

[2 seconds][Customer] : Hi, Aaron. My name is Yasmine from Customer Care. How are you?

[1 seconds][Agent] : Hello, good. Thanks. How are you?

[7 seconds][Customer] : I'm good, thank you. I've got Juliet on the line. She's looking to purchase a home insurance for their home.

[17 seconds][Agent] : OK, Yep. So she's after a quote.

[19 seconds][Customer] : Yes.

[20 seconds][Agent] : OK. So did she call inbound to you initially?

[24 seconds][Customer] : Yes, she did. She's got an existing policy with us, umm, here. So I've confirmed her full name, date of birth, address, phone number, e-mail.

[34 seconds][Agent] : And all match the evolved profile.

[36 seconds][Customer] : It does correct? And she does have her husband next to her umm, Sione. And I've confirmed his full name, date of birth, e-mail, contact number, address as well.

[45 seconds][Agent] : Oh, that's OK. Yeah, I'll mainly only go through it with her.

[49 seconds][Customer] : Yep.

[48 seconds][Agent] : Are you able to hop out of the lead please?

[51 seconds][Customer] : Yeah, sure. Of course, that was her husband's lead because we just gave her on 3rd party authority full access on his policy.

[58 seconds][Agent] : Oh OK. Right.

[1 minutes 2 seconds][Customer] : But I can get you her laid up while I've got her on hold if you'd like.

[1 minutes 6 seconds][Agent] : If it's her that's calling in, do you have her client ID number?

[1 minutes 9 seconds][Customer] : Yep, I'll get that up for you right now.

[1 minutes 12 seconds][Agent] : Thank you.

[1 minutes 13 seconds][Customer] : You're welcome. OK. All right. So her client ID number is 4494061.

[1 minutes 13 seconds][Agent] : 2 six one that's her and and her name, date of birth and address and contact number match her both profile.

[1 minutes 32 seconds][Customer] : That's correct.

[1 minutes 33 seconds][Agent] : Amazing. Thank you so much. You can just pop her through.

[1 minutes 35 seconds][Customer] : All right, thanks there. And I'll transfer her in 321.

[1 minutes 40 seconds][Agent] : Hi, Juliet, it's Aaron from Real Insurance. How are you? That's good. So yes, ma'am, have let me know that you're wanting a quote that house and contents insurance, is that correct?

[1 minutes 51 seconds][Customer] : Yes, please.

[1 minutes 52 seconds][Agent] : Yeah, not a problem. So just before we do anything, I just have to 1st read your duty to answer honestly and then we can certainly go through that quote together.

[2 minutes 1 seconds][Customer] : Yes.

[2 minutes 1 seconds][Agent] : OK, So it just states here we will ask you questions that are relevant to our decision to provide insurance and on what terms. We will use your answers to decide what insurance we will offer, to calculate the premium and to assess claims. It's important that you answer honestly, accurately and with reasonable care. You're answering for yourself and anyone else to whom the questions apply, and your answers need to be correct after the date you'd want the policy to start. If you are unsure or need to check something, please do show before you answer. And lastly, if your answers are not accurate and complete, the policy may be cancelled or treated as if it never existed and claims may be denied or not paid in full. Do you understand and agree yes or no?

[2 minutes 51 seconds][Customer] : Yes.

[2 minutes 51 seconds][Agent] : Thank you so much. OK, So is the house and contents insurance recording for your home OK And therefore you own your home and this is the home that you live in? That's correct. OK.

[2 minutes 56 seconds][Customer] : Yes, yes, yes.

[3 minutes 4 seconds][Agent] : And do you live on your own with family or with tenants or Borders family? And what's the address to be insured?

[3 minutes 8 seconds][Customer] : Family 74 High View Ave.

[3 minutes 19 seconds][Agent] : Thank you. And if you were happy with the quote and decided you did want to go ahead with it, what date would you need your policy to start from this coming Wednesday? So that would be the 4th, is that correct?

[3 minutes 15 seconds][Customer] : Greenacre 2190 NSW from Wednesday or if I could start it today but I can pay on Wednesday or do we have to start on Wednesday?

[3 minutes 38 seconds][Agent] : Look, good question.

[3 minutes 42 seconds][Customer] : Yep.

[3 minutes 39 seconds][Agent] : So let's say we set it as today's date or even like a few today, regardless of that, we would collect your payment details today, but you get charged on either the start date that you choose or within the five business day spelling. So if you're wanting to make sure the payment either comes out Wednesday or after, then it may, we may need to put it from Wednesday because I can't guarantee when the payment would come out, if you know what I mean.

[3 minutes 54 seconds][Customer] : Yeah, OK, I'm gonna do Wednesday.

[4 minutes 3 seconds][Agent] : Wednesday. OK, thank you for your understanding. Now what type of home is this? Is it just a free standing house? Is it more like a villa, duplex townhouse?

[4 minutes 11 seconds][Customer] : It's a brick A2 story house, 5 bedroom home. There's en suite bathroom to the master room and two main bathrooms on 1st floor and ground floor.

[4 minutes 27 seconds][Agent] : Oh that's OK, thank you for giving us all that information. We don't even ask about how many beds or bathrooms you've got anyway, so that's fine. Just to confirm, it is a free standing house so it's not attached to any other dwellings, is that correct? Thank you. Is the home under a strata title or body corporate community title or company title?

[4 minutes 28 seconds][Customer] : And OK, yes, no.

[4 minutes 46 seconds][Agent] : And to the best of your knowledge, when was your home originally built?

[4 minutes 55 seconds][Customer] : Not too sure, but we will be in this house for 20 years in December.

[5 minutes 1 seconds][Agent] : OK. And when of course you moved in, was it a brand new home or?

[5 minutes 7 seconds][Customer] : Yeah, we bought it off a a builder, a builder owner, I would say 30 years.

[5 minutes 11 seconds][Agent] : OK, so we can accept to the OK, yes, so we can accept to the best of your knowledge, there's 30 years ago from today that would actually put it in the range of 1990 to 1994. Are you happy to slip that range?

[5 minutes 19 seconds][Customer] : Yeah, yeah. Yep.

[5 minutes 26 seconds][Agent] : There's you just don't sound confident, I'm sorry. So we can accept to the best of your knowledge, but we want to make sure, of course, we're putting it in as accurate as possible. So would that be accurate that range there of 1990 to 94, right. I'll call you on this, this range for now, Juliet, but we you would need to find out the certain when it was built. OK, OK.

[5 minutes 41 seconds][Customer] : I will say, Sir, Yep.

[5 minutes 50 seconds][Agent] : What is the majority of the home built from? You said it was Brickfaneer, is that right?

[5 minutes 56 seconds][Customer] : Can you repeat that again?

[5 minutes 57 seconds][Agent] : So what is the majority of the home built from? I think you stated before it's a Brickfaneer house, is that correct?

[6 minutes 4 seconds][Customer] : Yes, it's the Brisbane, yes.

[6 minutes 6 seconds][Agent] : OK. And what type of roof does the home have? Terracotta tiles? Yep, beautiful. Now we'll go over the security features that are on the home.

[6 minutes 11 seconds][Customer] : The Terracotta file, yes.

[6 minutes 18 seconds][Agent] : The first one we ask about is does the phone have a back to base alarm monitored around the clock by a Security Service? No problem. Is there deadlocks or patio bolts and all external doors?

[6 minutes 27 seconds][Customer] : No, Yes.

[6 minutes 34 seconds][Agent] : Is there still security mesh or similar to crim safe over any doors or any windows?

[6 minutes 41 seconds][Customer] : Not, not the security miss.

[6 minutes 44 seconds][Agent] : That's OK, that's OK.

[6 minutes 43 seconds][Customer] : No, just the Yeah, just the standard.

[6 minutes 48 seconds][Agent] : We can leave that one off. That's fine. Do you have steel roller security shutters fitted to any accessible windows?

[6 minutes 59 seconds][Customer] : Yes to the garage.

[7 minutes 1 seconds][Agent] : Right. So the garage is, we wouldn't class as a window, we'd class it as a door. So do you have any on any of your windows? Do you have like a steel roller shutter?

[7 minutes][Customer] : We do No.

[7 minutes 10 seconds][Agent] : That's OK. And last two, do you have metal window bars or keyed window locks on any windows? No problem. Now do you have insurance for your home and contents currently? That's OK.

[7 minutes 15 seconds][Customer] : No, prior I did, but I want to change it over to I've got other.

[7 minutes 28 seconds][Agent] : So, but do you as of now, do you have insurance for the home and contents currently? That's fine.

[7 minutes 34 seconds][Customer] : No, because that sounds too good.

[7 minutes 36 seconds][Agent] : Have you had the insurance within the last 50 days on the home and contents? Wonderful.

[7 minutes 40 seconds][Customer] : Yes, I think of aliens.

[7 minutes 41 seconds][Agent] : And who was your previous insurer Allias? OK. And did you currently have a move within your home? And what's the name of the financier or mortgage provider? Westpac. OK, so just to confirm, within the last 30 days you held home and contents insurance with Allias and you currently have a moved on the home with Westpac Bank, is that correct?

[7 minutes 57 seconds][Customer] : One SEC Yes.

[8 minutes 8 seconds][Agent] : Thank you. Now with our home insurance, it's designed to cover rebuilding costs, outdoor structures such as your carport, sensors, pools, as well as cost for demolition, removal of debris and architectural council fees. The land value should not be included.

How much would you like to insure the home for?

[8 minutes 31 seconds][Customer] : How much would 900,000 be?

[8 minutes 34 seconds][Agent] : Yes. They want me to just quote you one 900,000 to start with.

[8 minutes 38 seconds][Customer] : Yes.

[8 minutes 38 seconds][Agent] : Yeah, no problem. And then our contents insurance covers things like your household goods or personal belongings, usually kept in the property that you own or are legally responsible for, like carpets and window furnishings, for example.

[8 minutes 51 seconds][Customer] : Yep.

[8 minutes 51 seconds][Agent] : How much would you like to show the contents for? Yeah, not a problem at all. Now the next few questions we'll go through, the next 5 specifically are about your insurance and claims history.

[8 minutes 55 seconds][Customer] : I will say 100,000, yes, yes.

[9 minutes 6 seconds][Agent] : The first one is how many home and or contents claims have you, your partner, legal or de facto, any other names insured or any other family member living at the home had on this or any other property in the last three years?

[9 minutes 25 seconds][Customer] : Can you repeat that again?

[9 minutes 26 seconds][Agent] : Yeah, of course not a problem.

[9 minutes 30 seconds][Customer] : Yes. Yes. Oh, yeah, yeah, yeah, Yep, Yep.

[9 minutes 28 seconds][Agent] : So how many home and or contents claims have you, your partner legal or de facto, any other names insured or any other family member living at the home had on this or any other property in the last three years? Thank you. The next one, are you your partner legal or de facto any other names insured or any other family member living at the insured site currently bankrupt or subject to a debt agreement or personal insolvency agreement under Part 9 or Part 10 at the bankruptcy?

[9 minutes 43 seconds][Customer] : 0, yeah, 0.

[10 minutes 4 seconds][Agent] : So is it yes or no for that one? Sorry. Thank you.

[10 minutes 6 seconds][Customer] : Oh, no, no, no.

[10 minutes 7 seconds][Agent] : Perfect. In the last 10 years, have you, your partner, legal or de facto, any other names insured or any other family member living at the insured site had any criminal convictions, excluding driving related offences or convictions?

[10 minutes 24 seconds][Customer] : Yeah. Is it?

[10 minutes 25 seconds][Agent] : Thank you. Have you, your partner, legal or de facto, any other names insured or any other family member living at the insured site had a claim declined for fraud or dishonesty? In the last 10 years And last one, have you, your partner legal or de facto, any other names insured or any other family member living at the home had any insurance cover refused or declined in the last 10 years? All right, last final check questions. Now these are just yes or no answers as well. Is your home currently sublet or going to be sublet?

[10 minutes 25 seconds][Customer] : No, No, no, no.

[11 minutes 2 seconds][Agent] : Is it well maintained in an A good conditions?

[11 minutes 6 seconds][Customer] : Yes, it is. I've also done renovations.

[11 minutes 9 seconds][Agent] : Oh wonderful. Is it a heritage listed building? Is it on more than 10 acres of land? Is it used for any business purposes?

[11 minutes 13 seconds][Customer] : No, no, no.

[11 minutes 21 seconds][Agent] : And last one, is it currently under construction and all renovation?

[11 minutes 27 seconds][Customer] : At the moment, no.

[11 minutes 28 seconds][Agent] : Perfect. OK. And of course, if you do end up renovating any part of the home, of course, just contact us and let us know so you make sure you're still within our guidelines. I'm just loading your quote now. So with our home and contents insurance, you've got 2 levels of cover, our essential cover and our top cover. Both will cover you for all insured events such as flood, fire, theft and malicious damage, storm and rainwater.

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

[11 minutes 51 seconds][Agent] : However, the main differences are that the top cover provides you coverage for accidental damage contents in transit while moving to a new address in Australia, and it also has higher coverage limits to some benefits and options.

[12 minutes 11 seconds][Customer] : Top cover.

[12 minutes 5 seconds][Agent] : Of the two, would it be more the basic cover or the top cover that you'd prefer of OK. Now in terms of your excesses to start with, our excesses default to \$1000 for your building excess and \$750 for the content excess. Do you name it a change either of these or are they OK?

[12 minutes 20 seconds][Customer] : Yeah, yeah, yeah. OK.

[12 minutes 27 seconds][Agent] : How would you like me to give you the price as an annual and monthly payment frequency?

[12 minutes 33 seconds][Customer] : Monthly frequency please.

[12 minutes 35 seconds][Agent] : Not a problem at all. So what we have here to insure your home for 900,000 and the contents for 100,000 under the top cover, your monthly premium is \$339.70 per month and that is with the home excess of \$1000. The contents excess of \$750 with all government charges and GST.

[12 minutes 51 seconds][Customer] : Yep, Yep.

[12 minutes 58 seconds][Agent] : How does that one sound?

[13 minutes 1 seconds][Customer] : Good.

[13 minutes 2 seconds][Agent] : Wonderful. I'll just take you through the optional cover. So that way we've gone over everything. The first optional cover that we have is the Electrical Motorburner option. You can add on to the insurance for an additional premium.

[13 minutes 7 seconds][Customer] : Yeah, yeah.

[13 minutes 13 seconds][Agent] : You should be aware though, we do not cover electrical motors over 10 years old or ones under warranty. Is it something that you need to add or leave it off?

[13 minutes 22 seconds][Customer] : What? What would electrical motor be?

[13 minutes 26 seconds][Agent] : So I'll give you some examples.

[13 minutes 31 seconds][Customer] : Yeah.

[13 minutes 27 seconds][Agent] : So when we look at anything a part of the home, it's usually anything that's permanently fixed. So like your automatic garage, roller door or duct, it'll fix air

conditioning. They're typically things that are permanently fixed that will have a motor.

[13 minutes 40 seconds][Customer] : Oh, true.

[13 minutes 39 seconds][Agent] : Things that form part of your contents are usually those things that if you were to move homes, you take them with you. So like a fridge or a washing machine, for example. That makes sense.

[13 minutes 46 seconds][Customer] : Oh, yeah, yeah, yes, Yep.

[13 minutes 49 seconds][Agent] : Did you need to add this one on at all or did you want to leave it off? OK, so adding it for the home.

[13 minutes 53 seconds][Customer] : I, I think it would be good to add it on because I have, because we do have inducted AC.

[14 minutes 2 seconds][Agent] : OK, no problem. Just to confirm, it's no more than 10 years old and not under warranty. Beautiful. And is it under warranty?

[14 minutes 8 seconds][Customer] : It's less than 10 years old and I think, I think we've already passed warranty. I think it's about 5 years old.

[14 minutes 18 seconds][Agent] : OK, too easy. So yes, so then that can apply to that if it's not under the warranty. So for the home, it's an extra \$5.39 per month. Did you need to add it for the contents?

[14 minutes 30 seconds][Customer] : Yes.

[14 minutes 30 seconds][Agent] : So that one's an extra \$2.89 per month.

[14 minutes 34 seconds][Customer] : Yeah.

[14 minutes 33 seconds][Agent] : So I've added those two on. It just brings the total cost up to \$347.98 per month.

[14 minutes 40 seconds][Customer] : OK, Yep.

[14 minutes 40 seconds][Agent] : And if you want to claim on that motor burnout cover, it's got it's own fixed excess of \$100.00. So it's not going to be the thousand or the 750 you pay. It's \$100 instead.

[14 minutes 50 seconds][Customer] : OK. Sounds good. Yep.

[14 minutes 49 seconds][Agent] : OK, now, now lastly, we have a section so you can list any

valuables, collectibles, or media items that exceed our cover limits under the top cover for your contents. These limits are \$1000 per item or collection or \$5000 per group for each event. Would you like contents cover for items above our limits or for an extra cost? Are there any items you'd like covered outside the home under the portable valuables cover?

[15 minutes 22 seconds][Customer] : I I And what will that cover be?

[15 minutes 16 seconds][Agent] : Are you talking about with the one that's just within the home, only under the valuables, collectibles and media items? Or are you asking about portable cover?

[15 minutes 35 seconds][Customer] : What? What's the portable cover? Sorry.

[15 minutes 38 seconds][Agent] : So what portable valuables cover is? It's where you can cover a specific item or a group of unspecified items outside the home for accidental loss or damage. However, there is an extra premium so it costs more to add it on and it does provide you coverage Australia wide though outside the home Australia wide. So is there a certain thing, anything specif specifically, that you'd like to have covered away from the home or? OK.

[16 minutes 4 seconds][Customer] : No, Anything outside of the home is fine, Yeah.

[16 minutes 9 seconds][Agent] : So just to reconfirm then, would you like contents covered for items above our limits or for outside of the home?

[16 minutes 22 seconds][Customer] : Would outside of the home be like the driveway or something like that? Yeah.

[16 minutes 26 seconds][Agent] : It'd be, so let's say you go up to the shopping centre, so that's away from the home or if you go on holiday to like a caravan park or like you know, Interstate, that's kind of what we're referring to outside the home.

[16 minutes 41 seconds][Customer] : Yeah, OK.

[16 minutes 36 seconds][Agent] : So if you're still on your property, so when you drive there in your backyard that's still at home, it's really when you're actually leaving your actual premises that we're referring to.

[16 minutes 47 seconds][Customer] : And I mean, because I don't know what, what what would cause someone to make a claim for that.

[16 minutes 56 seconds][Agent] : I mean, if they accidentally lose or damage an item outside the home, that's that's, that's can be where they can cover it, they can claim on it essentially.

[17 minutes 3 seconds][Customer] : OK, OK, OK. No, no.

[17 minutes 8 seconds][Agent] : OK, So just to reconfirm, so would you like contents to cover for items above our limits or outside the home? You happy for me to say no for that one? OK, too easy. Yep, the price remains the same. So \$347.98 per month. Now I just there's only one thing I just want to quickly Carr clarify. I know when I asked if the home's currently under construction and or renovation, you did say as of now, no because we're starting the policy on the 4th of September. Will you have anything under construction and a renovation at that point or in the anytime soon? OK, no problem.

[17 minutes 16 seconds][Customer] : Yes, yes, no, I, I, I do have plans to renovate my laundry, but that that's dependent on when I have funds to do it.

[17 minutes 48 seconds][Agent] : Right. So is that more like that's like something you're like planning in the future, but there's no actual contracts or anything signed as of yet?

[17 minutes 48 seconds][Customer] : But that's my correct correct.

[17 minutes 57 seconds][Agent] : Yeah, that's fine. So we don't have to note it down now. It's just if you do go ahead with renovating your laundry, just get in contact with us and let us know so we can make sure you're still within our guidelines. The only. So we've done absolutely everything, Juliet. The only thing we just need to confirm now is when the home was originally built. We just need to make sure we've, of course, selected the right range. So when is a good time for me to ring you back? Once you've had a chance to find out that information, if you want to even have a quick look now, I can wait for you. That's not a problem. Yes.

[18 minutes 20 seconds][Customer] : I'm just, I, I mean, I, the truth is I, I don't know where I could find that information, but I'm just looking up online when the property was first sold and it says March 1993.

[18 minutes 37 seconds][Agent] : OK. So would that be indicated that's when it was built originally.

[18 minutes 42 seconds][Customer] : Yes, yes.

[18 minutes 41 seconds][Agent] : So I just want to make sure we selected the right range. So for when the home was originally built, we selected the range 1990 to 94. That's correct.

[18 minutes 50 seconds][Customer] : Correct.

[18 minutes 51 seconds][Agent] : OK, perfect. So what we'll do is we'll go ahead and get this one into place to start as of this Wednesday, the 4th of September. And although I'm collecting your payment details to get this locked in for you today, you're not going to get charged until the 4th of September or within 5 business days after that date. OK, perfect.

[18 minutes 55 seconds][Customer] : Yes, Yes, yeah, yes.

[19 minutes 7 seconds][Agent] : Now I've already got you listed as a policy holder, but did you want to include any additional policy holders?

[19 minutes 13 seconds][Customer] : Ah, yes.

[19 minutes 14 seconds][Agent] : Certainly. And what was his first and last name?

[19 minutes 13 seconds][Customer] : Just my husband Yone SIONE and last name Kei.

[19 minutes 23 seconds][Agent] : I'll just re spell his first name.

[19 minutes 30 seconds][Customer] : Yes.

[19 minutes 25 seconds][Agent] : So S for Sierra, I for India, O for Oscar, N for November, E for Echo, T for Tango. Is that correct? Yep.

[19 minutes 36 seconds][Customer] : And that's S for Sam, I for India, O for orange, N for nearly, E for egg.

[19 minutes 44 seconds][Agent] : OK thank you. And what's his date of birth?

[19 minutes 48 seconds][Customer] : 12th Jan 79.

[19 minutes 50 seconds][Agent] : Perfect, thank you. So the policy will be in joint names with yourself and your husband. The address where insurance that also your postal address as well.

[19 minutes 54 seconds][Customer] : Yeah, Correct.

[19 minutes 58 seconds][Agent] : I've got your mobile as the one you find it on today.

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

[20 minutes 1 seconds][Agent] : So 0450075766 that's correct. And then your e-mail address is

justyourfirstnameandthenyoursurname@gmail.com.

[20 minutes 7 seconds][Customer] : Correct, correct.

[20 minutes 14 seconds][Agent] : If we have to contact you at all about your home and contents policy, would you like us to contact you by e-mail or phone? I'm the same unfortunately so I'll put it as phone. Do you want your policy documents to be emailed or posted to you?

[20 minutes 22 seconds][Customer] : I think that is better 'cause I I sorry we have a HU100 unread emails emailed so it's on file.

[20 minutes 38 seconds][Agent] : No problem. And by letting to receive your documents by e-mail, you can send to us providing you with a link to access your PDS and other disclosure documents on our website. OK, OK, so final confirmation page, it states confirming you've checked your answers and the policy details including the sums insured, you've answered the questions honestly, accurately and completely and you satisfied the policy is appropriate for your circumstances. Yes or no? Thank you. This next little bit I need to read it is just regarding our automatic renewal process and saying that though after I've read it, if you have any questions or would just like me to opt you out entirely, not a problem.

[20 minutes 46 seconds][Customer] : Yes, Yes, yes, yes, yes.

[21 minutes 19 seconds][Agent] : I can do that for you. I just have to read it first. That's all. OK, so it says if we do offer renewal, the policy will automatically renew as per the renewal notice unless you tell us otherwise.

[21 minutes 23 seconds][Customer] : OK, yes.

[21 minutes 31 seconds][Agent] : Your authority to debit this account also applies to renewals. If the account or card's not yours, you confirm that you have authority of the relevant person to use it and they've agreed to these terms. However, if you'd like to opt out of automatic renewals, please e-mail us at Auto Renewal. Opt out at insurance@realinsurance.com dot AU. Now, one thing I do want to specify is that we send you a renewal notice at least 14 days before the due date. So you've got time to review it, make changes if needed or cancelled if needed. And if we didn't hear from you, that's when it goes on to automatically renew. Are you happy with that or did you want me to opt you

out of it?

[22 minutes 5 seconds][Customer] : Yep, yeah, opt out.

[22 minutes 15 seconds][Agent] : Not a problem and just instead of getting the renewal offer, you just get a renewal, reminded to advise when it's due to expire and you just get in contact with us to see what that new offer is instead. OK, perfect. So what I'll go ahead and do now is collect your preferred method of payment. Are you using a credit or debit card or BSc? An account number of a bank account? No problem. And it's account that we're using just solely in your names or joint names with your husband. OK. And I just have to confirm you've got authority to debit from this account, yes or no?

[22 minutes 25 seconds][Customer] : OK, BSc and account number great name Yes.

[22 minutes 49 seconds][Agent] : Thank you. When you're ready, Juliet, what is your BSB 012226? Yep. And the account number? I'll just repeat it to make sure I've heard it properly.

[22 minutes 54 seconds][Customer] : 012226 4931 84732 Yep.

[23 minutes 10 seconds][Agent] : So I've got BSB 012226, account number 493184732.

[23 minutes 21 seconds][Customer] : Correct.

[23 minutes 22 seconds][Agent] : Thank you so much.

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

[23 minutes 23 seconds][Agent] : So it just states here confirming your monthly premium is \$347.98 with a basic excess of \$1000 on the home and a \$750 excess on the contents and that you're giving the insurer of this policy whole life insurance authorisation to debit from the account you have nominated. Yes or no? Thank you. I just have to read you one final declaration now. It only takes me two minutes to read and then I'll give you that new policy number.

[23 minutes 44 seconds][Customer] : Yes, Yep.

[23 minutes 51 seconds][Agent] : OK beautiful. So it says thank you. It's important that you understand the following information before you commit to purchasing the product. Real Home and Contents insurance is issued by the Whole Life Insurance Company, Proprietary Limited, whom I'll refer to as Whole Life, and distributed by Greenstone Financial Services Proprietary Limited trading

as Real insurance. Pollard has authorized Real Insurance to arrange his policy on its behalf. Pollard will pay RE insurance the payments of 14% of the premium, which covers the promotion and other costs of sale. I am paid a salary and may receive bonuses. You'll agree to purchase Real Home and Contents Insurance subject to the terms and conditions that are in your Product Disclosure Statement. We will send you a copy of your PDS policy schedule and Financial Services Guide. You have a cooling off period of 14 days during which you can cancel the product and receive a full refund of premiums unless a claim has been made or a claimable event has occurred. We recommend that you take this opportunity to review these documents to ensure the policy is right for you. The target market termination is available on our website. If you are replacing an existing policy, you should be aware there may be differences in cover. We may from time to time provide offers to you in relation to our other products and services. You can opt out or visit any time by contacting us. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure with other service providers for the purpose of administering the policy or handling claims. A privacy policy tells you more, including how to access incorrect information and lodge complaints about breach to privacy. We have a complaint process which you can access at any time by contacting us. Full details are available online and in the policy documents we'll be sending to it to you. Juliette, can you please confirm that you understand and agree with these terms and conditions, Yes or no?

[25 minutes 52 seconds][Customer] : I agree. Yes, I understand.

[25 minutes 55 seconds][Agent] : Thank you so much. And last question, is there any other information that you'd like or would you like me to read any part of the product disclosure statement to you? Yes or no?

[26 minutes 5 seconds][Customer] : No.

[26 minutes 6 seconds][Agent] : Beautiful. So that's been completed for you then I'll read you out your policy number. Have you got a pen and paper handy or your phone handy to write this down?

[26 minutes 15 seconds][Customer] : One minute.

[26 minutes 15 seconds][Agent] : It's Yep.

[26 minutes 23 seconds][Customer] : Yeah, yeah, yeah.

[26 minutes 24 seconds][Agent] : So policy number is H for hotel, O for Oscar, M for Mike. Numbers 110373 398. You'll get your welcome e-mail very shortly to confirm that along with this certificate of insurance, your policy is due to start at 12:01 AM on the on this coming Wednesday the 4th of September.

[26 minutes 31 seconds][Customer] : Yes, 110, 373, 398 yes.

[26 minutes 51 seconds][Agent] : Is there anything else you need while you've got me?

[26 minutes 55 seconds][Customer] : So just confirming policy is HOM 110373398.

[26 minutes 58 seconds][Agent] : Yep, that's it. Perfect.

[27 minutes 5 seconds][Customer] : OK, Thank you so much.

[27 minutes 4 seconds][Agent] : Not a problem. Thank you for your time. Have a lovely afternoon.

[27 minutes 9 seconds][Customer] : You too. Bye.

[27 minutes 8 seconds][Agent] : Bye now, is it?