

[14 seconds][Customer] : Good morning. Hello.

[17 seconds][Agent] : Hi, I was off to speak with Wilfred if he was available.

[20 seconds][Customer] : You're speaking.

[21 seconds][Agent] : Hi Wilfred, my name is Jane and I'm calling from the customer support team at Real Insurance. How are you today?

[27 seconds][Customer] : I'm good. Thanks.

[28 seconds][Agent] : That's good. Just before we proceed, Please note all our calls are recorded. Any advice we provide is general in nature, may not be suitable to your situation. And just for security and privacy, if I can get you to confirm for me your full name, date of birth and e-mail address on file.

[45 seconds][Customer] : Yes, it's Williams.

[55 seconds][Agent] : Yeah. And just the e-mail address there for me that we have on file for you buffer.

[50 seconds][Customer] : Yes, she works with williams@hotmail.com.

[1 minutes 4 seconds][Agent] : Perfect. And I've got you on the right mobile 0422813341. Alright, so I've got a request here to give you a call back in relation to your policy and also on extra cover. Is that correct?

[1 minutes 23 seconds][Customer] : Yes, possibility. So what, because I haven't I, I would only review the policy.

[1 minutes 32 seconds][Agent] : Oh, yeah.

[1 minutes 29 seconds][Customer] : So what's the policy about, Uh.

[1 minutes 33 seconds][Agent] : OK, let's start with what you're covered for and then you can let me know if you want to do anything further. So at the moment you've got a final expenses insurance. Let me just look that up for you. Alright, So what I'll do is I'll cover off what's included in your policy.

[1 minutes 53 seconds][Customer] : Yep.

[2 minutes 4 seconds][Agent] : Umm alright, so I've got here that your final expenses insurance provide your family members with a cash benefit of 14,000 and 71 in the event that you pass away.

It can be used not only for funeral expenses but also any other final expenses like unpaid bills. If death was due to an accident, the benefit amount is tripled. Now UMM included in your cover is a cash out benefit, which means once the oldest person covered under the policy turns 85, you have the option to cancel your policy and receive a cash out benefit of 50% of the funeral insurance benefit amount for One life insured. You also have a sum insured bonus. So once the oldest person covered under the policy turns 90, premiums are no longer payable and you will also receive a 25% sum insured bonus on the funeral insurance benefit amount at no additional cost to you. And so from the age of 90, if you opt to cancel your cover and receive the cash out benefit, it will be 50% of your increased funeral insurance benefit amount for one life insured. OK, so that's basically what's covered under the policy that you've got, but you also have, uh, Cherise Williams, Cody Williams and Tegan Williams under this policy as well.

[3 minutes 19 seconds][Customer] : Yes, so I I, I if I want to get my because that's my ex-wife.

[3 minutes 32 seconds][Agent] : Yep.

[3 minutes 27 seconds][Customer] : We've been settlement for the last five years, but I just kept the hello, that's for the thing. So if I want to add my wife all day and my because I have two step kids and my son, how old is can I do this?

[3 minutes 47 seconds][Agent] : OK, so you want to leave Charisse on here, but you want to do another one with your new wife and step kids.

[3 minutes 51 seconds][Customer] : Yes, yes.

[3 minutes 57 seconds][Agent] : OK, so with that one, because this policy is umm, no longer, so we no longer offer this one. So if you were to look at extra cover, one aged you have alright, so 48. So what I can do is I can transfer you through to the you will need to take out a cover for you and your wife. And did you say 2 stepchildren?

[4 minutes 39 seconds][Customer] : OK, So what does it mean with my existing cover or what I've got?

[4 minutes 42 seconds][Agent] : So this one you'll keep because you've got your kids and and then on this one, because it's a dry and family one. Umm, but for the extra cover, umm, for your wife, you

can't add them on to this one, but you can take out a top one on top.

[5 minutes][Customer] : OK.

[5 minutes][Agent] : So you'll have two policies. Did you want to look at that?

[5 minutes 4 seconds][Customer] : Yeah, I'm actually costly.

[5 minutes 6 seconds][Agent] : So they will go through that with you depending on how much you want to be covered for with your wife and stepchildren.

[5 minutes 14 seconds][Customer] : OK, OK, alright. OK.

[5 minutes 16 seconds][Agent] : All right, did you want to do that? And I'll transfer you now.

[5 minutes 19 seconds][Customer] : Yes, yes, I'll do that.

[5 minutes 21 seconds][Agent] : All right, just bear with me. All right, let me because you maybe were you looking, what kind of cover were you looking at?

[5 minutes 39 seconds][Customer] : Uh, just a basic, you know, cover for what I've got in place, you know, so just everyone is covered.

[5 minutes 45 seconds][Agent] : OK, alright, so you were looking at the same kind of one that you've got now, similar.

[5 minutes 51 seconds][Customer] : Yes, yes.

[5 minutes 52 seconds][Agent] : OK, So what I will do is I'll transfer you through. I'll just place you on hold. I won't be too long.

[6 minutes 1 seconds][Customer] : OK, that's good.

[5 minutes 57 seconds][Agent] : I'll tell them that you've done the ID and everything with me and also what you're looking for. OK.

[6 minutes 4 seconds][Customer] : OK, all good. That is fine.

[6 minutes 6 seconds][Agent] : I'll just place you on hold on maybe 2 minutes or more, but just bear with me and I'll connect you through.

[6 minutes 11 seconds][Customer] : Thank you.

[6 minutes 38 seconds][Agent] : Hiya, no, I was like, bro, what the hell? Because I was trying to explain to him the process and I'm just like bro, I just need to transfer you through. And then he's like

OK, umm, he came through. Umm, it was a service call because he didn't know what he already had, so he already has funeral.

[6 minutes 37 seconds][Customer] : Hey, I thought the previous one was you and so I was like hey, OK, mm hmm.

[7 minutes 1 seconds][Agent] : Umm explained. Hold on a second, he actually wants a whole new policy.

[7 minutes 4 seconds][Customer] : So it was just after a top up or OK.

[7 minutes 9 seconds][Agent] : Umm, he wanted to say the policy he's got now is with his ex-wife and his actual two children, but he's been remarried and has a new wife with two stepchildren and he want, he wanted to add them on to this one.

[7 minutes 23 seconds][Customer] : Yep.

[7 minutes 21 seconds][Agent] : But I said he can't, he'll need to either take out a top up or another policy.

[7 minutes 28 seconds][Customer] : OK, no worries.

[7 minutes 26 seconds][Agent] : Umm, So he wants something similar to, you know, umm explained and specifics the ones that uh, take. Do you need anything from this one?

[7 minutes 40 seconds][Customer] : No, that's OK. I'll confirm everything.

[7 minutes 42 seconds][Agent] : Because it's a legacy 1, so it shouldn't really affect his benefit amount, right?

[7 minutes 46 seconds][Customer] : I'm not too sure on that. Yeah.

[7 minutes 48 seconds][Agent] : Oh, OK, let's take out another policy transfer to sales.

[7 minutes 55 seconds][Customer] : Was he going to do that separately for every person?

[7 minutes 58 seconds][Agent] : Umm, I'm not sure. Good question.

[8 minutes][Customer] : OK, no worries.

[8 minutes 2 seconds][Agent] : Umm, let me just today is like crazy.

[8 minutes 7 seconds][Customer] : Is it?

[8 minutes 8 seconds][Agent] : Yeah. What's his name? Wilfred.

[8 minutes 12 seconds][Customer] : Yep.

[8 minutes 15 seconds][Agent] : Umm, jumping out of this one.

[8 minutes 17 seconds][Customer] : Yep.

[8 minutes 20 seconds][Agent] : I'll just want for him.

[8 minutes 21 seconds][Customer] : All right.

[8 minutes 21 seconds][Agent] : You ready?

[8 minutes 22 seconds][Customer] : Thanks. Yep. Thank you so much.

[8 minutes 29 seconds][Agent] : Thank you so much for your patience there, Will French.

[8 minutes 32 seconds][Customer] : Yes, it's fine.

[8 minutes 33 seconds][Agent] : All right, so I've got Brendan from our sales team and he'll be able to assist you from him. Thanks, Brendan.

[8 minutes 38 seconds][Customer] : OK. Thank you.

[8 minutes 39 seconds][Agent] : Thank you.