

[1 seconds][Agent] : Welcome to Real Insurance. You're speaking with Paul. How can I help? Hi, Paul.

[5 seconds][Customer] : Hi, Paul. It's Christian from Customer Care. How's it going?

[6 seconds][Agent] : It's Christian from Customer Care. Goodbye. I didn't even look at the top.

[9 seconds][Customer] : No, no, you're right. I literally always do that. It's all good.

[16 seconds][Agent] : What do you got?

[17 seconds][Customer] : Yeah. So I have umm, 2 tasi uh, taipai here. Umm, I've done the full, uh, day check, you know, umm, just top to bottom or the first name, uh, sorry, full name, umm, date of birth, e-mail, etcetera. Umm, and yeah, she just asked if we could potentially look into getting her a funeral policy for her brother.

[33 seconds][Agent] : Yeah, sure.

[44 seconds][Customer] : Umm, and yeah, just said, look, I can transfer you through to sales. And she was like, yeah, can I do that, please? And now we're here.

[52 seconds][Agent] : Fantastic. And is she willing to organize that for him or did she not get that far?

[56 seconds][Customer] : I didn't quite get that far.

[1 minutes 1 seconds][Agent] : Sure, OK, I'll uncover that myself. But that's perfect. You're welcome to drop room when you're ready.

[58 seconds][Customer] : From the sounds of it, that would be the case, but yeah, perfect. OK, I'll, umm, I'll do that. Just one moment.

[1 minutes 11 seconds][Agent] : Cool.

[1 minutes 13 seconds][Customer] : Very good. 3210 that didn't work. Bad. OK, here you go.

[1 minutes 21 seconds][Agent] : Cool. Welcome to real insurance department with Paul. Is this too touchy?

[1 minutes 28 seconds][Customer] : Yes, bye. Good.

[1 minutes 30 seconds][Agent] : Hi. How are you?

[1 minutes 32 seconds][Customer] : Thanks.

[1 minutes 33 seconds][Agent] : That's good. My colleague Christian tells me that you're looking to get some information about funeral insurance for your brother, Is that right?

[1 minutes 41 seconds][Customer] : Ah, yes.

[1 minutes 43 seconds][Agent] : Great, I'm happy to help you out with that. He's probably stayed at the right place. So I'll start off by grabbing some information that I'll need from your brother to be able to give you a quote for him. Umm, And from there we can talk a little bit more about how to work for him as well. So can I just start off with the phone number for you, please? Yep, Yep.

[1 minutes 52 seconds][Customer] : Yep, 0468944084.

[2 minutes 11 seconds][Agent] : Thank you. Great. Thank you. And I'll grab your brother's name. Yep. And his surname?

[2 minutes 22 seconds][Customer] : Niko, yeah, hang on a SEC.

[2 minutes 38 seconds][Agent] : Sure.

[2 minutes 44 seconds][Customer] : It's Scanlon SCANLEN.

[2 minutes 51 seconds][Agent] : Yep, SCANLEN. Is that right?

[2 minutes 57 seconds][Customer] : Sorry.

[2 minutes 58 seconds][Agent] : Is that SCALEN? LAN at the end.

[3 minutes 3 seconds][Customer] : Scanlan, scan SESCOANLAN Yes.

[3 minutes 13 seconds][Agent] : OK, thank you. And I'll grab his date of birth please, first of the 10th 1971.

[3 minutes 19 seconds][Customer] : First of the 10th, 1971 Yes.

[3 minutes 26 seconds][Agent] : Thank you. And can I confirm that he's an Australian resident?

[3 minutes 32 seconds][Customer] : Yes.

[3 minutes 33 seconds][Agent] : Thank you. So what's made you interested in looking at some funeral cover for your brother today? Sure. Are you wanting to help him pay for this one as well or is he going to be paying for this himself?

[3 minutes 40 seconds][Customer] : Oh, just looking up for him. No, I'm paying for it myself.

[3 minutes 54 seconds][Agent] : No worries.

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

[3 minutes 55 seconds][Agent] : You can definitely do that as the payee purchaser.

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

[3 minutes 59 seconds][Agent] : So that being said, you're able to take out anywhere from 3 to \$15,000 in the funeral cover for him. How much do you think you'd be looking for?

[4 minutes 9 seconds][Customer] : How much is it, Sir?

[4 minutes 11 seconds][Agent] : \$3000 is the minimum cover and up to \$15,000 is the maximum cover you can take out. So this is the amount that is paid out if he passes away for you guys to cover the funeral cost. So how much would you like to have for him?

[4 minutes 10 seconds][Customer] : Hmm, 15.

[4 minutes 27 seconds][Agent] : The 15,000? No worries, I can give you some pricing on that.

[4 minutes 29 seconds][Customer] : Oh yeah. I'll just need a pricing for the 15th for now.

[4 minutes 34 seconds][Agent] : Sure. Yeah, no worries. And I can let you know what some low levels of coverage if it's not going to be manageable on your budget. So we can play around with if you can until we find a nice balance of something that's affordable for you, but also the good enough now to have for him.

[4 minutes 39 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes 47 seconds][Agent] : Umm, can I just also ask you, so when it comes to funeral cover thing, you've already got a cover with us for yourself, is that right? Yeah, no worries. So you should have an understanding of how this cover works, but just give you a quick refresher. So your first 12 months of cover, Fenika, he's going to be covered for accidental death and accidental serious injury. Only after the first 12 months, he's going to be covered for death due to any cause at all. OK.

[4 minutes 57 seconds][Customer] : Yes, yeah.

[5 minutes 20 seconds][Agent] : Now we also include a terminal illness benefit on the policy. So it means that if after the policy's been held for 12 months, if he is first diagnosed with a terminal illness, which is 12 months or less to live diagnosed by a medical practitioner, we pay the claim out in full while he's still living to help towards things like his medical expenses or even making Funeral

arrangements in advance. OK, now the premiums are level, which means they're designed to stay the same price each year and not keep getting more expensive as he gets older. Now the amount that's paid out on his passing is going to be the amount you choose instead. If it's an accidental death, however, you will pay triple that benefit amount. So it's a \$15,000 cover, yet 45,000 paid if it's an accidental death. OK, now we'll include all this for \$32.29 per fortnight for him. So that's \$15,000 coverage paid if you wish to pass away or in the event of terminal illness, or 45,000 if it's an accidental death. How does that sound? Is that an affordable and a suitable amount to you? Yeah, \$32.29 a fortnight. Is that affordable?

[5 minutes 45 seconds][Customer] : MMM MMM OK MMM 5249 MMM umm, might go a little bit lower, like 10.

[6 minutes 51 seconds][Agent] : Of course. Yeah, definitely. How much would you want to spend on his by funeral insurance per fortnight, \$2025 a fortnight? Yeah, yeah, Perfect. Well, if you did \$10,000 cover, it's \$21.53 a fortnight. Are you happy with \$10,000 cover?

[6 minutes 59 seconds][Customer] : A fortnight, maybe 2025 dollars Fortnight around yeah round that price OK, yeah, that's yeah yeah, 10,000 is fine.

[7 minutes 19 seconds][Agent] : Great, no worries, let's organize that for him today so he'll be immediately covered over the phone from now and I'll send you through some policy documents to look at. You'll get an e-mail copy right away within about 20 minutes and a positive copy of the policy documents in about 5 days. Where should I be posting the policy documents to? Yeah, what's you? Umm, is it OK just to send it out to your address? OK, no worries. Does your brother live with you or received a different address?

[7 minutes 31 seconds][Customer] : Yes, ye, yes, uh, different.

[7 minutes 53 seconds][Agent] : OK, well I'll grab your home address first please. Yep. What's that?

[7 minutes 57 seconds][Customer] : Umm, 32 Eagle Ave., Eagle HEDEL.

[8 minutes 9 seconds][Agent] : Yep.

[8 minutes 11 seconds][Customer] : A A Ave.

[8 minutes 14 seconds][Agent] : Yep. No worries, 2770 post code.

[8 minutes 16 seconds][Customer] : Emerson, EMERTON, 2220.

[8 minutes 27 seconds][Agent] : Thank you. And I'll grab your brother's name please, but not his name, sorry. Your brother's address, I should say.

[8 minutes 38 seconds][Customer] : Oh, he's like he's planning on moving, so I don't know if I'll, I should give you the address.

[8 minutes 52 seconds][Agent] : OK, OK.

[8 minutes 48 seconds][Customer] : So he's do I still give you go again, planning on moving soon, so I'm not sure. Do you still want the address or?

[8 minutes 59 seconds][Agent] : Yeah, I'll grab his current address too, and then we can always update it if he moves.

[9 minutes 3 seconds][Customer] : OK? Yeah. 74 Amsterdam Amsterdam St.

[9 minutes 6 seconds][Agent] : Yep, Yep, Yep, Yep.

[9 minutes 17 seconds][Customer] : Olkhurst, 3761.

[9 minutes 24 seconds][Agent] : Thank you. That's perfect. And I'll grab the spelling of your name please. How do I spell your name again? Sorry. Yep. How do I spell that? Yep. Yep. And the spelling of your last name as well. Yeah. OK, thank you. And your date of birth. So your date of birth.

[9 minutes 37 seconds][Customer] : Sorry 2000 TUUTASI TAUAPAI E-mail address Our date of birth 20/6 11:35.

[10 minutes 11 seconds][Agent] : Thank you. OK. And what's your e-mail address? Yeah, no, I've got it now. Thank you.

[10 minutes 24 seconds][Customer] : My first name, Do I spell it out or you got it? Yeah, my first name and T at gmail.com.

[10 minutes 36 seconds][Agent] : Yeah, perfect. Alright, now keep in mind you may pay more in total premiums over the life of the policy than the benefit amount. Please also be aware that this insurance does not have a savings or investment element. So if you cancel the policy outside of the 30 day cooling off. The cover stops and you will not receive anything back unless you choose early

cash back offer. That just means that if after the age of 85, you want to end this policy or he will send this policy, he can cash out at 75% of the funeral insurance benefit amount. Now we generally collected the first payment of the policy to TASI within the next 7 days. So what in the next 7 days? Would you like the first \$21.53 to come out?

[11 minutes 29 seconds][Customer] : In the next 7 days.

[11 minutes 31 seconds][Agent] : Yeah, generally within the next 7 days. Yeah, sure. Let's do that. So next Thursday, so that's going to be the 16th of March, is that right?

[11 minutes 40 seconds][Customer] : Next week, Thursday, yeah. Is that so? So this Wednesday or it's Wednesday? Yeah.

[11 minutes 53 seconds][Agent] : OK, sure, that's OK, we can do this Thursday pushed out that one extra day for you. It's not a big deal. And I'll, uh, grab your card or your BSP and account number for the payment.

[12 minutes 14 seconds][Customer] : My BSB, I think.

[12 minutes 16 seconds][Agent] : Yeah, sure. Let's do that. And it's just in your name. OK. It is a savings or check account. Thank you. OK. And I'm ready for the BSP in the account. I'm the one. You're ready. Oh, that's OK.

[12 minutes 25 seconds][Customer] : Yeah, yeah, I'm just trying to find my BSB in an account, Sorry.

[12 minutes 45 seconds][Agent] : You take your time. No, no, no, that's fine. Take your time. No rush. So that's 063097 and your account number.

[13 minutes 30 seconds][Customer] : 063097 Yep and account number 212024 33.

[13 minutes 46 seconds][Agent] : Yeah, yeah, no worries. So I'll read you out your final declaration. Now there's just two questions at the end and then we're all done. So it says thank you Nicos Cameron, it's important you understand the following information. I will ask for your agreement. Today's terms at the end and your policy will not be enforced unless you agree to these terms in full. Ray of funeral covers issued by Hanover Life Ray of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services. Try to use real insurance to issue and arrange this insurance on it's behalf. Your answers to the application questions and the dated documents from

the basis of your contracted insurance and how to revise upon the accuracy of the information you've provided when assessing your application. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination. You can obtain a copy on our website. We collect

We collect Sir, your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of it administering your policy. You're handling claims now. Privacy Policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. We may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration. You can send to us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. You've agreed to take out a single wheel funeral cover with the following cover because Scanlon is covered for \$10,000 in the event of death. In the case where death is accidental or if you suffered a fine accidental serious injury. The benefit of Valu Triple covers for accident to death only for the 1st 12 months of cover with death by the causal diagnosis of the terminal orders covered thereafter accidental series and recovers. The age Life insured under age 75 starts immediately and ends in the policy anniversary following the life insured 75th birthday. Once a life insured reaches 885, 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 the server cash that option, you will no longer have a right to claim under the policy for that life insured. This policy does not have a savings or investment component. If cover ends prior to 885, no benefits payable and there's no refund of premiums after the cutting off. If you choose to retain cover beyond 835, you'll be entitled to an additional 25% of bonus cover from that date and you will not be required to pay any further premiums after the life insured 35th birthday. The bonus cover is not payable if you take yearly cash at option cover for each life insured end of the day prior to their 100th birthday, we'll pay the federal benefit and bonus cover for the life insured. At this point, the total premium for your first year covers \$21.53 per fortnight. The premium is designed to stay the same year on year and we'll let me

change the fuel to cover of the insurer adjusted premium rate to plan your policy. You may pay more in premiums than the benefit amount under the life of the policy included in your premiums and amount payable to Wheel Insurance of between 31% and 57% calculated on a level basis over the life of the policy. Your premiums will be debited from your nominated bank account in the name of Teutasi Talpaya, which you authorized to debit from and have provided to us.

[17 minutes 27 seconds][Customer] : Are you?

[17 minutes 27 seconds][Agent] : We may, yeah, we may provide written communications to you via the e-mail address you've provided to us, and this will include any vague notices you're required to provide to you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. We will send you the Welcome pack, including your policy schedule, PDS and FSG via mail. If you've provided us with an e-mail address, your policy schedule will also be about to you today. You should carefully consider these documents to ensure the product meets your needs. You have a steady day coming off. During which you may cancel your policy and any premium you may have paid and be refunded in the form of unless you've launched a claim. We have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. So do you understand and agree with the declaration of this review?

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

[18 minutes 18 seconds][Agent] : And would you like any other information about insurance now or would you like me to read any part of the PDS to you?

[18 minutes 26 seconds][Customer] : Sorry. Which part?

[18 minutes 28 seconds][Agent] : Would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[18 minutes 35 seconds][Customer] : Oh, no, no, that's fine.

[18 minutes 37 seconds][Agent] : No worries.

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

[18 minutes 39 seconds][Agent] : Well, that's all sorted. So thank you very much for choosing real

insurance for your brother's funeral cover You published. The documents are on their way. If there's anything more that we can do, please just let us know.

[18 minutes 50 seconds][Customer] : Yeah. There's one thing I want to How do I do the life insurance for myself? Wha.

[19 minutes 3 seconds][Agent] : Yeah, good question. So, umm, we just go through some health and lifestyle questions about yourself over the phone to see if you could be approved. Umm, and then from there, if you get approved, we can get you covered straight away. Umm, but yeah, it's, it's a pretty straightforward product. I can take you through a life insurance quote now. Is that something you're interested in doing now?

[19 minutes 26 seconds][Customer] : OK, yeah.

[19 minutes 33 seconds][Agent] : Sure, no worries. Give me two seconds.

[19 minutes 28 seconds][Customer] : I just wanna see, just get a quote on that if that's the case, something to look at, you know?

[19 minutes 40 seconds][Agent] : Sure, let's do that. OK.

[19 minutes 53 seconds][Customer] : Hello.

[20 minutes 6 seconds][Agent] : Sorry, just bear with me one moment. Just bringing up your profile, OK. So life insurance is determined, umm, based on your health to see if you're approved or not. But from there, if you do get accepted and once you decide to commence the policy, it's a lump sum benefit that we pay out to your loved ones if you were to pass away. So the amount that gets paid can be from \$100,000 is the minimum and it can be up to \$750,000 is the maximum. Now I'm curious to hear what's made you want to get life insurance for yourself.

[21 minutes 5 seconds][Customer] : I don't know. Is that something that I don't know? I was just thinking about? I don't. I have no idea.

[21 minutes 18 seconds][Agent] : That's OK. Well, I suppose it's about leaving money as your loved ones to help them out if something happens to you, right? So as I said, it could be from \$100,000 and up to \$750,000 in cover. So when we consider leaving that much behind the loved ones, do you have in mind you'd be thinking about leaving that money too? You're teaching fantastic, like hospital

cover and ambulance cover kind of thing. Like is that what you're looking for instead of life insurance? Yeah, right. OK. Is that more So what you're looking for? Is it perfect?

[21 minutes 44 seconds][Customer] : My children yeah you know the the health or anything that happens to myself is that like the house phone kind of stuff when you do this yeah like with my eyes and you know if anything happens that I need a person on the eye or on like getting my teeth fixed stuff like that yes do you need cover that or is that something that I don't get HTS and and the them people and.

[22 minutes 20 seconds][Agent] : OK, Yeah, health insurance is something that we're introducing to the market very shortly in the next say a couple of months, we're going to be able to offer health insurance. It's just not something that we're we've got out right now. But if you were in going to our website to real insurance website, there's an expansion of interest form there for health insurance.

[22 minutes 47 seconds][Customer] : Oh, yeah. OK.

[22 minutes 47 seconds][Agent] : Umm, so if you put in your details there that basically get in touch with you once the products available, Yeah, so they can send you out one where the health insurance is actually on the way and then you can get some quotes on that from there. But we don't currently have it in place, so I can't quite tune it yet.

[23 minutes 8 seconds][Customer] : Alright. I see. So you're not it's not ready yet.

[23 minutes 13 seconds][Agent] : Not ready yet. Next I think it next month or the month after.

[23 minutes 18 seconds][Customer] : OK, Well, that's alright.

[23 minutes 21 seconds][Agent] : No worries.

[23 minutes 30 seconds][Customer] : Yeah.

[23 minutes 22 seconds][Agent] : Well, please just keep in touch with us about the health insurance so you can go to our website and register you're interested, umm, your interest rate health insurance and then we can get in touch with you.

[23 minutes 32 seconds][Customer] : Yeah. OK.

[23 minutes 34 seconds][Agent] : No worries. Anything else to talk to?

[23 minutes 36 seconds][Customer] : No, that's it. Thank you.

[23 minutes 38 seconds][Agent] : No worries. Have a great day.

[23 minutes 39 seconds][Customer] : Yeah. Bye.

[23 minutes 40 seconds][Agent] : Thanks. Bye.