

[2 seconds][Agent] : Welcome to customer support. This is Mitch.

[6 seconds][Customer] : Mitch, my name is Susan Saint Vincent Welsh.

[14 seconds][Agent] : Yeah, we can help out with that. Suzanne, have you got like a policy number for him there by any chance?

[9 seconds][Customer] : I'm going to talk about my husband's insurance that I pay the Yep, 394 zeros, 156.

[23 seconds][Agent] : 1234156. Awesome. Alright. What's his full name and date of birth, please?

[30 seconds][Customer] : Uh, Stuart Johnson, Vincent Wells. I'm I'm 21st, the second 48.

[35 seconds][Agent] : Thank you. And Suzanne, what type of insurance have you got with us, please? Termite. Awesome.

[39 seconds][Customer] : It's term life, real term lifeguard.

[42 seconds][Agent] : I'll just bring his profile up here. Bear with me a moment, alright? And I'll just check the authority here. Just give me one moment here while I pull that up, OK? And Suzanne, can I get your full name and date of birth please?

[1 minutes 6 seconds][Customer] : I am Miss Suzanne Wonders and Vincent Walsh, and it's 15th of May 1951.

[1 minutes 12 seconds][Agent] : Awesome. And what's your address please, including the state or post code.

[1 minutes 16 seconds][Customer] : 11 Stringy Bark Ridge Road, Invergarry, NSW, 2350.

[1 minutes 22 seconds][Agent] : Awesome. Is that the same as what we've got here for Stuart or a different one?

[1 minutes 25 seconds][Customer] : Yeah, no, we're married.

[1 minutes 27 seconds][Agent] : Beautiful.

[1 minutes 26 seconds][Customer] : We live here.

[1 minutes 28 seconds][Agent] : Alright, and the e-mail we've got here suzanne.wanda51@gmail.com, that's up to date, is it perfect? And the phone number we've got here on file matches long. We're talking on actually ending in 358. That's the best 1 to reach.

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

[1 minutes 44 seconds][Agent] : Awesome. Alright, how can I help today?

[1 minutes 44 seconds][Customer] : The other one we've cancelled, I'm finding it really hard to pay the policies, the policy, \$40 a fortnight.

[1 minutes 55 seconds][Agent] : OK. Yeah, we can look into some options here for you. Is it something that's sort of like come up here that's can be sorted out in the next few months, maybe the next six months or so? Or is it something that you're looking at a more permanent solution there?

[2 minutes 9 seconds][Customer] : Yeah, I'm more permanent. I thought maybe if I halved, halved it, how much would that be? A fortnight.

[2 minutes 16 seconds][Agent] : Yeah, let's have a look here for you. So it's currently at the 15,000, so you wanted to see what it is at 7500? OK. So with the minimum that we can do for the term life cover is \$10,000, I'll just see what that'd do to the price there if we bought it to the minimum. So if we bought it down to 10,000, we'd be looking at a new fortnightly premium there of \$27.24 per fortnight.

[3 minutes 4 seconds][Customer] : What have we changed policy to just funeral insurance?

[3 minutes 4 seconds][Agent] : Is that T just funeral? Let me have a look here.

[3 minutes 8 seconds][Customer] : Would that make a difference?

[3 minutes 10 seconds][Agent] : I'll get me quoting tool up here. Just bear with me.

[3 minutes 21 seconds][Customer] : Current half life insurance?

[3 minutes 24 seconds][Agent] : Yeah, we'll look at. So you we'll look at what it'd be for 7500 in funeral cover. Now because they are different types of cover, they are structured differently.

[3 minutes 23 seconds][Customer] : Yeah, I realise that.

[3 minutes 33 seconds][Agent] : So the price, yeah, Yeah.

[3 minutes 35 seconds][Customer] : Yep, I've worked in office.

[3 minutes 36 seconds][Agent] : So let's just have a look here at what it'd be.

[3 minutes 39 seconds][Customer] : Yeah.

[3 minutes 39 seconds][Agent] : Yeah, No, understandable. Awesome. So I appreciate your understanding there with this.

[3 minutes 43 seconds][Customer] : Mm. Hmm.

[3 minutes 43 seconds][Agent] : Alright, let's see. So for 7500, that'd actually cost more. That'd be \$63.63 per fortnight.

[3 minutes 54 seconds][Customer] : You're kidding. MMM.

[3 minutes 55 seconds][Agent] : Yeah, because the funeral insurance is, there's no application process. It's a guaranteed acceptance policy.

[4 minutes 2 seconds][Customer] : OK. Yep.

[4 minutes 3 seconds][Agent] : It's basically just based on age and gender.

[4 minutes 8 seconds][Customer] : OK, let's go with that.

[4 minutes 5 seconds][Agent] : So yeah, with the life insurance, because you went through that application. Sorry.

[4 minutes 11 seconds][Customer] : Right. OK, let's go with the first option that we talked about.

[4 minutes 15 seconds][Agent] : Yeah. Beautiful. Let me just pull that up. Alright, I'll just have to run through some information and some scripting here. I'll put you on a quick hold while I load all of that up.

[4 minutes 25 seconds][Customer] : That's OK.

[4 minutes 24 seconds][Agent] : If I'm going more than two minutes, I do apologize, but I'll be back as soon as possible.

[4 minutes 27 seconds][Customer] : No, that's alright. I'm I'm reading a book, don't worry.

[4 minutes 30 seconds][Agent] : Awesome. Thanks.

[4 minutes 31 seconds][Customer] : But.

[4 minutes 31 seconds][Agent] : Thank you so much. All right, TA. So sorry about the wait there, Suzanne. I appreciate your patience with me. Alright. I can absolutely help you with decreasing the cover today. Now, do you mind me just asking why we're looking at reducing the policy? Like, have your circumstances changed recently?

[6 minutes 25 seconds][Customer] : That's OK because I'm finding it really hard to pay. I have to have a I'm waiting for an operation on my neck.

[6 minutes 39 seconds][Agent] : Oh, no. Wow.

[6 minutes 38 seconds][Customer] : I've got I have to have a bone grasp and I've been waiting 80 months for the free cover for the free 1.

[6 minutes 46 seconds][Agent] : Yeah.

[6 minutes 45 seconds][Customer] : So I took out health cover to so I can get it done in January.

[6 minutes 51 seconds][Agent] : Oh, wow, yeah, yeah, yeah.

[6 minutes 51 seconds][Customer] : So that's why it's a hundred a fortnight and it's just it's just too much.

[6 minutes 56 seconds][Agent] : No, understandable. Well, hopefully it does go well for you.

[7 minutes 1 seconds][Customer] : Thank you.

[7 minutes][Agent] : And with that surgery and cause yeah, neck pain, back pain, all that sort of stuff. Oh, I, I can only like, I've had back pain.

[7 minutes 8 seconds][Customer] : Love you. Yeah, that's nice. Good.

[7 minutes 7 seconds][Agent] : I haven't quite had neck pain that bad, but I can understand with back pain. So I can definitely empathize there with you, you know, Right.

[7 minutes 14 seconds][Customer] : Yeah.

[7 minutes 14 seconds][Agent] : Yeah.

[7 minutes 14 seconds][Customer] : Thank you.

[7 minutes 14 seconds][Agent] : Now, alright, I'll just confirm what you're covered for and yeah, we'll go over those options and so you can make an informed decision there. Now, I can see that we've had the cover for Stuart there since December 2020.

[7 minutes 28 seconds][Customer] : Mm, hmm.

[7 minutes 28 seconds][Agent] : He's got the \$15,000 of the term life insurance there.

[7 minutes 34 seconds][Customer] : Mm. Hmm.

[7 minutes 34 seconds][Agent] : We'll just quickly run over what's covered under that term life

insurance.

[7 minutes 38 seconds][Customer] : Mm. Hmm. Mm. Hmm.

[7 minutes 39 seconds][Agent] : So that covers him for death due to any cause at the moment for 15,000, if the the policy also offers a terminal illness advance payment. So if he was diagnosed with 12 months or less to live by a medical practitioner, he can claim his full benefit as a living benefit and that could help with medical costs etcetera.

[7 minutes 58 seconds][Customer] : Hmm. Mm, hmm, mm. That sounds good, yeah.

[7 minutes 57 seconds][Agent] : Once his cover has remained in force for 20 years or when he turns 85, whichever comes first, that's when the policy will end. And in the event that if he were to suffer an accidental death, he will receive double the benefit amount on top of the term life benefit. So effectively, that's triple. And his beneficiaries can, yeah. And then his beneficiaries can request an advance payment of 20% of the term life benefit amount. And that can help with funeral cost, et cetera. And then there's also that free subscription to seniors magazine, Dare with his policy. So that's all included in there. Now by bringing it down to the, yeah, \$10,000, that'd be \$27.24 a fortnight. So that'd say \$13.63. You're happy to go ahead with that.

[8 minutes 44 seconds][Customer] : OK, Yep, Yep.

[8 minutes 48 seconds][Agent] : Beautiful.

[8 minutes 50 seconds][Customer] : Thanks for doing that.

[8 minutes 49 seconds][Agent] : All right, no, that's all good. We'll get that confirmed on here. All right, make sure I'm reading the right one here. All right now, yeah. Can you please confirm you agreed to reduce the benefit amount to \$10,000 and understand that you will not be able to increase the cover benefits after you accept this change.

[9 minutes 12 seconds][Customer] : I agree. Yes.

[9 minutes 13 seconds][Agent] : Beautiful. So from the 7th of August, that'll be when the new amount is requested, \$27.24 and that'll keep going as per the normal fortnight. Rescheduled direct debit from same account.

[9 minutes 26 seconds][Customer] : OK. Thank you very much, Mitch, isn't it?

[9 minutes 27 seconds][Agent] : All sorted for you now. Yeah, Mitch. Yeah.

[9 minutes 30 seconds][Customer] : Yep.

[9 minutes 30 seconds][Agent] : And I'll send out a copy of your policy schedule as well. That'll have all of that information included there so you can have a read over it and make sure it's all to your liking. And if you've got any more questions, just give us a call. We're always happy to help.

[9 minutes 43 seconds][Customer] : Thank you very much for that. I really appreciate it. Have a good weekend.

[9 minutes 45 seconds][Agent] : All good, All good. Sue there and you too. You take care.

[9 minutes 49 seconds][Customer] : OK, bye.

[9 minutes 49 seconds][Agent] : All the best with the surgery.

[9 minutes 51 seconds][Customer] : Thank you. Bye.

[9 minutes 52 seconds][Agent] : Bye. Bye.