

[1 seconds][Agent] : Thank you so much for holding there for me, Samantha. Yeah, so I've got Dominic umm on the phone here. He'll discuss, uh, that top up cover with you.

[3 seconds][Customer] : Yeah, Alright. That's lovely. Thank you.

[8 seconds][Agent] : All right, all right, excellent. Maybe I'm just gonna put it through to, to you now. OK, bye. Bye. Excellent. Thank you, Samantha And umm, uh, as I've mentioned, my name is Don from real insurance, uh, or Dominic, Umm is my full name and I'm here to help you out with that additional funeral cover. Samantha is what you currently have.

[23 seconds][Customer] : Yeah, Yeah.

[28 seconds][Agent] : Uh, so from here I'm just gonna confessing your details since it's my first time speaking with you, and we'll run through how the cover works, look at some options and costs, and you let me know what's best for you. OK? So if you get us started, uh, Smith, can I just get you to reconfirm for me your full name and date of birth, please?

[38 seconds][Customer] : OK, Yeah, it's Samantha Jane Smith, 1st and 3rd, 1967.

[48 seconds][Agent] : Yeah, excellent. And uh, keep in mind all our calls are recorded and vice providers general nature suitable to your situation. I can just lastly confirm you are a female and an Australian resident, is that right?

[58 seconds][Customer] : Yeah, yeah.

[1 minutes 3 seconds][Agent] : Goodnight, thank you. Alright, and while I do have your other details in front of me, I'll just make sure it's all up to date here. Umm, your e-mail address, that's still Sammy Lord Smith at uh, 1960. Sorry, 1622@gmail.com good day. And your contact number I can see I was speaking on is the same as what we have on file ending in 144. That's your best all right. And your home and postal address, is that all still just #10 as right way in Trevi W Australia 6164? Brilliant. Thank you. OK, umm, Smith, while I'm just getting things arranged on my end here now, uh, Tracy mentioned to me that you have, uh, \$10,000 cover already, uh, at \$23.76 a fortnight, is that right? Good day. And you're looking into additional, umm, uh, was it \$5000 cover or just getting up to a uh, 15,000 in total across the two?

[1 minutes 18 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah. If it's not to like

answer.

[2 minutes 4 seconds][Agent] : Sure, yeah, sure. Yeah. We'll, uh, look through some different options then we'll make sure we can work it in. Are you currently on a, umm, pay tight budget like a pension or anything or?

[2 minutes 16 seconds][Customer] : I work, but I'm on low income.

[2 minutes 19 seconds][Agent] : Yeah. OK, so it's still working. But yeah, just the incomes of life. That's alright. So I'll be mindful of that when we look through the cost. So just let me know as we go, what is and isn't affordable.

[2 minutes 22 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 31 seconds][Agent] : And, uh, Samantha, umm, with regards to \$5000 of female cover, a top up policy for reference, that'll be an additional \$13.11 a fortnight. Uh, so if I would add them both together, your existing policy in this cover, it'd be \$36.87 a fortnight in total, OK. And \$15,000 in total cover.

[2 minutes 44 seconds][Customer] : 11:10 Yeah, OK.

[2 minutes 57 seconds][Agent] : Would that be affordable or do we need to reduce this top up a little bit?

[3 minutes 2 seconds][Customer] : I think that'd be alright. Yeah.

[3 minutes 4 seconds][Agent] : OK, easy as that's good. So I'll let you know a couple details as to how this top up cover works, Samantha, because it is technically its own policy, uh, its own \$5000 policy. If you have any questions about any of these fact, umm, aspects of cover, let me know as we go along.

[3 minutes 23 seconds][Customer] : OK.

[3 minutes 20 seconds][Agent] : I'll be happy to answer all for you and and with us. The policy for this top up \$5000 cover. It does not affect your existing policy. OK, your existing 10,000 will remain as is, but for the \$5000 top up for the 1st 12 months you'll be covered for accidental death and accidental serious injury only after the first 12 months. You're then covered for death due to any 'cause.

[3 minutes 32 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 46 seconds][Agent] : There's also a terminal illness benefit after you've held the policy for 12 months in the event you're first diagnosed with terminal illness with 12 months or less to the by medical practitioner, then we pay the claim in full while you're still living. If you pass away due to an accident, we will triple the benefit payments and it's been for that premium of \$13.11 a fortnight.

[4 minutes][Customer] : OK, yeah.

[4 minutes 10 seconds][Agent] : The premium is designed to stay the same as you get older.

[4 minutes 13 seconds][Customer] : OK. OK.

[4 minutes 12 seconds][Agent] : OK, so it's not gonna increase each year as you age and you only need to pay that premium up until the age of 85. What happens there is we'll cease the Prem so there won't be anything more you need to pay on the policy, but you still get a couple options as to how you can proceed. You're welcome to either continue the cover at no extra cost and we'll provide a 25% bonus cover on top of that in case funerals have gotten more expensive, or anytime after HD5. You can just choose N to cover them there or provide 75% off the funeral insurance benefits to you. Completely your choice though, And you can also find information about our premium structure on our website.

[4 minutes 30 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes 52 seconds][Agent] : OK, good day.

[4 minutes 54 seconds][Customer] : I just got everything else from my son. That's all I want.

[5 minutes][Agent] : Yes, sorry. Could you just repeat that one more time? Make sure I heard you correctly. Ah, yes, yeah, of course, of course. And so we'll be short and I'll met your son as the beneficiary for this top up cover as well.

[4 minutes 57 seconds][Customer] : If anything happens to me, I just want everything to go to me soon in case anything happens to me, yeah.

[5 minutes 15 seconds][Agent] : Umm, once we've wrapped up everything, got it all sorted, uh, and, and Smith, I'll just let you know as well with this policy, since we're able to cover you for a long time under the funeral insurance, you may pay more uh, total premiums overlap the policy than the

benefit amount. Please also be aware the insurance does not have the savings or investment elements. So if you cancel outside of the 30 days, the cover will stop and you'll not receive anything back. You can also find information about our pre instructional website.

[5 minutes 43 seconds][Customer] : I won't be cancelling it. I'll need he'll need it. Yeah, it's still that.

[5 minutes 47 seconds][Agent] : Hey guys, it's tough these days, isn't it? Hmm. Yeah, I understand that. And Samantha, did you have any other questions for me regarding this top up cover before we take any final steps? OK, \$36.87, that's per Fortnite every two weeks, OK.

[5 minutes 51 seconds][Customer] : I've just got her out for my Yeah, no, I So it's just that it's going to be 3687 a month and then I'll me yeah.

[6 minutes 18 seconds][Agent] : That's in total for your existing cover and this one added together. OK, good day. Oh, is that OK?

[6 minutes 23 seconds][Customer] : Yeah, yeah, that's fine.

[6 minutes 28 seconds][Agent] : Good day. Uh, so Samantha, the last step we'll take here is, uh, we'll firstly note down the preferred method of payment, uh, select the payment dates in the future. That works best for you and then I'll raise your declaration.

[6 minutes 40 seconds][Customer] : Yeah.

[6 minutes 39 seconds][Agent] : Uh, and we'll cover you under the top up policy from today.

[6 minutes 43 seconds][Customer] : OK.

[6 minutes 43 seconds][Agent] : First of all, are you happy to continue with the top up cover? Good day. And the payment date, did you want it to be in line with your existing funeral insurance? I can see the next one is due on the next Thursday the 16th.

[6 minutes 46 seconds][Customer] : Yeah, yeah, yeah, yeah. If you can, if it can all go out on the same fortnight.

[7 minutes 2 seconds][Agent] : Yeah, absolutely. We can do that. So the first payment for this top up cover won't be until Thursday the 16th and every fortnight on the Thursday from there. But like I said, the cover itself still starts from today. OK.

[7 minutes 8 seconds][Customer] : Yeah, OK.

[7 minutes 14 seconds][Agent] : I was Samantha, your preferred method of payment. Whilst we would have a method of payment already for your existing cover, we encrypt your payment details into our system and, uh, a security protocol we have so that no one can access your details. So it means I can't just copy it over myself.

[7 minutes 22 seconds][Customer] : Yeah, OK.

[7 minutes 32 seconds][Agent] : OK, I will need to note them down again. Uh, your preferred method of payment, would it be through a BSB and account number as a direct debit or through card details instead?

[7 minutes 41 seconds][Customer] : Yeah, it just goes direct debit. I prefer that out in the bank.

[7 minutes 47 seconds][Agent] : OK, easy. In that case, take a moment to grab your bank details for me if you need to. While you do, I can confirm if the account just under your name, Samantha Smith. And is it a savings or cheque account you hold?

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

[8 minutes 4 seconds][Agent] : Good day in that case to get us started. Is it A at? I'll grab the PSP number to start with please. Yep, 064486 that's with Commonwealth Bank, is that right?

[8 minutes 13 seconds][Customer] : So it's 064, 486, yeah.

[8 minutes 28 seconds][Agent] : Yeah.

[8 minutes 24 seconds][Customer] : And then it's 10599685.

[8 minutes 32 seconds][Agent] : 10599685 Good day. Alright, thank you Sir. Uh, the last step then I'll reach you the declaration to the stop up cover. See the terms, conditions of the policy, which I'll reach you in full.

[8 minutes 36 seconds][Customer] : Yeah, OK.

[8 minutes 45 seconds][Agent] : Uh, there'll be a couple questions at the very end I'll ask and I'll just need clear yes or no answers for each uh, and then, umm, once we've got that sorted, I can get you back through to our support team so we can make sure your son is nominated as beneficiary for this top up cover as well.

[9 minutes][Customer] : Yes.

[8 minutes 59 seconds][Agent] : OK, excellent. So it reads here. Thank you. Samantha Smith. It is important you understand the following information. I'll ask you agreeance these terms at the end and your policy will not be enforced unless you agree these terms in full. Real funeral coverage issued by Hanover Live Free Australasia Ltd, whom we refer to as Hanover. Hanover is arranged with Green so financial services trading as uh, real insurance to issue and arrange this insurance on behalf you answer application questions and any related documents from the base of your contract insurance and however, relies upon the accuracy of the information provided. We're assessing your application. Uh, however, I set a target market information for this product, which describes our consumers as practices on for additional practices are consistent with dissemination and you can't send a copy on our website. We collect first information to provide insurance quotes, issue cover and other related services and share it to your insurer and make sure other Australian sales providers for the purpose of initiating your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints to operate the privacy.

[9 minutes 43 seconds][Customer] : Yeah, yeah.

[10 minutes 1 seconds][Agent] : Uh, by agreeance declaration you can sense allow us to con sorry. By agreeance declaration, you can sense to be contacted by us in relation to other products and services. Excuse me, umm, 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. Samantha Smith is covered for \$5000 in the event of death. In the case where death is accidental or if you suffered a fine, Accidental serious injury benefit will triple coverage to accidental death only for the 1st 12 months to cover with death by any cause with diagnosis of its ceremony illness covered thereafter. Accidental serious injury covered for each life insured under aged 75 starts immediately the end of the policy anniversary following the life insured. So it's good birthday, that's a life insured research 85. You can choose to voluntarily cancel that person's car to receive a lump sum payment of 35% of the Chase and benefit amount. If you take it with a cashless option, you'll no longer have a right to claim under the policy for that life insured. This policy's insurance policy does not have a savings or investing promoted. You can end your cover anytime by contacting us. If you stop paying your premiums and

they end your cover, we'll give you notice for doing so. If cover ends Friday 835, no benefits payable and there's no refund or premiums after cooling off.

[11 minutes 11 seconds][Customer] : Bye.

[11 minutes 10 seconds][Agent] : If cover concedes you on it continues beyond age of five, the license should receive an additional 25% of bonus come from that date and you're not required pay for the premiums. Both Cover is not payable if the only cash option hasn't taken out cover for each life insured end of the day prior to their 100th birthday. The funeral benefit and bonus card for life insurance. At this point, your total premium first year cover is \$13.11 per fortnight. The premiums will bevel, which means they're designed to stay consistent year on year. They'll only change the all to your cover or insurance that supreme rate applying to your policy insurer color can only make a change despite consistently across all policyholders. You may pay more in premiums and they'll benefit from that of left policy, Uh, including the premiums not payable to real insurance between 34% and 54% calculated on a lower basis of left policy. Your premium on their bank account and the name of Samantha Smith, which authorized the some have provided to us may provide written communications to you via the e-mail address provided to us and this will include any legal notices required to provide to you and writing. If you consider receive these only via mail, you can update communication preference at any time. Policy documentation PDF and FSG will be mailed to you and provide an e-mail address. Your policy documentation will also be emailed to you today, so you cancel. Consider these documents to ensure practice your needs. You'll see a clean off. When you may cancel your policy. The premium paid will be refunded unless you've got your claim. There are risks associated replacing policies as you need policy made-up identical to existing color. We recommend you cancel the existing policy until you have received and reviewed our policy in full. And finally, you have a complaints process, which you can access any time by contacting us. The details are available online and the documentation we're sending you.

[12 minutes 45 seconds][Customer] : OK.

[12 minutes 45 seconds][Agent] : So just two final questions before we wrap up here. Smitha, first of all, do you understand and agree with the declaration? Yes or no?

[12 minutes 53 seconds][Customer] : Yeah.

[12 minutes 54 seconds][Agent] : And would you like any other information or would you like me to read any part of the PDS to you? Good day. Thank you, Smeta, and thanks very much once again as well for choosing real insurance. I appreciate you taking the time with me to top up your existing color, uh, with a new, uh, \$5000 policy. Uh, Smeta, I'll transfer you to our support team again so they can, umm, help you with, uh, uh, making sure that your son's nominated as beneficiary on this top of cover as well.

[12 minutes 59 seconds][Customer] : No, Yeah, Yeah, Yeah.

[13 minutes 23 seconds][Agent] : Do you have any more questions for me before I do that?

[13 minutes 26 seconds][Customer] : No, that's fine.

[13 minutes 27 seconds][Agent] : Good on. Thanks, Beth. I'll transfer you now.

[13 minutes 31 seconds][Customer] : Alright. Thank you.

[13 minutes 29 seconds][Agent] : I'll be 1 moment no problem. Hi Samantha, thank you very much for your patience. I've got my colleague Joe here on the line, uh, from our support team.

[14 minutes 21 seconds][Customer] : OK.

[14 minutes 16 seconds][Agent] : He'll be more than happy to help with, uh, getting your son nominated as the beneficiary for your new top up cover. And, uh, Joe for reference, I've confirmed all Smith's details, including top policy. OK, please proceed. Beautiful. Thanks Tomic. Alright, good.