[18 seconds][Agent]: Unfortunately, I'm not getting a response. If you could please give Real Insurance a call back on. Hello, welcome to Real Insurance.

[21 seconds][Customer]: Hello, hello.

[25 seconds][Agent]: You're speaking with Helen. How can I help you?

[28 seconds][Customer]: Yeah, hi. I just received my renewal policy in the mail and I'm just reading it. I just realised I've got no beneficiaries listed.

[32 seconds][Agent]: OK, yes, all right. Let's have a look into that there for you.

[42 seconds][Customer]: Therese Turner, 29th of the 5th, 1962.

[40 seconds][Agent]: Full name, date of birth, and what type of policy do you hold with us and your full address and the state?

[53 seconds][Customer]: It's a funeral insurance flexi pass 1 Hazelbane Way Edge, NSW.

[1 minutes 11 seconds][Agent]: I've got your e-mail tabsturner@live.com dot AU. Your mobile number is 0407910153. Is that all correct?

[1 minutes 21 seconds][Customer]: Yes, it is.

[1 minutes 24 seconds][Agent]: Thank you. I'm just waiting for this one to load. Bear with me one moment.

[1 minutes 31 seconds][Customer]: Yep.

[1 minutes 40 seconds][Agent]: And do you have the full name, date of birth and address of the person whom you wish to nominate? Just confirming Robert Turner. Turner, what's the date of birth for Robert?

[1 minutes 46 seconds][Customer]: Robert Turner ERT Yep, Yep, same address, 1/4/1991.

[2 minutes 13 seconds][Agent]: And you mentioned your address is the same address for Robert and the contact number for Robert. And the relationship to you and the benefit, are you giving him the full 100%?

[2 minutes 17 seconds][Customer]: Yes, 00408 215050 Son Yes. Oh, I've got a daughter. I should split it, shouldn't I?

[2 minutes 48 seconds][Agent]: It's entirely up to you if you want to just nominate the one you can.

- [2 minutes 53 seconds][Customer]: Oh, he'll give it half.
- [2 minutes 52 seconds][Agent]: But if you have any more than one, you'll need to divide the percentage up.
- [2 minutes 58 seconds][Customer]: Well, it's Leslie. As in LESL EE.
- [3 minutes 3 seconds][Agent]: OK, so you wanted to add another one. All right, LES.
- [3 minutes 6 seconds][Customer]: Yes, L EE. Her surname is Finity FI, double NERTY.
- [3 minutes 22 seconds][Agent]: Date of birth, Same address as yourself as well. Address as yourself as well. I can still hear you.
- [3 minutes 25 seconds][Customer]: 6/10/92 Can you hear me still right?
- [3 minutes 40 seconds][Agent]: The same address. Your address. The same address for Leslie.
- [3 minutes 44 seconds][Customer]: I'll just look up her address.
- [3 minutes 46 seconds][Agent]: That's OK.
- [3 minutes 49 seconds][Customer]: Wait a minute. I know it. I think it's 12. Yeah. 12 Kaladong 2380.
- [3 minutes 59 seconds][Agent]: Do you know the post code 2380?
- [4 minutes 10 seconds][Customer]: Kaladong KU Double RAJOND.
- [4 minutes 7 seconds][Agent]: Did you say origong 22380?
- [4 minutes 22 seconds][Customer]: Yeah.
- [4 minutes 21 seconds][Agent]: Is that correct for the post code?
- [4 minutes 23 seconds][Customer]: Yeah. Ganada.
- [4 minutes 23 seconds][Agent]: It doesn't look like ah Canada not Karajong.
- [4 minutes 27 seconds][Customer]: Ganada. Yeah, the suburb.
- [4 minutes 29 seconds][Agent]: OK Canada is the is the suburb and then the home address? What was the number?
- [4 minutes 34 seconds][Customer]: Yes #12 Coward, John.
- [4 minutes 41 seconds][Agent]: Rd. And it was in Canada, and that's your daughter. And what was her contact number?
- [4 minutes 43 seconds][Customer]: Yeah, 0437967756.

[5 minutes 8 seconds][Agent]: And are you going 5050 or how are you wanting to do this? All right, that's all been done for you. The two kids have now been nominated as your beneficiary and you'll receive confirmation of this via post in the next couple of days. So you'll get an up to date schedule. That's all been done for you.

[5 minutes 12 seconds][Customer]: 5050 Can I?

[5 minutes 26 seconds][Agent]: Anything else so that we can help you with?

[5 minutes 29 seconds][Customer]: Yeah, I just realised. Can you give me a quote on how much if I was to increase my funeral insurance for \$10,000?

[5 minutes 36 seconds][Agent]: You won't be able to increase your current policy. You can do what we call a top up and take out an additional funeral policy.

[5 minutes 43 seconds][Customer]: Oh, OK.

[5 minutes 45 seconds][Agent] : So you can't.

[5 minutes 45 seconds][Customer]: So how much would that cost? Oh, I don't even know where the original policy is.

[5 minutes 54 seconds][Agent]: No, that's OK. That's alright. I can provide you with the quote. Give me one moment. So for \$5000 for an extra \$5000 worth of cover, you have to pay \$15.34 on top of what you're currently paying now.

[6 minutes 22 seconds][Customer]: So that would take it for \$30. Alright, I'll leave it for that for now.

[6 minutes 28 seconds][Agent]: Not a problem. Anything else surgeries we can help you with?

[6 minutes 31 seconds][Customer]: No, that's fine.

[6 minutes 33 seconds][Agent]: Not a problem. Thank you for calling.

[6 minutes 36 seconds][Customer]: Thank you very much.

[6 minutes 37 seconds][Agent]: Bye.

[6 minutes 38 seconds][Customer]: Bye.