

[12 seconds][Customer] : Hello.

[13 seconds][Agent] : Good afternoon, Lambert. My name is Brendan. I'm calling from Real Insurance. How are you today?

[18 seconds][Customer] : Yeah, I'm good. How are you?

[20 seconds][Agent] : I'm good. Thank you. Thank you for asking. Now, the reason for my call today is that we have received your expression of interest online with regards to our funeral insurance. Yeah, yeah, that's correct.

[32 seconds][Customer] : Yeah, for actually I'm looking for the family insurance, funeral, funeral, funeral, family insurance.

[46 seconds][Agent] : Yeah, that's it. That's correct. So this is the umm, funeral insurance.

[50 seconds][Customer] : Yes.

[51 seconds][Agent] : Mm hmm. Is that what you will offer?

[54 seconds][Customer] : Uh, uh, we are. Me, my partner and the two children. Yeah, that's it.

[59 seconds][Agent] : Mm hmm, Yep. And so if you don't mind me asking as well, how old are your children there? Mm hmm mm hmm is 12. Oh OK, not a problem there.

[1 minutes 7 seconds][Customer] : Umm me I'm 44, my wife my wife is 50 2 and my daughter my daughter is 6 years six years and the and the my son is three years.

[1 minutes 38 seconds][Agent] : Yep. Well, lament. Firstly, can I just say all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Now let uh, lament. Could I have you confirm your full name and your date of birth please? Yep.

[1 minutes 56 seconds][Customer] : My full name is and my date of birth is 20 February 1978.

[2 minutes 7 seconds][Agent] : Yep, and can I confirm that you are a male Australian resident? Yep, wonderful. And now Lambert umm, to advise me. Do you uh, do you require a translator at any by any chance do you speak another language? Yep, umm would are you able to perfectly understand me there? Yep. And so you you wouldn't like for a, you know, translator as well that we can definitely do that as well. If you find that that's more helpful. OK, not a problem there. And so then there, Lambert, for any forms that we do send out to you, could I please have your address starting

with your post code please?

[2 minutes 27 seconds][Customer] : Oh yes, yeah, no, no, I don't understand the right four.

[3 minutes 7 seconds][Agent] : So that was 4 holesgate.

[2 minutes 58 seconds][Customer] : Holgate Lane Breakview SA 5451 fourteen Howgate is HOWECATE. So Howgate. Howgate. Yeah, right.

[3 minutes 16 seconds][Agent] : So HOWEGAT Yeah, so I'm so I'm so sorry there Lamb. Could you just spell that again please? Mm, Hmm. Yep, Yep. Yep. Hmm. Mm.

[3 minutes 29 seconds][Customer] : Yeah, it's H #4 and the the street name is Howgate it, which is H for Humble, O for O Audit, W for Wing, E for ***** J for German, A for A for Alpha, T for Tiger, E for Elephant.

[4 minutes 18 seconds][Agent] : Yep, wonderful. And that was lame. Was it all right? And could you confirm your post code for me, please?

[4 minutes 25 seconds][Customer] : Yeah, 6114.

[4 minutes 33 seconds][Agent] : 61 14. OK, let me have a SO 6114 05114. OK, Thank you for that. Yep.

[4 minutes 43 seconds][Customer] : 515114 Yeah, great to do.

[4 minutes 52 seconds][Agent] : And the suburb there, please, like field.

[4 minutes 57 seconds][Customer] : Yeah.

[4 minutes 57 seconds][Agent] : Wonderful, beautiful. All right. And that's the same for the postal address. Is that correct?

[5 minutes 4 seconds][Customer] : Yes, it is.

[5 minutes 5 seconds][Agent] : Beautiful there.

[5 minutes 9 seconds][Customer] : No, it is.

[5 minutes 7 seconds][Agent] : Thank you so much for that there Lambert Alright and so just so that I can best help you here today. Lambert is there you know, you were you, you know, with the funeral insurance. Is there a particular reason as to why you're looking into it today?

[5 minutes 23 seconds][Customer] : Yes.

[5 minutes 24 seconds][Agent] : Mm hmm.

[5 minutes 33 seconds][Customer] : Pardon.

[5 minutes 27 seconds][Agent] : And was that to, you know, leave some money back for your family there or was that to leave some money back for your family there or?

[5 minutes 38 seconds][Customer] : Yeah, Just to cover in case something passed away. To cover the female, yeah.

[5 minutes 43 seconds][Agent] : Yep, of course, Yeah, of course. And I completely understand that and I can definitely help with that as well there. Lambert. Not only that, I'll provide you with the information just to ensure that you know you are completely understanding of our policy as well before you get into it.

[5 minutes 59 seconds][Customer] : OK.

[6 minutes 2 seconds][Agent] : Now, our cover is designed to provide a cash benefit of up to \$15,000 to your loved ones when you pass away. They can use the funds not only for funeral expenses but also any other final expenses like unpaid bills. 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. Now Linda, what that means is as an example here let's say you chose the \$15,000 to be your chosen benefit amount. In the event where your death is due to an accident, that \$15,000 will that \$15,000 sorry, will triple to \$45,000. Does that make sense?

[6 minutes 45 seconds][Customer] : If if what happened, what this situation happened? What what it will happen?

[6 minutes 51 seconds][Agent] : What was that? Sorry?

[6 minutes 51 seconds][Customer] : I mean, the situation you just told me. What what, what? What? I Northeast. I Northeast. I need, I need more explanation.

[7 minutes 5 seconds][Agent] : Yeah, of course.

[7 minutes 10 seconds][Customer] : Uh huh. Yeah.

[7 minutes 6 seconds][Agent] : And so in the event of an accidental death, so where your death is due to an accident, mm hmm. Obviously Touchwood there and I obviously no one hopes that will

happen, but your chosen benefit will triple. So that \$15,000 becomes \$45,000 in that event, if that as an example that you if you chose the \$15,000. Does that make sense? OK, so all makes sense there.

[7 minutes 29 seconds][Customer] : Yeah, TH this, this more there. You start by the 15th.

[7 minutes 38 seconds][Agent] : No. So I was just using an example there. So yeah, I'll cover provides a cash benefit of up to \$15,000.

[7 minutes 41 seconds][Customer] : OK, OK, OK.

[7 minutes 47 seconds][Agent] : MM hmm. And so in addition, before the policy anniversary following your 75th birthday, if you were to suffer an accidental serious injuries such as quadriplegia or paraplegia, the benefit amount will also triple. Now it's easy to apply. There are no medical checks and acceptance is guaranteed if you're an Australian resident aged between 18 and 79. So Lambert, you do perfectly fall between that and so does your wife as well, as you mentioned earlier.

[8 minutes 16 seconds][Customer] : Yep.

[8 minutes 16 seconds][Agent] : However, your kids, they are just below 18, so they, they wouldn't be able to apply for our cover. Mm hmm. But I California, I can definitely get you and your wife covered here today as well though.

[8 minutes 23 seconds][Customer] : Oh, no. I, I I'm, I'm looking at the policy who which can cover the whole family.

[8 minutes 37 seconds][Agent] : Right.

[8 minutes 41 seconds][Customer] : No.

[8 minutes 37 seconds][Agent] : OK, so you wouldn't like to go ahead and get your you and your wife covered to you today, OK, Not a problem at all.

[8 minutes 41 seconds][Customer] : Oh, no, sorry. Thank you.

[8 minutes 49 seconds][Agent] : No, that's OK. Thanks for that. There Lambert. Have a wonderful rest of your day.

[8 minutes 53 seconds][Customer] : You too. Thank you. Bye.

[8 minutes 54 seconds][Agent] : Bye. Bye now.