

[1 seconds][Agent] : Hello.

[1 seconds][Customer] : Hi Kayla, how are you?

[2 seconds][Agent] : Hi. Good. How are you?

[4 seconds][Customer] : I'm good, thank you. I've just got my phone, the line. She's got her own policy with us. She just mentioned that she is a full time carer for her partner who can't speak at the moment because he's had his learning drivers. Something pulled out. I don't know. She said something. She said he can't talk anymore.

[22 seconds][Agent] : Yeah, OK.

[24 seconds][Customer] : She wanted to actually join their policies, but with her current policy that she has we at a joint life insurance, So she wanted to speak to the sales department about purchasing a policy for him.

[36 seconds][Agent] : Yeah. And it was that for funeral insurance that she was after. Yeah.

[38 seconds][Customer] : Yes, Yes, she's at the funeral cover.

[41 seconds][Agent] : Alright. Beautiful. Yeah. No worries at all. I'm happy to help you if you want to put her on through. And I'll go through everything she needs to know as well.

[47 seconds][Customer] : All right, wonderful. Thank you, Kayla.

[49 seconds][Agent] : That's OK.

[49 seconds][Customer] : I'll transfer her in 321.

[53 seconds][Agent] : Hello. You're speaking with Taylor from Real Insurance. How are you?

[58 seconds][Customer] : Yeah. Good.

[59 seconds][Agent] : That's good. Look, I'll just let you know firstly that all our calls are recorded. Any advice I provide is general in nature, may not be suitable to your situation. So basically my colleague Jasmine has explained the situation About what? What's going on, that you're wanting to set up a funeral cover for your partners. Yeah, I'm sorry to hear that. He's gone through. He's, he's said he's umm oh. She's advised that he's had some surgery and he's lost his voice. Oh, Paul, is he doing OK?

[1 minutes 8 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. No, he's fine.

[1 minutes 31 seconds][Agent] : Oh, well, that's good. Yeah. Look, I'm more than happy to organize that and arrange that with you. So what I'm going to do is I'm just going to take down his details and I'll take you through the funeral cover and run through some pricing just so I can do that. We'll just start with your partner's name. What's their first name, please? Michael. And what's Michael's surname? So COUCHY. Yeah. Thank you. And what's Michael's date of birth?

[1 minutes 43 seconds][Customer] : Yes, Michael COU, CH4 24950.

[2 minutes 4 seconds][Agent] : Thank you. Is he also an Australian resident? Brilliant. Thank you. Yeah, Yeah, I think he's held held a policy with us previously too. So the address here, NI 19 Whiting St. Toluga, QLD 4680, is he still living there? Is that your mailing address too?

[2 minutes 13 seconds][Customer] : Yes, yes, yes, yes, yes.

[2 minutes 24 seconds][Agent] : OK. Beautiful. Alright. No worries at all. So what what's made you interested to start looking into some funeral insurance cover there for Michael as well there?

[2 minutes 34 seconds][Customer] : It was in a funeral plane, but it's all closed down. So I just it was in my real insurance follow.

[2 minutes 37 seconds][Agent] : Yeah, yeah, of course. So what we'll do, we'll find something that's going to be suitable for you and then we can get the policy organized once we find something that's suitable.

[2 minutes 52 seconds][Customer] : None.

[2 minutes 52 seconds][Agent] : So what we do is we get you to choose cover from \$3000 up to \$15,000. So whatever you end up insuring him for, that's the amount that the family receives when he passes away to then of course, look after what his final wishes are going to be. I'll just explain the waiting periods, umm, that we've got in place too. So for the 1st 12 months of the cover, Michael will be covered for accidental death and accidental serious injury only. And then after the first 12 months, it covers him for death. Use any calls thereafter. Now not only is he covered if he passes away, but there's a living benefit called a terminal illness benefit. Which means that after holding the policy for 12 months, if Michael was first diagnosed with the terminal illness with 12 months or less to leave by medical practitioner, whatever insured for it just gets paid out to him whilst he's still

living. So if there's any medical bills or he wants to leave that money behind, let's say to you for example, that money can be used for however he needs to at that point in time. Now when he turns 85, so we there, we no longer charge anymore, he's still covered. And then we put a 25% bonus cover. All the other alternative is when he turns 85, there's something called an early cash option where he can choose to end the cover and we would pay 75% of the federal insurance benefit. Now the premiums are level, so they're not designed to go up as he gets older. They're designed to stay the same year on year. And you can also find information about our premium structure on our website too. Do you have any questions, Sarah, that sounding straightforward so far for you?

[4 minutes 31 seconds][Customer] : Yeah, it's all good.

[4 minutes 32 seconds][Agent] : OK. What, what level of cover did you have in mind that you wanted to look at for him? From \$3000 up to \$15,000 cover there, Martha 15,000. Yeah, sure. Let's have a look. All right, so we'll go through 15,000. OK, Sorry, sorry. Taking a bit of time for ladies quotes. Umm. Now we triple the cover in the event of an accidental death to \$45,000. So Michael's fortnightly premium, it's \$50.31 every two weeks. Is that doable?

[4 minutes 40 seconds][Customer] : I'm gonna be, I'm gonna be the payee.

[5 minutes 13 seconds][Agent] : You're going to be the payee. Is that doable for you there, Martha? Yeah. All right, perfect. So what I'm going to do next is I'm going to grab your details now. So I'm just going by based on the policy that was set up previously. We've got your full name as Martha Jones dot. Date of birth is the 9th of February 1963. Yep beautiful. Now the contact number I have here is 0487122659 is that your best contact number? Yep beautiful. And then e-mail, I have is Martha, John. Sorry, Martha, j.63@hotmail.com.

[5 minutes 30 seconds][Customer] : Yes, yes, yes, yes.

[5 minutes 55 seconds][Agent] : Perfect. Just a couple of questions I'm going to ask you as well. Because you're setting up the policy on behalf of your partner, can I please confirm you're authorized to purchase the policy on behalf of the insured? Yeah. Can I just confirm that you're authorized to purchase the policy on behalf of Michael? Yep, no worries. All right, beautiful. Now lastly, I'll just let you know that you may pay more in total premiums over the last of the policy than

the benefit amount. Please be aware this insurance does not have a savings or an investment element. So if you cancel outside of the 30 days, your cover will stop and you're not received anything back unless you are eligible for and Michael chooses the early cash back offer. Thanks for listening there. So what I'll do for you today is I'll get Michael covered on that \$15,000. That's \$50.31 per fortnight. What we're going to do is we're going to distribute all the policy documents via post.

[6 minutes 55 seconds][Customer] : What is the I50? And I'm 48.

[6 minutes 55 seconds][Agent] : Yeah, so it could be the age, like you're you're younger than him, aren't you? Yeah, you're you're yeah, your age.

[7 minutes 3 seconds][Customer] : Thank you.

[7 minutes 7 seconds][Agent] : So that's you. You are 61. So. Yeah. So because he's 63, he's pregnant is just a little bit different because he's two years older than you.

[7 minutes 15 seconds][Customer] : Yeah, OK.

[7 minutes 20 seconds][Agent] : No worries. Of course it's worth asking. No worries. Are you still happy, 15,000? Does that work for you as well? For you.

[7 minutes 28 seconds][Customer] : Yes.

[7 minutes 28 seconds][Agent] : OK, no worries at all. All right, well, when when did you want to start with the first payment that's going to be most suitable for you?

[7 minutes 36 seconds][Customer] : What date is the other one Take down out on the my back my my one on this one.

[7 minutes 34 seconds][Agent] : You're wanting to have a look what, what day your your payment comes out at the Do you mind if I pop you on a pardon?

[7 minutes 43 seconds][Customer] : So on the OK, there's one tomorrow, there's one tomorrow.

[7 minutes 55 seconds][Agent] : Are you wanting to do tomorrow or when? When did you want to start with your first payment?

[8 minutes][Customer] : Start on the.

[8 minutes 5 seconds][Agent] : Are you wanting to start from a fortnight from tomorrow? Is that when you get paid? How do you get paid?

[8 minutes 9 seconds][Customer] : Yeah, fortnightly.

[8 minutes 9 seconds][Agent] : You get paid weekly or fortnightly. Well, so if we do a fortnight from tomorrow's date, then that the next payment would be the 10th of July.

[8 minutes 11 seconds][Customer] : Fortnightly, yes.

[8 minutes 20 seconds][Agent] : OK, All right, no worries. Now I don't have access to your, your payment details. So do you want to set it up through your bank account or do you prefer to use a debit or credit card?

[8 minutes 31 seconds][Customer] : Would I done it through? Yeah. Would I debit? It automatically comes out of my couch.

[8 minutes 39 seconds][Agent] : OK. Do you mind providing those details if that's all right? I just don't have access to your details just for confidential reasons. They. So if you're wanting to use from the bank, we just need to obtain all the cards.

[8 minutes 48 seconds][Customer] : From my card, yeah.

[8 minutes 52 seconds][Agent] : Yeah, that's fine. All right, no worries. Give me one moment. All I have to.

[8 minutes 56 seconds][Customer] : Can you do that through the bank?

[8 minutes 58 seconds][Agent] : You can, of course you can. You can set it up from your bank or you can use a debit or credit card.

[9 minutes 3 seconds][Customer] : Yeah, from my bank. So it automatically comes out. I don't use it, you know access to it.

[9 minutes 9 seconds][Agent] : Yeah, Yeah, that's fine. Alright. What I'll do is so for us just to set it up through your bank account there. Do you mind just confirming just the BSc and the account number only there, please?

[9 minutes 20 seconds][Customer] : Hang on, let me keep into it.

[9 minutes 21 seconds][Agent] : Yep, that's alright, of course.

[9 minutes 22 seconds][Customer] : Next, I've got to get into my banking account.

[10 minutes 15 seconds][Agent] : Yep, 084662. Yep. 888, Yep. Oh, sorry. So 888 And then what

were the next numbers after the 888 there, please?

[10 minutes 13 seconds][Customer] : The number is the BSB 084662 and the account is double 888 423223 4/2 4/2 No, no, no, no.

[10 minutes 44 seconds][Agent] : 4/3 4342 No, no, sorry. I'm getting it mixed up.

[10 minutes 54 seconds][Customer] : Triple 3398.

[10 minutes 51 seconds][Agent] : 4/2 3398 OK, beautiful. Thank you for that.

[11 minutes 1 seconds][Customer] : What is it? What?

[11 minutes 2 seconds][Agent] : So is it 888?

[11 minutes 6 seconds][Customer] : Mm, Hmm.

[11 minutes 4 seconds][Agent] : Is that 423398? Yeah. And then I've got it down as the account name is Martha. Join dot. Perfect. Is that just an ordinary savings or a check account?

[11 minutes 8 seconds][Customer] : Yes, yes, that's the savings.

[11 minutes 20 seconds][Agent] : Now I've got Michael's e-mail is michaelcouchy60@gmail.com. Do you prefer us to send out an e-mail to Michael or to you?

[11 minutes 30 seconds][Customer] : It's amazing.

[11 minutes 31 seconds][Agent] : To you. OK, let me just get that changed. I don't know why it didn't copy over. Give me a second. Let me change that over. Actually, I could just get you to rate it out for me rather than me going back and forth. Can I just get you to confirm your e-mail address again?

[11 minutes 31 seconds][Customer] : OK, marthaj.63@hotmail.com.

[11 minutes 49 seconds][Agent] : J Perfect. And then do you want me to leave Michael's number here is 0487122651 to save his number?

[12 minutes][Customer] : Yes, yes.

[12 minutes 4 seconds][Agent] : OK, perfect. So I'll do a recap. So we're going to get Michael covered on the \$15,000 policy. So that's \$50.31 per fortnight and then coming out the first payment on the 10th of July. Are you happy to continue with all that? All right, perfect. All I've got left to go is just the terms and conditions. It doesn't take me long at all. It just takes me a few minutes to read to you. At the end.

[12 minutes 18 seconds][Customer] : Yeah, Yeah.

[12 minutes 28 seconds][Agent] : You've just. Yep.

[12 minutes 28 seconds][Customer] : Well then so that ordinarily just comes when my I go in, it comes out of the bank.

[12 minutes 34 seconds][Agent] : Yeah, that's right. So when? So we're going to do the 10th of July and then it's just going to come out every four, not on the 10th for you.

[12 minutes 38 seconds][Customer] : No, that's good. That's good.

[12 minutes 42 seconds][Agent] : Beautiful. You're happy to continue with all that?

[12 minutes 42 seconds][Customer] : Yeah, yeah.

[12 minutes 46 seconds][Agent] : Yeah. Perfect. All right, well, what I'll do. Let's start reading this out and then I've got a question at the end for you to answer and then we're all done and Michael's covered from today.

[12 minutes 56 seconds][Customer] : Yes.

[12 minutes 57 seconds][Agent] : Great, thank you. So it says thank you Michael Crouchy. It is important you 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 covers issued by Hanover Life of Australasia Limited who will research with Hanover. Hanover has arrangement with Greenstone Financial Services Trading is real insurance issue and arrange this insurance on its behalf. The answers to the application questions and any related documents form the basis of your contract of insurance and Handover allows, upon the accuracy of the information you provided when assessing the application, hand over to a target market determination for these products, 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 they share with other Australian service providers for the purpose of administering your policy or handling claims claims. Our privacy policy tells you more, including how to access and collect information and lodge complaints about breaches of privacy. By

agreeing to this declaration, you can send to be contacted by us in relation to other products and services and you can opt out of this at any time. By contacting us you have agreed to take out a single real funeral cover with the following cover so Michael Couchy is covered for \$15,000 in the event of death. In the case where death is accidental or if you suffer a defined accidental series injury, the benefit amount will triple. Covers for accidental death only for the 1st 12 months of cover with death finding cause or diagnosis of a terminal illness cover thereafter. Accidental Series Injury cover for each life insured under age 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 a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you will no longer have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or an investment component. You can end your cover anytime by contacting us. If you stop paying your premium so we may end your cover, but we will give you notice before doing so. If cover enterprise to age 85, no benefits payable and there's no refund of premiums after the cooling off. If you so. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that day and you'll not be required to pay any for the premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insured ends on the day price their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point your total premium your first year of cover is \$50.31 per fortnight. Your premiums are level, which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rates applying to your policy. The 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 over the life of the policy. Included in your premium is an amount payable to real insurance of between 32% and 59% calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Master John dot which also debit from and have provided to us. We may provide re communications to you by 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 by mail, you can update your communication preference any time. The policy documentation PDFSC will be mailed to you and if you have 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 that you need. You have a 30 day cooling off. When you may cancel your policy in. Any premium you may have paid will be refunded the form unless you've launched a claim there. Risks associated with replacing policies as your new policy may not be identical to your existing cover and we recommend that you do not cancel that. Do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaint to process which you can access to any time by contacting us. Full details are available online and in the documentation we're sending you. Thank you for holding and being so patient with me. I really appreciate that in your time as well and listening. I've just got one final question then we're all done. So the question I asked you understand and agree with the declaration. Is there anything that you want me to read out or clarify for you? Or do you have any questions regards to the cover?

[17 minutes 38 seconds][Customer] : No, it's so good.

[17 minutes 47 seconds][Agent] : OK, no worries at all. Everything I've gone through, it's been straightforward for you so far today.

[17 minutes 52 seconds][Customer] : Yeah, and maybe I'm not. Yeah. How much is I'm insured for?

[17 minutes 53 seconds][Agent] : OK, how? How much you insured for? I think it's someone to have a look into that for you now. Of course. Yeah, no worries at all. So just before I accept this one, do you understand and agree with the declaration of regime? OK, no worries. I'll get someone to have a look at your policy. I'll just pop you on a short hold and I'll get someone to have a look just to see how much cover you've got at the moment too. OK, Thank you. I won't be a SEC.

[18 minutes 58 seconds][Customer] : Hello. How are you?

[18 minutes 57 seconds][Agent] : Hello, good. How are you?

[19 minutes][Customer] : I'm well, thanks.

[19 minutes 1 seconds][Agent] : That's good. I'm so I've got a customer on the line. Her name's Martha, so don't jump into this one. I'm just going to bring up a I'll bring up this customer's details for

you. Just want to know how much she's currently insured for. So I've just set up the her partner with her and she just wants to enquire about her policy.

[19 minutes 20 seconds][Customer] : OK.

[19 minutes 21 seconds][Agent] : So her name is Martha Jones.

[19 minutes 27 seconds][Customer] : Yeah, Dodge is it DODDO Double D Thank you.

[19 minutes 23 seconds][Agent] : So just Martha and then Joan as Jo, Joan and surname's dot DO double D All right, the ninth of the 2nd 63.

[19 minutes 39 seconds][Customer] : And Master's date of birth 230. Perfect. I think I got it. Here it is. Pending lamps. So. Oh, wait, has she got 1 lamps and then this one's pending? OK, but it says that you're in it.

[19 minutes 55 seconds][Agent] : Oh, does it?

[19 minutes 57 seconds][Customer] : Is that maybe because you've set up the partners one?

[19 minutes 59 seconds][Agent] : Yeah, maybe I'll, yeah, should have be. I'm out of it now, so not sure. It says I'm in it.

[20 minutes 6 seconds][Customer] : Yeah, it's I'll send it to on teams. Actually, just so you can see it says this lady is being handled by Kayla. It can only be opened by one person at a time.

[20 minutes 13 seconds][Agent] : What I'll do, Let me just try and jump into it and jump out and see if that's going to do anything.

[20 minutes 18 seconds][Customer] : If you can.

[20 minutes 19 seconds][Agent] : Yes.

[20 minutes 19 seconds][Customer] : Thank you so much.

[20 minutes 20 seconds][Agent] : Alright, let's have a look.

[20 minutes 22 seconds][Customer] : Evolve.

[20 minutes 23 seconds][Agent] : Yeah, it's a pain because I never even jumped into that lead, which is weird because I all I did was set up the policy for her partner. That's so weird. All right, I'll jump out to see if that helps.

[20 minutes 29 seconds][Customer] : Yeah, thank you. I'll give it a try again in a minute. Oh, it's

letting me.

[20 minutes 45 seconds][Agent] : Yay.

[20 minutes 46 seconds][Customer] : Here we go.

[20 minutes 46 seconds][Agent] : Thank goodness.

[20 minutes 49 seconds][Customer] : So I'm in now. And did Martha confirm any ID for herself?

[20 minutes 52 seconds][Agent] : Yeah, she did. She's confirmed everything because she's got the policy organized for Michael.

[20 minutes 58 seconds][Customer] : Uh, perfect, thank you. I should've known that anyway with you. So we got full name, date of birth, address, contact e-mail. And she did say she has funeral insurance with us now too.

[21 minutes 7 seconds][Agent] : Yes, she did, yes.

[21 minutes 8 seconds][Customer] : Thank you.

[21 minutes 8 seconds][Agent] : So I'm trying to remember. Yes, but she has.

[21 minutes 11 seconds][Customer] : Whenever you're ready can pop it through. Did you want me to put it back after or?

[21 minutes 14 seconds][Agent] : Oh no, I'm all done with her now, so it's all good.

[21 minutes 16 seconds][Customer] : OK. Thank you.

[21 minutes 17 seconds][Agent] : Alright, Awesome 321.