

[3 seconds][Agent] : Good morning. Welcome to Will Insurance. My name is Alfred.

[7 seconds][Customer] : Yes. Good morning, Albert. I'm I'm just waiting. My wife is just the dummy. We just want to know about her funeral insurance for her parents. We just want to know the payoff figure.

[5 seconds][Agent] : How can I help you after the say this is a policy that you have been placed with us?

[22 seconds][Customer] : Yes, that's it.

[23 seconds][Agent] : All right, So not a problem. So you said it was for the parents. You said Yep.

[28 seconds][Customer] : Yes, that's it.

[30 seconds][Agent] : All right. Well, that's, that's looking up then in that case, what type of policies are they?

[37 seconds][Customer] : It's just a funeral.

[39 seconds][Agent] : Funeral cover.

[41 seconds][Customer] : Yeah, it's funeral. Pablo. Yeah.

[42 seconds][Agent] : All right, let's look them up.

[47 seconds][Customer] : Can I just do your wife's name?

[43 seconds][Agent] : Umm, first name your wife's name.

[51 seconds][Customer] : Yeah. Yep. The parent?

[52 seconds][Agent] : You can give me your wife's name, but if you want to look up the umm, so is it for your wife? Is it for your wife that you want me to look up as in the policy for her?

[1 minutes 2 seconds][Customer] : No, no.

[1 minutes 1 seconds][Agent] : Or is it a policy for your for the parents?

[1 minutes 3 seconds][Customer] : First name, The first name is Iloa.

[1 minutes 8 seconds][Agent] : ILOA lower.

[1 minutes 6 seconds][Customer] : ILOA, Yes.

[1 minutes 14 seconds][Agent] : Yep.

[1 minutes 11 seconds][Customer] : And your surname is SIPUKAKO KAKO? Yes.

[1 minutes 17 seconds][Agent] : SIPUKAKO KAKO.

[1 minutes 26 seconds][Customer] : Thank you.

[1 minutes 26 seconds][Agent] : OK, we have a look at that. All right, that's fine. And date of birth.

[1 minutes 36 seconds][Customer] : It is the 6th of October 1937.

[1 minutes 42 seconds][Agent] : OK, thank you.

[1 minutes 45 seconds][Customer] : I mean, it was in trouble at the place 2160, OK.

[1 minutes 44 seconds][Agent] : And post code OK Umm are they? Are they there with you?

[2 minutes 5 seconds][Customer] : My my wife actually is the one that set it up.

[2 minutes 8 seconds][Agent] : Oh, did she? Yeah. OK. Is she with you then perhaps?

[2 minutes 8 seconds][Customer] : She was beside me.

[2 minutes 13 seconds][Agent] : Yeah, if I can have a chat with her.

[2 minutes 15 seconds][Customer] : Yeah.

[2 minutes 16 seconds][Agent] : OK. Thank you.

[2 minutes 18 seconds][Customer] : Hello.

[2 minutes 19 seconds][Agent] : Hi, it's Daphne from Wheel Insurance. Please, my calls recorded.

So you're checking in on is it your parents, Right? OK. So I'll just give you to confirm the details that we have here. Are you sure that they're actually covered with us at the moment? All right. So if I can start then with just to confirm the first name again? Yes, please. Yes. And surname. Yep. OK. And just to confirm again, his date of birth, please.

[2 minutes 40 seconds][Customer] : Yes, of my parents, my father's name is Iloa ILOE, that's the surname is Sipu Kako SIPUKAKO, 6th of October 1937 with 47.

[3 minutes 16 seconds][Agent] : OK, so your father is currently 75 years old, is that right?

[3 minutes 15 seconds][Customer] : Sorry, 47 yes.

[3 minutes 22 seconds][Agent] : OK. And his post code that we might have on file here or that that we have on file here. Sorry, OK.

[3 minutes 29 seconds][Customer] : Umm, I'm not sure if it's 2160 that's out of post code now, but umm, what's the one in 202161?

[3 minutes 45 seconds][Agent] : All right, umm, let me just go into this one here. All right. If I can have your full name and date of birth, right, OK.

[4 minutes 11 seconds][Customer] : Yes, My full name is Anna Ana Lemoto, the surname LEMATO and my preference date is 10 of December 1979.

[4 minutes 24 seconds][Agent] : Right. OK. Was it yourself to set set up this policy or was it someone else?

[4 minutes 29 seconds][Customer] : Yes, it was myself, but I can't remember. Yes.

[4 minutes 33 seconds][Agent] : It was just OK, because it looks like I found a policy that had lapsed many years ago. So this probably is an older one that you're thinking.

[4 minutes 35 seconds][Customer] : Did you Take Me Out? It still cuts it from my account every four nights.

[4 minutes 46 seconds][Agent] : So you may have gone with someone else to set up a policy for them because this this right. OK, what does it show from the account like from the bank statement? What does it show?

[5 minutes 6 seconds][Customer] : It says real federal insurance.

[5 minutes 11 seconds][Agent] : Does is it?

[5 minutes 13 seconds][Customer] : Yes, it's in ages.

[5 minutes 16 seconds][Agent] : That's strange. OK, next question then, I suppose is what about is it? Is it only the policy for your father or is it both your father and mother?

[5 minutes 31 seconds][Customer] : Where's my mother?

[5 minutes 33 seconds][Agent] : Let's try your mother then.

[5 minutes 32 seconds][Customer] : In my father, the first name is Anahi. ANAAHI.

[5 minutes 35 seconds][Agent] : What's your mother's first name? ANAAA.

[5 minutes 44 seconds][Customer] : That's one word, Ahi.

[5 minutes 47 seconds][Agent] : HI. Got it. So just to confirm, that's ANAAHI, is that right?

[5 minutes 54 seconds][Customer] : That's right, yes.

[5 minutes 56 seconds][Agent] : OK.

[6 minutes 3 seconds][Customer] : Thank your name.

[6 minutes][Agent] : And same surname and her date of birth.

[6 minutes 7 seconds][Customer] : Her date of birth is the 30th of January 1948.

[6 minutes 11 seconds][Agent] : Yeah, Right. OK, now I've done a search also with that one then in the policy status also shows that it's lapsed. This is one that started on the 16th of April, uh, 2014. Umm, so let me, let me go into that one and see sometimes people do have us confused with the insurance line that I mean, yeah, so this is lapsed in 2014, that 2017 actually. I mean, I, I can transfer to customer support, they'll run a search like I did, but umm, in the end, umm, from what I can see, it is these policies were all the policies that had lapsed many years ago.

[7 minutes][Customer] : None.

[6 minutes 59 seconds][Agent] : So you may have gone somewhere else, but you're saying to me, uh, on your bank statement. Does it, does it actually read? Because it wouldn't read real insurance. That's strange.

[7 minutes 7 seconds][Customer] : They still say real funeral in Toronto as it is blowing.

[7 minutes 14 seconds][Agent] : Look, I'll transfer you to customer support, umm, and then I can assist you there umm with with your, with your mother's one. If I can just get you to confirm for me your mother's full name and date of birth again there please.

[7 minutes 26 seconds][Customer] : Yes, I'm ANAAHI.

[7 minutes 29 seconds][Agent] : Yep, Yep, Yep.

[7 minutes 30 seconds][Customer] : This is Rachel and the date of birth is the 30th of February 1948.

[7 minutes 37 seconds][Agent] : OK. And the address?

[7 minutes 41 seconds][Customer] : The address.

[7 minutes 51 seconds][Agent] : Right.

[7 minutes 43 seconds][Customer] : No, I see it as because we've seen it in a different place before, so I'm not even remember. Is it Guilford? I have a Guilford O Marion, Wayne, Maryland now 2120.

[7 minutes 54 seconds][Agent] : What what's do you do you know what suburb was in OK and and

before Guildford?

[8 minutes 8 seconds][Customer] : Yes, this one was Guilford.

[8 minutes 9 seconds][Agent] : Before Guildford, what was what was the suburb?

[8 minutes 16 seconds][Customer] : The Guilford one was our Facebook dress because we didn't see it. I used to live with my parents.

[8 minutes 19 seconds][Agent] : This address, right? I see. OK. Do you know of anyone else that may have taken out covers for your both your parents? Like a sibling or someone like that?

[8 minutes 46 seconds][Customer] : Of my siblings.

[8 minutes 48 seconds][Agent] : Yeah, because look for the details you had given me. OK, what's popped up here are two funeral insurance covers that have lapsed. First this one started 2009 and then another one started in 2014 and had lapsed 2017. So therefore there's no fault. No, through the covers in place. So therefore, umm, yes. So they don't have cover with us. So what I'm suggesting you do is maybe find out from your bank. Have you got your bank statement in front of you? Yeah.

[9 minutes 24 seconds][Customer] : Oh, I can't see my my benefit.

[9 minutes 26 seconds][Agent] : If you could do me a favor, if you could do me a favor because, uh, just read out to like if you go, if you go to, you know, the, the deduction and read out the line what it actually says there. Umm, because it wouldn't read what you said.

[9 minutes 43 seconds][Customer] : It's just there's the number and then real funeral insurance.

[9 minutes 41 seconds][Agent] : That's all it says. Real funeral insurance on your bank statement.

[9 minutes 51 seconds][Customer] : Yes, it always says real funeral insurance and sometimes I've got relief from the real funeral insurance.

[10 minutes 5 seconds][Agent] : I'm going to try again. Umm, so umm AH AANA.

[10 minutes 11 seconds][Customer] : ANAAHI.

[10 minutes 13 seconds][Agent] : Sorry AHI. There we go. I'll tell what I'll do. I'll transfer to customer support and they can see if they can assist you further, but I can't see anything from my end. As in an active policy. OK, I'll do that for you. All right. Thank you. Sorry again. Your your first name, Anna. Thank you. Anna. Hold the line. Hi. Hi, Beck.

[10 minutes 55 seconds][Customer] : Hey, how are you?

[10 minutes 56 seconds][Agent] : Good. So we have Anna on the line. So this is his daughter now. She's confirmed her full name and date of birth and confirmed her father's full name and date of birth as well.

[11 minutes 12 seconds][Customer] : OK, you're not sure? Mm Hmm. MMM.

[11 minutes 8 seconds][Agent] : I can only locate old policies that have lapsed since 2017, but she claims that she's being charged and she's she's taken out of cover on her parents behalf with wheel insurance exchange on the umm in the umm statements it suggests that it's real life insur a real funeral insurance. She says I'm double checked with her so that this kind of doesn't make sense.

[11 minutes 34 seconds][Customer] : Yeah. Pop out his hand over as well. So you won't say that, but yeah.

[11 minutes 31 seconds][Agent] : Umm of the show that there's nothing active uh from yeah, I know that's what I was thinking umm so maybe you can have a chat with her. I really don't know what to say to her.

[11 minutes 43 seconds][Customer] : Yeah, well, sure.

[11 minutes 42 seconds][Agent] : Umm, yeah, she's yeah, she's she. She couldn't even confirm the address. It looks like that someone else has taken out this cover on on her mother's behalf a long time ago.

[11 minutes 54 seconds][Customer] : Right.

[11 minutes 54 seconds][Agent] : Not, not her. But anyway, I'll let me pop out of the lead so you can jump in. There you go.

[11 minutes 54 seconds][Customer] : OK, so she was only providing a full name and date of birth so far.

[12 minutes 3 seconds][Agent] : Yes. Name, date of birth. She couldn't provide the address or anything else. OK.

[12 minutes 8 seconds][Customer] : OK, well, and who am I speaking to? Who's the person I'm gonna talk to?

[12 minutes 12 seconds][Agent] : A Anna.

[12 minutes 13 seconds][Customer] : I'm. I'm not. OK. All right. Let's do it whenever you're ready.

[12 minutes 14 seconds][Agent] : Uh, no, yeah, uh, OK. Thanks, Doug.

[12 minutes 19 seconds][Customer] : Thank you for holding. My name is Rebecca.