

[1 seconds][Agent] : Thank you so much for holding that.

[2 seconds][Customer] : Thank you. Bye.

[2 seconds][Agent] : I've got my colleague Regina on the line from our support team.

[5 seconds][Customer] : Yep.

[5 seconds][Agent] : Just to confirm, I have confirmed all points of ID. The contact information is up to date. I should be able to help you from here. You're already. Cheers. Hi. Hi, Michael, you're speaking with Regina from Real Insurance customer care team. How are you going?

[11 seconds][Customer] : OK, goodbye. Yeah. I just want to transfer all my insurance.

[23 seconds][Agent] : Yeah, I can help with that. Let's have a look. Just going to confirm your e-mail is michael@coxsword.com dot AU.

[31 seconds][Customer] : No, it's not.

[38 seconds][Agent] : Yep, very water legal.

[31 seconds][Customer] : It's actually going back to my previous company, M Giles MGILES at Blue Water legal dot com dot AU.

[43 seconds][Agent] : Yeah, dot com dot AU. I'll just confirm MGILES at Bluewater legal.com dot AU.

[50 seconds][Customer] : That's it, That's it.

[56 seconds][Agent] : Alright, perfect. Give me just a quick moment. OK, I've still got I've got 11 cross straight forward calling NSW 2444.

[1 minutes 4 seconds][Customer] : That's it.

[1 minutes 4 seconds][Agent] : Is that correct?

[1 minutes 6 seconds][Customer] : That's correct.

[1 minutes 6 seconds][Agent] : Alright, wonderful. OK, here we go. Now just in order to cancel the policy there, Michael, all we require is just a simple letter in writing. Before I give you those details, is there any particular reason that you weren't happy with the coverage anymore?

[1 minutes 22 seconds][Customer] : Yeah.

[1 minutes 27 seconds][Agent] : Fantastic, They're not requiring a pie anymore. Did you have any other cover to cover you if you don't presume what's to happen?

[1 minutes 22 seconds][Customer] : Well, too expensive and I don't require, look, I don't, I don't need to. I I've got about \$5,000,000 thing so I don't need anything else. I I needed that for spearfishing and I didn't even realise that I had it. So it's gotta go.

[1 minutes 48 seconds][Agent] : Oh, sorry, sorry, no, look more than happy to give you the the cancellation instructions. Look, the only reason I do ask is because your life insurance policy, it's fully underwritten policy. So it was based on certain questions, health, lifestyle when you took it out. You've got Peace of Mind. We continue to cover you on that same application even if your health has changed since the application.

[2 minutes 15 seconds][Customer] : No, not at all.

[2 minutes 17 seconds][Agent] : Look, Yep, OK, that's good that your health hasn't changed, but some people do like to change the level of coverage and keep it as a top up in case your situation does change and you need that you have a need to coverage again. Just gonna throw it out there. If you did want some kind of coverage 100,000 instead of paying 200 and 6:45 because of 3851 a fortnight, they'll still give you an advance. The 10 thousandth a funeral they'll give you, still give you the terminal owner's advance payment.

[2 minutes 43 seconds][Customer] : Oh, actually, that's good. That sounds good. T talk to me about that.

[2 minutes 49 seconds][Agent] : Alright, so 100,000 cover would be \$38.51 a fortnight.

[2 minutes 55 seconds][Customer] : Yep.

[2 minutes 55 seconds][Agent] : It's still keeping you on the same application, it's just changing the amount you're insured because you don't need that much coverage.

[3 minutes][Customer] : Oh, I I don't need the money.

[3 minutes 1 seconds][Agent] : It would be yeah. Look, it have provided some owner's agreement. I know it's something we don't wanna think about, but if you would like, there's a 12 months or less to live by a medical practitioner. You can actually 1200 thousand as a living benefit. So to get paid directly to you for anything you choose, you got better. You keep it when I'm gonna call you and I'll get back.

[3 minutes 22 seconds][Customer] : If I'm dead, if I'm dead, if I'm dead, it's pretty hard to pay money to me.

[3 minutes 28 seconds][Agent] : If you're terminally ill, we'll pay it to you. But if you pass away, it's 100,000 for the beneficiaries and there's a 10,000 for any immediate cost that you, you know, for funeral.

[3 minutes 29 seconds][Customer] : So the funeral thing I like. So talk to me about that.

[3 minutes 44 seconds][Agent] : Yeah. Did you the funeral advance on the life insurance policy or a funeral policy you wanted to know about?

[3 minutes 51 seconds][Customer] : Oh, well, the, the, the policy where, umm, you said first up, whatever that is for 38 bucks. What is that?

[3 minutes 57 seconds][Agent] : Oh, so that's your life insurance that you've currently got. So you've got a 10,000 advance of the funeral included in the 100,000.

[4 minutes 7 seconds][Customer] : Mm Hmm, so, so So what, what's the \$38,000 one? Oh, the \$38 one.

[4 minutes 8 seconds][Agent] : So if it's 3850 O 3851 a month, a fortnight, sorry. And it'll give you 100,000 life insurance, it'll give you terminal illness and it'll include the 10,000 advancement for funeral costs.

[4 minutes 30 seconds][Customer] : Alright, I'll do that one.

[4 minutes 30 seconds][Agent] : So it comes it comes out of the the the life portion. If you wanted a funeral policy, I can give you the price on that.

[4 minutes 34 seconds][Customer] : Alright, I'll no, no, no, no, no, no, no, no. The first one that'll do it.

[4 minutes 40 seconds][Agent] : OK, perfect. Alright, let's go ahead and do that. So I'll just quickly recap. Currently at the moment it is covering you. I'll have to I'll have you to go through the little pieces here just to make sure I'm in compliant. So at the moment it's best due to any cause for 206,000, sorry, 536,000 and \$39.00.

[5 minutes 2 seconds][Customer] : Yeah, well, I still, I, I, I spilled that at breakfast. Got it.

[5 minutes 2 seconds][Agent] : So just so I can bring it what you said you spilled out at breakfast, let's change it down. All right?

[5 minutes 13 seconds][Customer] : GGGG gesture.

[5 minutes 19 seconds][Agent] : MM hmm. And the 10,000 adventure funeral. All right, so please confirm that you agreed to reduce your insured amount to \$100,000 and understand that want to accept this change. Any requests to increase the insured amount or add benefits in the future subject to age, eligibility and the application process, which may result in new terms and conditions or the application declined.

[5 minutes 16 seconds][Customer] : The gesture the the little one 3838 thirty \$8 a fortnight, which is the 100,000 and the for terminal illness and Yep, OK, Yep.

[5 minutes 54 seconds][Agent] : Alright, wonderful. That's going to take effect from the next regular collection day. We'll send you out some new documents to reflect the changes. Michael, just going to confirm for now that you're now happy to keep the policy in place going forward.

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

[6 minutes 5 seconds][Agent] : And your next payment will be the OT \$8.51 and will be debit on the 17th of January 2025. Is this correct?

[6 minutes 13 seconds][Customer] : Done.

[6 minutes 14 seconds][Agent] : Perfect. A anything else I could H you with today?

[6 minutes 17 seconds][Customer] : Not at all.

[6 minutes 19 seconds][Agent] : All right. Thanks so much. Enjoy your weekend and I'll speak to you as soon as there's any concerns.

[6 minutes 23 seconds][Customer] : Hey buddy. Bye.

[6 minutes 24 seconds][Agent] : All right, bye.

[6 minutes 25 seconds][Customer] : Hi I'm good at work.