

[13 seconds][Customer] : Hello.

[15 seconds][Agent] : Good afternoon. My name is Jasmine. I'm calling from Real Insurance. Am I speaking to Gary? Hi, Gary. How are you doing today?

[20 seconds][Customer] : Yes, good. How are you?

[25 seconds][Agent] : Not too bad. Thank you for asking Gary. Quickly, Please note all of our calls are recorded and the advice of providers general in nature may not be suitable for your situation. And if I could please have you confirm for me your full name, date of birth and address including the post code.

[40 seconds][Customer] : Gary Vessel Smith 26th of the 6th 1993 Five Robinson St. Yamba, NSW 2464.

[46 seconds][Agent] : Perfect. Thank you, Gary. And just confirming, I've called you on the mobile number today ending in 0729. We do also have mobile number 0422109248. Is that still a valid contact number for you at all?

[59 seconds][Customer] : Not the other number. The number that you called me on is valid, but the other number is a old number.

[1 minutes 6 seconds][Agent] : All right, I'll move that one now for you. So the only contact number we have for you is the number I've could you want ending in 0729. Perfect. Thank you. And e-mail address wehaveisgary_5@hotmail.com is. That all still correct?

[1 minutes 13 seconds][Customer] : Yep, Yep.

[1 minutes 22 seconds][Agent] : Perfect, thank you. And the reason for my call today it is in regards to your funeral insurance policy. It does look like the last two payments for your policy, they did come back as unsuccessful. Now of course we do understand that these things can happen. So to assist you in keeping your policy in place, I can collect the once off payment today through our secure payment system which will bring your policy up to date right away for you.

[1 minutes 48 seconds][Customer] : I'll have to get. I can give you the payment on Friday.

[1 minutes 53 seconds][Agent] : On this coming Friday or what Friday?

[1 minutes 56 seconds][Customer] : It's coming Friday. Yeah, I think it's like 24 something, isn't it?

[1 minutes 58 seconds][Agent] : This coming Friday, all right, so I won't be able to do a double payment on the same day due to system limitations. I can schedule one payment in for Friday and then I can schedule the next payment in for the next available business day, which should be Monday the 17th of January. Would that be OK?

[2 minutes 22 seconds][Customer] : Yeah, yeah. Schedule the one payment in for this Friday.

[2 minutes 27 seconds][Agent] : Not a problem at all.

[2 minutes 36 seconds][Customer] : Monday.

[2 minutes 29 seconds][Agent] : So for this Friday and then what day did you want to reschedule the other payment until Monday, the following?

[2 minutes 42 seconds][Customer] : Yeah, Monday. Yeah, yeah. Do it for Monday.

[2 minutes 43 seconds][Agent] : Sorry, not a problem at all. So just to confirm, Gary, we've rescheduled your catch up payment from the 24th of December 2021 for the amount of \$12.44 to be debited on Friday the 14th of January 2022. And you we've rescheduled your catch up payment from the 7th of January 2022 for the same amount of \$12.44 to be debited on Monday the 17th of January 2022 for the outstanding amount of \$12.44 as well. So together between the two payments between the two days, we'll debit the account totalling to \$24.88 in total between Friday and Monday's payment.

[3 minutes 2 seconds][Customer] : Yep, Yep, Yep, Yep, that's fine.

[3 minutes 32 seconds][Agent] : All right, thank you, Gary. And then you have your next regular payment set to debit on Friday the 21st of January 2022 for the amount of \$12.44.

[3 minutes 42 seconds][Customer] : Yep, that's fine.

[3 minutes 44 seconds][Agent] : All right, Gary, now just based on the two payments that are outstanding, I do need to let you know you do have an estimated lapse date, which is the 4th of February 2022. So what that means is there's no premiums to pay before this date. The policy will lapse, meaning the policy will cancel and you'll no longer be covered under this policy. So Please ensure the funds are available on the 14th of January 2022, the 17th of January 2022, the 21st of January 2022 and the 4th of February 2022 to make sure you're policy is not at risk.

[4 minutes 2 seconds][Customer] : Yep, Yep, that's fine.

[4 minutes 17 seconds][Agent] : All right, not a problem at all. Gary, did you have any other questions or concerns regarding a policy that I can help you with at all today?

[4 minutes 25 seconds][Customer] : No, that's all good.

[4 minutes 27 seconds][Agent] : Not a problem. So you took the policy out in September 2021.

[4 minutes 27 seconds][Customer] : That how long have I been on my policy for September? OK, Yep, that's fine.

[4 minutes 40 seconds][Agent] : All right, Gary, did you have any other questions about your policy that I can help you with at all today?

[4 minutes 45 seconds][Customer] : No, all good. That's fine.

[4 minutes 48 seconds][Agent] : Not a problem at all. And just lastly, if you do receive a letter in the mail regarding this payment, you do not need to contact us again unless you wish to change your payment arrangements or if you have a failed payment.

[4 minutes 58 seconds][Customer] : Yes. OK then. Thank you.

[5 minutes][Agent] : Not a problem at all. Gary, is there anything else I can help you with at all today?

[5 minutes 4 seconds][Customer] : No, all good.

[5 minutes 6 seconds][Agent] : Not a problem at all, Gary. Well, thank you so much for your time today. Take care and you enjoy the rest of your day.

[5 minutes 12 seconds][Customer] : Oh, that. Yeah, actually I do need it. I need to sort out contents insurance.

[5 minutes 19 seconds][Agent] : All home and contents or just contents?

[5 minutes 22 seconds][Customer] : Yeah, home and contents insurance.

[5 minutes 24 seconds][Agent] : Perfect. Thank you. All right, as if you.

[5 minutes 27 seconds][Customer] : Actually, I'll go online and I'll, I'll get a quote that way first.

[5 minutes 32 seconds][Agent] : Yeah, that's not a problem at all. The other option is I can pop you through to our sales team. I'll just need to place you on a brief hold. It may take two more minutes

and I'll be able to go through and quote you accordingly.

[5 minutes 33 seconds][Customer] : Yeah, No, it's alright. I'll go online and get a quote that way.

[5 minutes 46 seconds][Agent] : Not a problem at all, Gary. Alright, Did you have any other questions or concerns that I can help you with at all today?

[5 minutes 52 seconds][Customer] : Yeah. How do I go? I need to, I need to how do I go about adding people to my funeral insurance?

[6 minutes 2 seconds][Agent] : Alright, bear with me. Two moments.

[6 minutes 2 seconds][Customer] : Like do do I take out a separate policy for other people if I want to pay for the insurance? Funeral insurance?

[6 minutes 11 seconds][Agent] : Sorry if bear with me. I'm just gonna check that for you now. Sorry.

[6 minutes 19 seconds][Customer] : No, you're fine.

[6 minutes 31 seconds][Agent] : So now some policies you can add, some you can't depending on the type of policy. So bear with me. Two moments. Alright, So is it for bare with me two moments because I'm just going to say something.

[7 minutes 12 seconds][Customer] : None.

[7 minutes 11 seconds][Agent] : Alright, so if you're wanting to take a policy out for someone else, you would need to It looks like you would need to take out a separate policy. Is it for a number? Is it for a child, or is it for an adult? Adult.

[7 minutes 24 seconds][Customer] : For an adult, it's ACT, there's actually a couple. So if I want to do a couple of my family members, do I get separate policies for each one or do I just do one separate policy where they're all in there?

[7 minutes 38 seconds][Agent] : I believe depending on say for example, again, I'm not too sure. I don't work in the sales side of things. Sorry. That's something that I would need to go through with yourself. As I said, I'm more than happy to pop you through. But generally if it's for another adult, it it would be a separate policy. So if it's for multiple adults, you can take out different policies. However, it's safe for your mom and dad. I believe it may be for the one policy, but again, I don't work in the sales team, so I'm not exactly sure how that would work. So I can pop you through to them and

they'll be able to go through and clarify that for you.

[8 minutes 15 seconds][Customer] : Yeah. Can you put me through to him, please?

[8 minutes 18 seconds][Agent] : Not a problem at all. It may take two more minutes and I'll transfer you now.

[8 minutes 22 seconds][Customer] : Yeah, that's fine.

[8 minutes 23 seconds][Agent] : Thank you.

[8 minutes 36 seconds][Customer] : Hey, Jasmine, how are you?

[8 minutes 38 seconds][Agent] : Hey, I'm good. How are you?

[8 minutes 40 seconds][Customer] : Yeah, good. Thank you.

[8 minutes 41 seconds][Agent] : It's not showing me. Hey, Zan Zaniel, how are you?

[8 minutes 44 seconds][Customer] : Goodbye. That's all good.

[8 minutes 44 seconds][Agent] : Sorry it wasn't showing me your name for a second, right? I do have a customer on the phone. He already has a funeral insurance policy for himself. Umm, He did umm mention also about getting a quote for harm and contents.

[9 minutes 1 seconds][Customer] : Mm.

[8 minutes 59 seconds][Agent] : I'm not too sure if you're trained in that or not umm, but he said he is happy to go online and get that on himself.

[9 minutes 1 seconds][Customer] : Hmm go online and get that one himself. Umm And then he did start asking me the question, obviously, would you take out a policy for someone else?

[9 minutes 6 seconds][Agent] : Umm And then he did start asking me the questions of if he was to take out a policy for someone else, like would he have to take out a new policy or can it like it'll be on the one?

[9 minutes 11 seconds][Customer] : Like would he have to take it on his policy or can it like it all be on the one?

[9 minutes 15 seconds][Agent] : Umm And he said a couple of family members.

[9 minutes 15 seconds][Customer] : Umm And he said a couple of family members.

[9 minutes 17 seconds][Agent] : So I don't know if it's like his mom would dad or like brother or

sister, Because I know if it's like even mom or dad, then it could be the one policy.

[9 minutes 17 seconds][Customer] : So I don't know if it's like you promised that or like, I don't know if it's like you can be the one policy, but if it's like rather history and stuff like that.

[9 minutes 23 seconds][Agent] : But if it's like brother or sister and stuff like that, then it would need to be separate policies. But I just said, I'm not too sure.

[9 minutes 28 seconds][Customer] : But I think that I'm not too sure that I put you through to, uh, to say you have to go through that with you. Yeah. Is this all regarding funeral insurance that like with these inquiries you made, is it all for the funeral insurance policy?

[9 minutes 29 seconds][Agent] : So I I'd pop you through to the sales team and they'd be able to go through that with you for funeral. He did request to add them to his cover, but I didn't actually qualify.

[9 minutes 39 seconds][Customer] : Uh, do you know, uh, you did request to add this to his cover, but I have to clarify.

[9 minutes 46 seconds][Agent] : But I believe it would because he did say how would I go about adding people to my policy?

[9 minutes 49 seconds][Customer] : But I believe, OK, All right, not a worries. No worries. I can have a chat. OK, certainly. That's all good. I'll be up there able to have a chat with them regarding those options.

[9 minutes 52 seconds][Agent] : And his current policy is funeral perfect. Thank you. Do you need any of these details before I do put him, put him through?

[9 minutes 59 seconds][Customer] : Umm, when you're ready, you can drop them through, umm, I've got him. Gary Vesper Smith. Yeah, OK.

[10 minutes 11 seconds][Agent] : Yeah, it's the one Perfect. Sure.

[10 minutes 12 seconds][Customer] : Umm, actually, if I could just ask one question, umm, what date is this? Payment date.

[10 minutes 21 seconds][Agent] : So his next regular payment date is the 21st of January 2022.

[10 minutes 33 seconds][Customer] : So his next regular payment date is the 21st of January 2022. Regarding his current policy. Rescheduled. OK, no worries.

[10 minutes 27 seconds][Agent] : Regarding his current policy, he is 2 payments behind which you've already rescheduled for him fortnightly.

[10 minutes 38 seconds][Customer] : So he's behind on that. Is he paying for that? The monthly, do you know? So that way, easy. Perfect. Yeah, that's fine. Then I'll be able to assist him with everything else.

[10 minutes 45 seconds][Agent] : Perfect. Alright, let me know when you're ready. Did you want me to provide any other information?

[10 minutes 49 seconds][Customer] : No, no, that should be fine at this point.

[10 minutes 51 seconds][Agent] : Perfect. Thank you. All right, I'm going to pop in through now.

[10 minutes 54 seconds][Customer] : OK, thanks.

[10 minutes 58 seconds][Agent] : Hi, Gary. Thank you so much for holding there.

[10 minutes 55 seconds][Customer] : And the whole time I may have Zane on the other line now. Sales team. Yeah.

[11 minutes][Agent] : I do sincerely apologize about the extended hold time and I have Zane on the other line from our sales team who will be able to assist you further regarding your enquiries for funeral insurance for family members.

[11 minutes 8 seconds][Customer] : To you further regarding your. Thank you. Thanks, Jasmine. Hi, Gary, you're speaking with Zane here from Real Insurance. How are you going? Yeah, good. How are you? Yeah, good. Thank you. I've just got to.