

[8 seconds][Customer] : Hello.

[10 seconds][Agent] : Hello. Hi. Hello. Hi. My name is Sunil. I'm calling you from well insurance. I'm calling in regards to your funeral insurance.

[12 seconds][Customer] : Yeah, Yep.

[24 seconds][Agent] : Sir, I can assist you further. May I have your full name and your date of birth please? Hello. Yep. And your date of birth?

[30 seconds][Customer] : Sandra Gillies into the 10th 67.

[37 seconds][Agent] : Yep. Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Can I confirm that you're an Australian resident? All right, thank you. All right, so thank you, Sandra, so I can have a better understand of why you're looking into funeral entrance today. Are you new to it or do you currently have some coverage place?

[45 seconds][Customer] : Yes, no, we're just looking for something to cover me and my husband.

[1 minutes 6 seconds][Agent] : OK no worries. So what I'll do is I'll explain the main features and benefits and run through some options with you. Umm so alcohol 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 Yep, other final expenses like unpaid bills. You can only up to five beneficiaries to receive the nominated benefit amount and if that is due to an accident or chosen, benefits will triple. In addition, there will before the policy anniversary following of 7th birthday if you were to suffer an exit. If serious injury such as chodoplegia or paraplegia, then benefit amount will also triple. It's easy to apply. There are no medical checks. If you are an Austrian resident aged between 40 and 79, acceptance is guaranteed.

[2 minutes 3 seconds][Customer] : And how much is that a month?

[2 minutes][Agent] : Do you have any questions for me so far or is OK a month? So I'll go through the quote with you once I read this other. I just need to let you know another thing as well before I go through the quote.

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

[2 minutes 12 seconds][Agent] : Then I'll tell you how many, how much will be per month or OK, OK, so, so just so you know, umm, for the 1st 12 months, uh, you'll be covered for accidental death and accidental serious injury only after the first 12 months, you will be covered for that due to any cause. In addition, there is a terminal illness benefit, which means after holding a policy for 12 months, if you were first diagnosed with terminal illness for 12 months or less to live by a medical infection, you'll pay your claim in full to help you with things like medical expenses. That sounds good. All right, so, so basically you can choose between 3000 up to 15,000. And a couple of things to note is that your payment R level, which means they're designed to stay the same as you get older. And when you reach the age of 85, your premium will see, so you have nothing more to pay and you will also automatically receive the 25% bonus cover. This will apply to your benefits. This will apply to your benefit amount. And you can also find information about premium structure on the website. And does that answer any other questions? Do you have any other questions?

[2 minutes 49 seconds][Customer] : Yep, No, just how much would it cost for the both of us a month?

[3 minutes 29 seconds][Agent] : So you can choose the color between 3000 up to 15,000. So how much are you looking for to what does amount?

[3 minutes 40 seconds][Customer] : Well, give me the one for the 3001 for the 15.

[3 minutes 44 seconds][Agent] : OK, let me have a look for 3000. The second person. Who's the, umm, second person? You want joint? You want to joint?

[3 minutes 56 seconds][Customer] : Hi, yes, yes, James.

[4 minutes][Agent] : Umm, OK. James. The first name. OK, Is it James Gillies? OK, umm, What's his date of birth?

[4 minutes 5 seconds][Customer] : Yep, yes, 20th of the last 69.

[4 minutes 17 seconds][Agent] : Yep. OK, give me a minute. I'm just going to add him to the system so that he can look at both of them. OK, So OK, so I'll start off with 250, both of you with 15,000. Is that OK?

[4 minutes 51 seconds][Customer] : Yep, Yep, Yep.

[4 minutes 56 seconds][Agent] : And you said you want to do a monthly OK OK, So Sandra umm, full 15,000 for both of you. Umm, the cover of cover.

[5 minutes 20 seconds][Customer] : 100 and 6656.

[5 minutes 15 seconds][Agent] : The payment will be \$156.30 per month \$156.30.

[5 minutes 29 seconds][Customer] : Can you send me all the details to my e-mail address please?

[5 minutes 33 seconds][Agent] : Yeah, of course. Umm, I just have to go through a few things with you, umm, just so we can go and do someone look at the 3000.

[5 minutes 37 seconds][Customer] : Yep, Yep.

[5 minutes 42 seconds][Agent] : OK, so let me have a quick look. OK, so for 3000, umm, so the cover will the premium will be at \$31.26 for both of you per month.

[6 minutes][Customer] : For both of us. 36 a month for the both of us, not each.

[6 minutes 3 seconds][Agent] : 3131, yeah, yes, yes, everyone altogether first. Yeah, of course. How does this sound so far though? Do you prefer? Which one do you prefer? Do you want to look at any other ones?

[6 minutes 12 seconds][Customer] : OK, can you send me the amount for both please to my e-mail address then the other one?

[6 minutes 29 seconds][Agent] : Yeah, any other color because it ranges from 3000 up to 15,000. So we can go in between 10.

[6 minutes 37 seconds][Customer] : Yep, go 10 8.

[6 minutes 47 seconds][Agent] : So 10,000 each would be \$104.20 per month combined.

[6 minutes 55 seconds][Customer] : So why is the 3000 is only 56 something a month for both of us and then for the 10,000 and 500 and something each a month?

[7 minutes 10 seconds][Agent] : No, it's for both of you, \$104.20.

[7 minutes 15 seconds][Customer] : A month? Can you send me the 10,000 and the 15,000? Simply 550. Yeah. The whole 3.

[7 minutes 25 seconds][Agent] : I just want to clarify again.

[7 minutes 34 seconds][Customer] : OK.

[7 minutes 26 seconds][Agent] : So it's 10,000 for each for you and James and that equals to \$104.20 for both of you guys per month. Does that make sense? All right, So I will send you the details, but I'll just have to go through a few things with you.

[7 minutes 36 seconds][Customer] : Yep, Yep.

[7 minutes 44 seconds][Agent] : OK. Just to let you know, your cover also provides you with early cash out options. So anytime after you reach 85 years of age, you can choose to end the cover and will you will pay you 75% of the funeral insurance benefit. This is this also applies to your partner if you have a joint plan umm so you you may pay more in total payments over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings investment elements. So if you cancel out of the 30 days, your cover will stop and you will not receive anything back unless you unless you're eligible for and choose the early cash back offer. I should do that unless you're eligible for and choose the early cash back offer.

[7 minutes 58 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[8 minutes 31 seconds][Agent] : Umm so, so you just want to know, you just want me to send an e-mail about the information, right?

[8 minutes 41 seconds][Customer] : Yes, please.

[8 minutes 42 seconds][Agent] : OK. You are a male and an Australian president. OK, Give me a minute. Umm, when will be a good time to, umm, give you a call back?

[8 minutes 54 seconds][Customer] : Well, I'm just waiting for my husband. I've got some more quotes probably the next two weeks.

[8 minutes 52 seconds][Agent] : Once you've decided, OK, I'll just, umm, send you an e-mail right now and I'll give you a call at the end of next week. Can I confirm?

[9 minutes 6 seconds][Customer] : Have you got my e-mail address?

[9 minutes 7 seconds][Agent] : Yeah. Is it sandradealers67@mail.com?

[9 minutes 11 seconds][Customer] : Yep.

[9 minutes 12 seconds][Agent] : Yep. I just sent it and I'll give you a call back the same time. I'll give you a call back the same time next week. OK.

[9 minutes 18 seconds][Customer] : OK, thank you.

[9 minutes 19 seconds][Agent] : All right. Thank you so much. Have a good day.

[9 minutes 21 seconds][Customer] : Alright.