compare, do a comparison and I'll just check my paperwork when I get back to where it is.

[21 minutes 44 seconds][Agent] : When I get back to where it is, did you want me to quote, send the quote through on a monthly or weekly basis now?

[21 minutes 52 seconds][Customer] : Hey, it all doesn't matter. I can do the math.

[21 minutes 54 seconds][Agent] : OK, Well, since since you're getting it taken out on weekly, I can definitely change that to weekly for you. And I've got that up here now anyway. So we'll change that to the 8111 just because that's what you currently have. 05232 with nobody. OK. And what was the, umm, best e-mail address to send that through to you? Mm Hmm mmhmm59@hotmail.com okhotmail.com Beautiful. I'll send that through to you now. That's gonna be there for 30 days. Uh, Jared. So, umm, once you're ready, once you've gone through everything, feel free to call back and ask for me. My name's Adam once again, so it can be your point of reference.

[22 minutes 20 seconds][Customer] : Jadoublezaforapplefortom69@hotmail.com Yeah, I'll just put that on the e-mail mate.

[22 minutes 41 seconds][Agent] : Umm, the email's pre sent so I don't actually type it up manually, but umm, what I'll do is I'll also arrange a call back for you if I haven't heard from you in about, uh, just over a week. OK. Yeah.

[22 minutes 52 seconds][Customer] : Yeah, righto.

[22 minutes 53 seconds][Agent] : But yeah, if you do call back, just ask for me and I will transfer you across. Thank you for that, Jared.

[22 minutes 57 seconds][Customer] : Alright mate, See ya.

[22 minutes 58 seconds][Agent] : Have a good one. Bye.

[22 minutes 59 seconds][Customer] : Bye.