

[2 seconds][Agent] : Welcome to Real Insurance. You're speaking with Evan. How can I help you?

[6 seconds][Customer] : Oh, G'day, Evan John player here I've I've ring to cancel my life insurance. I, I had a problem where I got hacked with my credit card, not for you guys, but someone else, and I cancelled my credit card and that's why it didn't accept.

[22 seconds][Agent] : OK, OK.

[27 seconds][Customer] : And I appreciate you giving me the, the months free because you know, that's good of you. But then it got hacked and I thought it's really many of these people that do things like this because it's so annoying that you've got such a trauma to get things right with everybody. Anyway, I've decided to cancel it. I can't afford it anymore. You just I don't know, it seems like it's probably worth it, but I think it's just keeps going up.

[53 seconds][Agent] : Yep, Yep.

[1 minutes 3 seconds][Customer] : You know, I didn't sign on for that and I didn't know that was going to happen when I did it way back.

[1 minutes 10 seconds][Agent] : Fair enough.

[1 minutes 9 seconds][Customer] : And I feel a bit like put off by it. I started 600. I had to drop it to 300 just to keep it back to what we originally started from.

[1 minutes 15 seconds][Agent] : Yep, Yep, Yep.

[1 minutes 19 seconds][Customer] : And I just feel like I've been paying all these years and I would have had cover, which is great.

[1 minutes 27 seconds][Agent] : It's one of those things. I hear ya.

[1 minutes 25 seconds][Customer] : But I, I reckon, you know, it's a bit of a, it seems like a bit of a scam Where you go pay 2 every fortnight, not monthly. And it goes up, you know, \$50 every time you do it. And they try and get rid of it when you're old and you probably need it. And there's no like if they turn around and say, OK, we've paid all this money, how about we give you a bonus back and we give you life insurance, funeral insurance or something.

[1 minutes 53 seconds][Agent] : Oh, no, no, I guess I'm not like it is one of those things like it's a gamble. And I mean, they are businesses, so they have to, you know, I guess if they were charity,

different story. But it is one of those things where it's a gamble. Some people, they might, they might have it for years and never need it, which, you know, in hindsight, I guess great as well. But then you know, the vice versa. I I I get where you're coming from completely though.

[2 minutes 14 seconds][Customer] : Oh, it should be net person pays person. Yeah, it's not the other way around. But I think, you know, they're making billions of dollars, these guys and then and they don't give anything back for the time that you've spent. And I thought it was pretty good of them to give me the the month or the fortnight because I haven't paid it and and don't pick up my own mail that often from where it comes in my fair box. But anyway, I just feel like I can't afford to keep it. You know, if you sign on for something like \$150.00 for a month, you get your 300,000. If you die and you pay it all these months and then you all of a sudden find yourself paying double that. And you kind of get to a point where you're thinking, what? How did they do this? Is this illegal? It hurts.

[3 minutes 10 seconds][Agent] : Yeah, I mean, I mean, affordability is super important. So like if it's yeah, get a financial burden, any means or the other, then that's an issue for sure. But sorry, do you mind if I have a look at the policy? I I'll just have to grab your sorry.

[3 minutes 21 seconds][Customer] : Yeah, Clout.

[3 minutes 23 seconds][Agent] : First name was John and surname was Yep. And date of birth. Thank you. And just the residential address. Oh, postal is fine.

[3 minutes 26 seconds][Customer] : CLOUT 10th 11:57 Oh, the Postal is PO Box 1691 Luther Heath, Queensland, 4567.

[3 minutes 46 seconds][Agent] : Yep. And I've got JYKOB doublei@hotmail.com 0422457070.

[3 minutes 51 seconds][Customer] : It's a Gmail. Yeah, that's probably another reason I haven't seen anything from here, but it's a Gmail account that goes back quite a while. I tried it.

[3 minutes 57 seconds][Agent] : OK, all good. I'll look in.

[4 minutes][Customer] : I TE I told them to change that long time ago, but then I I was on the phone in the car and maybe they were, I don't know, somewhere out not being able to do it.

[4 minutes 9 seconds][Agent] : I'll look into that. If they did, I can have a look and see because yeah, that shouldn't. I'll have a look for you on that if that's the case, yeah.

[4 minutes 11 seconds][Customer] : Yeah, they may have, may, may have the other one on there, but they haven't deleted the Hotmail one because I, I think it was about the time that I changed the, we're travelling this in the car to Brisbane Airport and we're in a hurry. But I think it was a time when we changed the amount from 600 down to 300 and and got the payments down a bit.

[4 minutes 38 seconds][Agent] : Right, right.

[4 minutes 38 seconds][Customer] : Which whatever that is, you might see it around that day.

[4 minutes 39 seconds][Agent] : I'll Yep.

[4 minutes 41 seconds][Customer] : That's all that might help you.

[4 minutes 42 seconds][Agent] : Thank you. Appreciate that.

[4 minutes 42 seconds][Customer] : But if it's not that, obviously it wasn't changed and phone numbers are changed too.

[4 minutes 48 seconds][Agent] : Yeah, no, it doesn't seem to be, but so OK, are both these numbers. So I've got 0422457070 and then I have 0412420649. Are they both wrong?

[5 minutes 1 seconds][Customer] : That's wrong.

[5 minutes 2 seconds][Agent] : Alrighty.

[5 minutes 3 seconds][Customer] : That was my first one was my wife's one. That was her other contract. And then mine is 649. But now it's you don't need it.

[5 minutes 4 seconds][Agent] : And it's this OK, well, yeah, all good. And just no calls are recorded. Any advice that provides general in nature may not be suitable for your situation. So we do require cancellation requests in writing, but you can do it through an e-mail, the one even on file if you like, even the Gmail one because I've changed it and I can give you the steps to do that as well.

[5 minutes 32 seconds][Customer] : Yeah, I think it said an automated California cancellation if we don't pay it. On this letter somewhere. I thought it said an automa automatic cancellation if we don't pay it. We haven't paid it.

[5 minutes 40 seconds][Agent] : Sorry, when was the letter received? That's right. But they did it looks like real insurance.

[5 minutes 46 seconds][Customer] : So yeah, send me another one recently.

[5 minutes 52 seconds][Agent] : They ended up covering the missed payments.

[5 minutes 52 seconds][Customer] : I've got 8th of Jan, the 25th of Jan. Yeah, they said they'd just leave it until we get back to them.

[6 minutes][Agent] : Yeah, they ended up covering all of them yeah. So, yeah, I think at that time, umm, I'll just check so 14th of Jan.

[6 minutes 5 seconds][Customer] : Yeah, there's one on the eighth of Jan, one on the 25th of Jan.

[6 minutes 17 seconds][Agent] : So I know they didn't get in TA they weren't able to get in touch with you A and that that looks like they covered the payments at that time. Uh, so you didn't, uh, need to pay any of those payments. So it didn't end up lapsing at that time frame, Uh, S so A and, and I guess they C could be because of all the numbers weren't working e-mail, that sort of thing. So they covered the payments of \$915.12. So that would have been the 3-4 payments roughly. But as far as the cancellation e-mail, I mean it's just a requires full name, date of birth, policy number and just that you wish to cancel the policy in in the writing and then once.

[6 minutes 59 seconds][Customer] : Yeah, they're not going to come back at me with that money now that that was on their back.

[7 minutes 10 seconds][Agent] : Oh, you don't have to pay that back.

[7 minutes 4 seconds][Customer] : Yes, I read the thing that said they're cancelling it, but when I read that letter that they've been paying it, I thought, oh, hope they don't send me a bill. Oh, I'm good.

[7 minutes 12 seconds][Agent] : No, definitely not. No, no, that's absolutely fine. So yeah, no stress in that regard. All good. And then if, if it's through, say e-mail, for example, once the letter is received, the admin department, they'll process the cancellation of your policy as per the PDS and they'll send you confirmation of the cancellation within seven business days from that day. What I'll do in the meantime, because I can see, like they say, Please note that until the policy is cancelled, the payments will con.

[7 minutes 41 seconds][Customer] : Is there an e-mail on this paperwork somewhere?

[7 minutes 43 seconds][Agent] : Yep. I'll I'll get it for you in a moment. They do say please don't.

Until the policy is cancelled, the payments will continue as normal and the cover will remain placed.

[7 minutes 55 seconds][Customer] : Oh, thanks.

[7 minutes 52 seconds][Agent] : But I can push the payments out for you so they don't debit you in the meantime. So I know they were going to take one this Friday, but I'll move that out. Say let's put it for the 7th of March just so there's plenty of time so you can send an e-mail and they won't debit the accounts in the meantime. Does that suit you or that date say for example?

[8 minutes 14 seconds][Customer] : Yeah, yeah, I could get it off now if I've got just got to get a pen and write it down.

[8 minutes 20 seconds][Agent] : Yeah, yeah, by all means, if you get a pen, I'm happy to give you all the steps just so it's seamless for you.

[8 minutes 27 seconds][Customer] : OK. Yeah, yeah, e-mail.

[8 minutes 29 seconds][Agent] : Alright, so it would just be in the e-mail. Would we receive it from the one we have on file, the Gmail e-mail address?

[8 minutes 38 seconds][Customer] : Oh, the Gmail, you've got a Gmail as well in there because she just told me it was a Hotmail.

[8 minutes 42 seconds][Agent] : I just updated it for you.

[8 minutes 45 seconds][Customer] : Oh, how did you know? It must have been in there.

[8 minutes 47 seconds][Agent] : Oh, you, you told me. No, you told me before.

[8 minutes 54 seconds][Customer] : Oh, OK.

[8 minutes 50 seconds][Agent] : So I just changed it over because that way if you send the e-mail, you can do it from that one if it's your preferred one. Cool, cool. So if you send it from that one, it's just a simple letter.

[8 minutes 56 seconds][Customer] : Yeah, OK, 49.

[9 minutes 2 seconds][Agent] : So it just has to state your full name, date of birth. Policy number, I can give you the policy number if you don't have it.

[9 minutes 8 seconds][Customer] : Yep, Yep, Yep.

[9 minutes 20 seconds][Agent] : So it's 751, 6488 63 and just that you wish to cancel the policy.

[9 minutes 24 seconds][Customer] : 751 Yep 6488 63 OK.

[9 minutes 40 seconds][Agent] : So if you just put that in the writing as well and that should be all good there. I'll just double check now. All good. As far as affordability is concerned, I mean, do you look at it as being like a temporary concern or a long term concern with the premium? Yep.

[10 minutes 11 seconds][Customer] : Just it keeps going up and you know, I had it to cover my loan and I had to, it didn't even cover the loan in the end. But we sold something and I'm not as scared of my loan if I did just in or leave anything, you know, for the kids to have to pay. And I thought I don't want to die now and then give them something. You've got to pay, even though I might get some money out of it.

[10 minutes 30 seconds][Agent] : Yep, Yep, Yep.

[10 minutes 41 seconds][Customer] : I mean, they might get some money out of it and they don't want anything hanging because these things tend to add up. And then they, they keep policies going and I don't know, they keep debiting. And I just thought if I've got rid of a direct debit, I can breathe again. Because, you know, if you sign on to a direct debit amount and then they put it up every year, they tell you that they're going to, but they just do it. You know, you don't sort of. I just think, oh, I don't know, such a scam.

[11 minutes 10 seconds][Agent] : It's one of those things like, you know, someone gets older, the risk gets higher for the insurer. Umm, there's two types of increases. I mean, there's the natural sort of increase. So as we get older and umm, you know, as it's all really sort of assessing risk when it comes to those things.

[11 minutes 34 seconds][Customer] : Well, I did do that.

[11 minutes 24 seconds][Agent] : Uh, but then the other one is due to the, the automatic sum insured increase of 5% each year, which you, you can decline, uh, to have that automatic increase when it comes around. Yep.

[11 minutes 36 seconds][Customer] : Yeah, I did do that. But it still went up like the fair bit. And I thought because it was supposed to be keeping it around 150, now it's 228. And I mean, that's only been a year or so, I think.

[11 minutes 52 seconds][Agent] : Me too. All good.

[11 minutes 47 seconds][Customer] : And I just feel like, so I've got no concept of time and things just keep going up and you think I can't afford, I can't afford to pay, you know, 400 a month.

[11 minutes 58 seconds][Agent] : Yep. Yep.

[11 minutes 58 seconds][Customer] : But without any income now, where am I getting it from? I've got a, I'm not even a pensioner yet. You know, I'm just like, I've worked really hard to get to a level where I could get this, you know, and then I'm losing. I haven't got any money to, to live on because I've given it to you guys all the time because you've doubled the money. And I feel like it's not fair. I'd love to have insurance, but I think my wife's got some with super with her super and it takes a little bit out of super. It's nothing like, you know what you guys take out, But yeah.

[12 minutes 22 seconds][Agent] : Yeah, I mean, yeah, when I know, I guess looking at super policies and standalone life insurance policies, I mean, it's hard because I mean, supers, I mean, they don't necessarily work with them, any of them in particular. But I mean, some life insurance policies through super have an expiry date and there may be other situations in which the cover might end. I mean, just one of as far as this policy sort of have control over how much you're covered for and when you want it to end. But as far as affordability is concerned, you know, I know what you mean for sure. If the premium is going up each year, it's one of those important factors to always make sure it's affordable. And yeah, no, I get what you're saying.

[13 minutes 11 seconds][Customer] : When, when does it end?

[13 minutes 16 seconds][Agent] : Well, never doesn't necessarily ever end.

[13 minutes 16 seconds][Customer] : Like when they won't end at any time, but if I kept it, would they end it at 70? That's what someone said they ended at 70 anyway.

[13 minutes 26 seconds][Agent] : No, no, they don't end it. I never end it.

[13 minutes 24 seconds][Customer] : And I thought, well, why don't I pay another 10 years worth of stuff just to get into 70 and so.

[13 minutes 32 seconds][Agent] : It's just really at the customers what like decision when they want to, but they can keep it as long as you know they want to keep it in that sense.

[13 minutes 41 seconds][Customer] : So if you're paying 30 or 40,000 a year, it sounds enormous to get 300,000 and I keep it for another 10 years. It's gonna yeah, it's 300,000. So there's no point, You know, it's you guys have got to cover yourself. But you know, during that time you've got all that you can get interest in investments and all that sort of stuff as well. That should work for you. And if you could do that, like even if you're stuck at all in gold or something, not on big time. I'm losing. I'm losing that.

[14 minutes 14 seconds][Agent] : I don't know, I wish I did that in 2013.

[14 minutes 17 seconds][Customer] : Yeah. So.

[14 minutes 18 seconds][Agent] : I Oh, good. I mean, yeah, sorry, there's not too much I can help you with something. Yeah. Like it sounds like, you know, as far as options we have in terms of lowering the amount, that sort of thing. I know you've mentioned you've done that and I, I don't want to waste your time as well if it's, you know, those sort of things you've kind of assessed already. Is there anything in particular I could sort of help you with, do you think or do you feel like your decision's final with with the whole thing?

[14 minutes 40 seconds][Customer] : I think it's final. I just one day I'll probably have to take out funeral insurance or something. And yeah, I don't know how much is funeral insurance.

[14 minutes 51 seconds][Agent] : Well, I guess like, umm, I can have a look. I, I, I guess, yeah.

[14 minutes 54 seconds][Customer] : I'd love that to carry on with this, you know, And if it did, you know, because we paid so much out, surely they'd cover you for 15 grams of it, funeral insurance for all the money you're put in. I just thought they should give you a bonus.

[15 minutes 11 seconds][Agent] : MMM.

[15 minutes 6 seconds][Customer] : Like they say, well, we give you 10% back at the end, but they put it up 10% or more when you start. But maybe when you're younger and you're only, you know, giving a cheaper amount, it's not much for you guys to give back. But when you're older and you start at an older age, when you kind of feel like you should start it, it kind of hits you. And you think, oh, yeah, Cos I was going overseas and I thought, oh, yeah, I just ring up about these insurance companies. And I thought, oh, first trip over to Europe, I better get insurance just in case I fall out of

the sky.

[15 minutes 37 seconds][Agent] : Sure.

[15 minutes 37 seconds][Customer] : And, and I, I talked to the guy and I said, OK, we'll just get this thing for the for three. I wouldn't take you out for a meal. But I said, just let's get a cover note on it for the month I've gone. And they said, no, you don't have to pay anything. I came back the next thing you know, I've got a bill for the 300 and I'm, I'm in a letter saying I've connected to the life insurance without me saying, oh, OK, we'll go ahead with that. So I kind of felt like I was stormed into it and I said, OK, OK, we'll do it then because we want to travel more later.

[15 minutes 46 seconds][Agent] : Yep, sure.

[16 minutes 11 seconds][Customer] : And I thought, I want to ring them up every month and go, you know, every every year and go, I'll be going to another place, another country with COVID and everything. I probably shouldn't be getting rid of it. I just got to find the money all the time.

[16 minutes 26 seconds][Agent] : Oh, I hear. I hear that and and I guess yes, so I think you mentioned like having it in terms of covering like certain debts as well that sort of thing. I mean, does it at the point where it is now, does it sort of give the Peace of Mind that it's there to do like Co does? Would it cover the the sort of expenses that you wanted to cover or is it over insured or do you think it's under insured that the amount?

[16 minutes 52 seconds][Customer] : No, I think I cut it down. Originally I thought you need \$1,000,000 because we had \$1,000,000 loan and then you kind of had a bit of a bad luck with a few properties and whatever few financial crisis.

[17 minutes 4 seconds][Agent] : Yep, Fine. So that's frustrating. I know that feeling. Yeah, Yep.

[17 minutes 3 seconds][Customer] : And then the last, you know, COVID thing selling too soon and, and getting out and then finding yourself, you know, like you could have got twice as much now or three times as much, things like that, you know, and it's sort of in a situation now where we're kind of, yeah, then you can't keep up. So, and everybody is being able to get ahead and the younger people aren't. So it's really hard for a young man like yourself to, OK, I've got a family now and I've got to sort of get a house for them.

[17 minutes 31 seconds][Agent] : Yeah, yeah, yeah, yeah.

[17 minutes 37 seconds][Customer] : I've got a son and he's having trouble.

[17 minutes 38 seconds][Agent] : Very hard to envision it, to be honest. I know. Umm, but I get where you're coming from. Yeah, definitely. Umm, yeah. I guess as far as, because the only thing I was thinking is, I mean, you say if you looked at something like 264,000, I mean, it can cut it back. But I, I guess at the same time, you know your situation much better than me, umm, in terms of whether that's viable to lower it any further, you know, or.

[18 minutes 4 seconds][Customer] : I'd only do, I'd only go ahead if they say, OK, you've paid enough increases, let's make it 150 a month and we'll give you 150 or something. You know, like I'd I'd cut it back to down, but I think after paying it all this time, you know, if it's fair and like I think I'd run out again if they keep increasing it.

[18 minutes 14 seconds][Agent] : Yep, Yep, Yep.

[18 minutes 27 seconds][Customer] : I'm just falling into this big scam again. I, I don't know, I just find that a lot of people would be in my situation where you really just can't afford it anymore because you've got nothing left of it and it's dropping down.

[18 minutes 38 seconds][Agent] : Well, this is the painful thing sometimes with insurance. I mean, it's a bit of a grudge by Cos if you have it and then you need to use it, you know, great. But then if you have it and then you, you never use it, you know, and then you, you put money into it. So it's a really tough, tough sort of area when it comes to it because I mean, I, I mean, it's good Touchwood. I'm glad you haven't had to use it. But then I know where you're coming from, where it's like, well, I'm paying it each year and you know, that sort of thing. But yeah, I mean, as far as that, I'm sorry, I know there's sort no sort of way to get around in, in terms of that that I mean the CPI increase can be changed, but the natural increase as far as that's concerned, it's a supplies to all the policies with the life insurance as far as you know with with us. And yeah, if I had any way to help around that, I I really would. But yeah, sorry in that sense.

[19 minutes 33 seconds][Customer] : Yeah, I know. Like I went to the doctor and found out too. That's the other thing you probably should tell these people. Make sure that your doctor sees you're

OK for you. And I got a, a clean slate. So I kind of felt like I'm not going to die straight away because, you know, my father had a heart attack when he was my age. And then, you know, 15 years later, that was the end of it. But, you know, it's sort of usually in your genes. But it depends on what they grew up eating and what we've probably grown up eating a lot worse than what they are.

[19 minutes 43 seconds][Agent] : Yeah, yeah, Yep, yeah.

[20 minutes 8 seconds][Customer] : But yeah, depends on how much stress exercise you've done to I guess.

[20 minutes 8 seconds][Agent] : It's, yeah. Gosh, so many factors. It's hard to, if we had a crystal ball, it could make our decisions a lot easier. But no, yeah, that's one of those things.

[20 minutes 20 seconds][Customer] : You probably get a lot of old goo geeses like me on the phone.

[20 minutes 24 seconds][Agent] : No, you're fine.

[20 minutes 24 seconds][Customer] : You just listen to them.

[20 minutes 26 seconds][Agent] : No, everything is same as valid though, you know, it's no, definitely not at all like it's it's one of those things, but.

[20 minutes 26 seconds][Customer] : They just why don't they change it? And I see the girl come on TV and I cringe thinking, oh, do they only know? They only knew that this is going to go up, you know, and everybody must be sitting there listening to this thing. Yeah, this lady is such a nice lady and she, you know, you guys are really nice to talk to and and I'd always recommend you. But then again, if you knew that you'd have to always say, well, just watch it because it goes up every year and then, you know, so my recommendation would be, yeah, just watch it goes up every year. And they go, oh, really? How does that mean? But you should say that it'll be increased every year on the TV and and this will be really and show the negative side of it. And then people would make another, you know, objective. Well, I guess they find out in a year's time that they've been in this thing and now it's gone on.

[21 minutes 2 seconds][Agent] : Yep, yeah.

[21 minutes 25 seconds][Customer] : And you kind of go with the first couple of increases because they're not too bad and then they increase and increase. So and then they tell you it's because

you're old now. It's kind of like off putting in. You just get this salvation now about the whole thing. And then you have an argument with your wife that, you know, she wants you out of it because it's costing us too much money and we can't do it. It's worse than Medicare.

[21 minutes 57 seconds][Agent] : Yep.

[21 minutes 52 seconds][Customer] : And I was going to say it's a bit like, you know, you buy, you go an investment property with the government and you buy, you know, some units. And then all of a sudden you're paying 30 grand worth of land tax on top of it, which means you can't pay them off and you can't, you can't get rental because you know, they're run down because you can't. Do you look around all the little old motels and little unit places and things like that?

[22 minutes 6 seconds][Agent] : Yeah, yeah.

[22 minutes 20 seconds][Customer] : But and then you go through financial crisis and then you think, I can't afford to keep these. I can't pay 30 grand again you and, and you know, I'm not going to pay the loan.

[22 minutes 29 seconds][Agent] : I know.

[22 minutes 28 seconds][Customer] : So then you think, OK, I'll have to sell them. And you think in a desperate struggle, I don't want to, I want to sell them before I get this land tax. And every month the land tax is like another 8 or 9000 that you got to 5000, you got to fine. And so you get to a point where you're thinking, and this is what the insurance is doing. It's kind of grabbing at everything and you've got all these bits coming out of here trying to. So you get to a point, OK, I can't work any longer. I can't afford this. I'm, I'm in, I'm injuries. I'm restricted by injuries because I'm an old builder and you know, they retire early builders because they can't do it anymore. So then you end up, umm, in that situation where you can't afford to pay for something.

[22 minutes 36 seconds][Agent] : Yeah, Yep.

[23 minutes 12 seconds][Customer] : So then you're desperately selling something too cheap, especially when Covid's gonna hit.

[23 minutes 25 seconds][Agent] : Yeah, sure. I mean, I know a lot of that, what you're saying, you just reminded me of like when I was growing up with my dad because he went through like very,

very much what you're talking about as far as property is concerned, you know a lot of those things. So it's very relatable, Definitely happens. It's not something that's only spoken about. So I I get that definitely, yeah.

[23 minutes 19 seconds][Customer] : And and then, you know, that's what happens, I think, to people and what happened to me, you know, and.

[23 minutes 45 seconds][Agent] : I mean, as far as the life insurance, you know, premiums, yeah, like they, they do increases the age. I mean, for some, I mean, it's different obviously. But quite often by the time I guess we get to 80 years old, the need for life insurance has changed. And I guess you may be in a position where the reason for purchasing the cover originally, such as the mortgage or dependence is no longer there. And, and as such, he may choose not to continue to cover at that stage. But again, I guess like, you know what, it's, it's so case by case, everyone's very different with their needs and why they would take it and why they'd want to keep it or if they do need to or if they don't.

[24 minutes 25 seconds][Customer] : Yeah. What's your name?

[24 minutes 22 seconds][Agent] : So yeah, it's one of those things, I guess with that, my name is Evan. Sorry.

[24 minutes 29 seconds][Customer] : Evan.

[24 minutes 30 seconds][Agent] : Yep.

[24 minutes 30 seconds][Customer] : Oh, yeah. You're good, Evan. You're really good.

[24 minutes 35 seconds][Agent] : Oh, thanks.

[24 minutes 35 seconds][Customer] : Oh, I'd better let you go 'cause you know, I know you got a lot of these phone calls.

[24 minutes 40 seconds][Agent] : Nah, it's all good. It's it's, you know, it's good chatting to you. I'm sorry. Anyway, there's not much, you know, we could do as far as all this, but if you do need any help, you're welcome to call back. If there's anything we can sort of assist with, you know, that's in my power to do so I'd be happy to help.

[24 minutes 57 seconds][Customer] : In that life insurance, I had some funeral cover, didn't I?

[25 minutes 1 seconds][Agent] : So it has a \$10,000 funeral advance generally paid out within the first 48 hours. So that's that's built into it. And yeah, it covers you for death due to any cause. And then the other main feature is a terminal illness advance payment. So if you were diagnosed with 12 months or less to live by a medical practitioner, you can claim the full benefit as a living benefit. That's what they're saying. So.

[25 minutes 23 seconds][Customer] : Yeah, yeah, I knew about that one. I was just thinking about the funeral and maybe if they played that, like said, it pays off in the first 48 hours or something. Did you say that?

[25 minutes 34 seconds][Agent] : I generally gets paid out within the first 48. So Touchwood, if you were to pass away, I mean, they try to get the funeral payout cause yeah, here you ya.

[25 minutes 39 seconds][Customer] : Oh, after you die, I was thinking when you started up at the beginning of it, if young people knew they had funeral cover then and it was paid for early in the, in the, you know, even if you had to pay another, you know, \$20 or something to get your funeral cover overpaid so that that would always be there and it wouldn't go up anymore because that would, that would be OK. Whatever funeral cover is in, in 50 years time, you know, you, you, you guys have got it covered because, you know, obviously they'd be paying that money out. So you'd be getting interest on it over that time. So they go up with whatever interest you can get. So you'd be able to cover their funeral cover for 1015 grand or 20 grand for, you know, funeral cover or, or even if they had a bonus of 50 grand at the end. And I knew that I had to pay \$50 more to get that bonus, that it'd probably be a good idea to walk out of this now and go, OK, you get a \$50, umm, a \$50,000, umm, bonus at the end.

[26 minutes 12 seconds][Agent] : Yeah, yeah, yeah, yeah, yeah.

[26 minutes 44 seconds][Customer] : When we pull out of this over the age of a certain age, whatever it is, you know, because it's all getting too expensive and it ends up being not worth your while anymore because you don't really want us to cover them until they're 90. So that bonus would be received at 60 or something so that they can get it and go, OK, I don't want this anymore. I've got this \$50,000 that pays my loan out. We'll make it 100. I don't know, whatever pickle 150,100

thousand since. So such a little amount and 300,000.

[27 minutes 15 seconds][Agent] : These days, I know, gosh, I mean, I still wouldn't complain.

[27 minutes 16 seconds][Customer] : But if you got a loan that it seems, yeah.

[27 minutes 18 seconds][Agent] : But I mean, yes, in the scheme of what things cost these days, property and everything like that or just living expenses, I mean, it's crazy. So I I get that definitely.

[27 minutes 30 seconds][Customer] : Anyway, maybe you can suggest a few ideas. I just I tried to change a few things in my life and I exceeded I think with, you know, things like half and granny flats with council and things like, you know, work.

[27 minutes 50 seconds][Agent] : Yep.

[27 minutes 44 seconds][Customer] : We used to do school, my father used to pull us out of school sometimes and get us to pull tiles off all that were had bad glue and, and try and stick them all back on again and clean them all and stuff. And this, this headmaster said, what are you taking these boys out of school for? And he, he said, oh, so they can do some work experience.

[28 minutes 1 seconds][Agent] : Yeah, yeah.

[28 minutes 4 seconds][Customer] : He, he called it work experience and they said, he said what you can't do that that's illegal by the government. But now, then years later, because he pushed it as well, they were starting up that one school size up, which was a, you know, public school, high school said that, you know, that you should have work cover work, not work cover work experience. And that's been a good thing for kids to do a bit of work and they can they relate to a boss and the boss relates to them.

[28 minutes 28 seconds][Agent] : Yeah, yeah, for sure, for sure.

[28 minutes 36 seconds][Customer] : So they look out of school and go, yeah, walk into a job because he, he likes me.

[28 minutes 42 seconds][Agent] : That's it.

[28 minutes 44 seconds][Customer] : But yeah, those things are all important, I think, in life and people don't see that.

[28 minutes 50 seconds][Agent] : No, no, definitely not. Yeah, for sure. It's definitely important

though, I think. Well, yeah, I mean, if you want to look at, I mean, ha, happy to go through options. If you want to look at the funeral insurance, it's completely up to you.

[29 minutes 4 seconds][Customer] : Yeah.

[29 minutes 5 seconds][Agent] : Have a look now.

[29 minutes 5 seconds][Customer] : Well, you've got my e-mail.

[29 minutes 10 seconds][Agent] : Yep. Should be able to send something through for you. Definitely.

[29 minutes 6 seconds][Customer] : If you want to save time, just send me a a knight on it and maybe what it costs even just the cost on \$10,000 worth of that's enough. Is it cover? I doubt it.

[29 minutes 20 seconds][Agent] : Let's have a look. I'll just see now, OK. Did ya?

[29 minutes 21 seconds][Customer] : It's I got the cutest little fluffy puppy and he's tying the little white fluffy cat.

[29 minutes 31 seconds][Agent] : I just got a dog as well. I just got a greyhound, actually. The rescue greyhound?

[29 minutes 34 seconds][Customer] : Oh, they're really nice.

[29 minutes 36 seconds][Agent] : Yeah. What? What kind of breed did you get? Nice.

[29 minutes 38 seconds][Customer] : I am a little groodle, but it's a mini 1, so it's like a little fluffy toodle thing.

[29 minutes 44 seconds][Agent] : Yeah, they're good.

[29 minutes 43 seconds][Customer] : But the cat next door's a little white with grey stripes.

[29 minutes 45 seconds][Agent] : I know they're yeah. Oh good.

[29 minutes 50 seconds][Customer] : It's cutest cat, but they play together and she's sitting on her now. She's bouncing all over her, over him. The cat's for him, and the girl's the best to go after.

[30 minutes][Agent] : That's good that they get along. I'm I'm, I'm worried to put mine near any other sort of animal at this stage. But he seems pretty friendly. But it's early days and I don't know what he was.

[30 minutes 8 seconds][Customer] : How old is he? Oh yeah.

[30 minutes 8 seconds][Agent] : He's got, he's four years, four years old, so I don't know what he's

sort of.

[30 minutes 11 seconds][Customer] : Off the track.

[30 minutes 12 seconds][Agent] : Yeah. So he was on the tracks. I don't think he was the best at racing, but it's a good thing he gets to retire early now, not have to worry about that. So that's a positive for him. Yeah.

[30 minutes 24 seconds][Customer] : My dad had one.

[30 minutes 24 seconds][Agent] : I don't know what he's like with other dogs. Yeah.

[30 minutes 26 seconds][Customer] : My dad got turned off the racing thing.

[30 minutes 30 seconds][Agent] : Yep.

[30 minutes 28 seconds][Customer] : He used to win all the races and my family had like just to, to just to, just to good, just to write, just to deliver it.

[30 minutes 47 seconds][Agent] : Yep.

[30 minutes 40 seconds][Customer] : No, and halfway 30 off, which was another Trotter horse from out West. My cousin married into that family bikes. But anyway, here my dad lived out West in tomorrow when he was a young guy and he had this really good dog and it used to win greyhound, it used to win races. So he thought I'll take it to Sydney.

[31 minutes 1 seconds][Agent] : Sure. Yeah.

[31 minutes 1 seconds][Customer] : Anyway, he turned up at Sydney, you know, despite the young guy gonna race his nice puppy greyhound and put it in a race. And as as you start walking down there to put it in, this guy pulled him up and goes is that you better not umm, put that that umm, bug in that rice or you better not ring. If you ring, that dog will be dead in its kennel tomorrow and that's going to live way up West. You never know where I live.

[31 minutes 25 seconds][Agent] : Yeah, yeah.

[31 minutes 33 seconds][Customer] : And he, uh, he won the race. It was the top race in Sydney.

[31 minutes 41 seconds][Agent] : Yep.

[31 minutes 36 seconds][Customer] : He got the dog, put it straight in its cage, obviously celebrated probably, but made sure that it wasn't gonna get, you know, anything.

[31 minutes 46 seconds][Agent] : Yeah, for sure.

[31 minutes 46 seconds][Customer] : No one was gonna kill it and drove. He got in his car after a beer with the boys.

[31 minutes 52 seconds][Agent] : Yep.

[31 minutes 52 seconds][Customer] : They're thinking that, you know, he, he's keeping an eye on his dog. Umm, drove all the way home to tomorrow, which is 6 hour drive out West. Go home. I thought I I did it.

[32 minutes 6 seconds][Agent] : Yeah.

[32 minutes 4 seconds][Customer] : I got my dog home stuck, got up in the morning to to give it a run. Was dead.

[32 minutes 11 seconds][Agent] : Wow, that's crazy.

[32 minutes 13 seconds][Customer] : Yeah. So he's kind of like that Bernie. He wasn't in the yeah, because he loved his dog.

[32 minutes 16 seconds][Agent] : 100% Yeah, that's.

[32 minutes 20 seconds][Customer] : And then so he used to tell that story and I said, oh, that's so sad because he was.

[32 minutes 21 seconds][Agent] : Yeah, that is sad.

[32 minutes 28 seconds][Customer] : It's not fair, you know?

[32 minutes 27 seconds][Agent] : Yeah, it's not.

[32 minutes 29 seconds][Customer] : And plus, it's a really good dog.

[32 minutes 35 seconds][Agent] : Yeah.

[32 minutes 32 seconds][Customer] : It could have spread, you know, good puppies and won more races and stuff.

[32 minutes 36 seconds][Agent] : Yeah. So someone did something too. Or. Yeah. MMM.

[32 minutes 37 seconds][Customer] : But the evil, this is racing, you know? Yeah, it just killed it. And I think parfait adios, it won so many races, the best pacer in the whole of Australia for years and they weren't even gonna have it. And the wife said, oh, I like that horse, it's nice. And they went pale

face. You don't want a pale face horse. And she called it pale face Daddy Oz. And then they're all gone now and she end up training it. And then it won everything and beat the one that just too good, the other one that won everything because they had the two best forces.

[33 minutes 7 seconds][Agent] : Well, yeah, no, it's interesting though. Yeah.

[33 minutes 10 seconds][Customer] : And it's a stupid story that I mean, when you look it up, it, it won so much.

[33 minutes 17 seconds][Agent] : Yeah. Crazy on this one here. I don't think he even want one, from what I was told. But he's all he does is sleep 20 hours a day, so he's living the dream. Very envious of him.

[33 minutes 22 seconds][Customer] : Oh, what's his name?

[33 minutes 28 seconds][Agent] : Well, the, the, the shelter, they named him Dante. And I don't know if I was a fan of the name too much. So I want to name him something cool like Shadow or something. But he's he kind of walks into walls and stuff. So he kind of suits the name. So I might just have to leave it as to what they called him. But my partner's Adam and she wants to keep it. So, you know, it's one of those things. I'm kind of stuck with it now.

[33 minutes 44 seconds][Customer] : Yeah, Jumpy.

[33 minutes 51 seconds][Agent] : Yeah, so on.

[33 minutes 53 seconds][Customer] : That's kind of cool, I think, right?

[33 minutes 54 seconds][Agent] : It's kind of it's kind of it's kind of been Jelly a bit better as each day goes on. We've only only had him for a week, week and a half, so it's early days, but yeah. How about your one?

[34 minutes 2 seconds][Customer] : Yeah, they're such a sweet, lean dog.

[34 minutes 7 seconds][Agent] : Nice, nice.

[34 minutes 5 seconds][Customer] : How's the Sookie That Yeah, might call it that Zookie.

[34 minutes 10 seconds][Agent] : Yeah, No, they are, they're very. It's funny that for for how much he sleeps, I thought he'd be, you know, in in worse shape, but you know, they're they're pretty healthy dogs.

[34 minutes 19 seconds][Customer] : Oh yeah.

[34 minutes 18 seconds][Agent] : I mean, he's, he's pretty fit, but yeah, all he goes is sleep. So pretty easy going life in. I've got the I'll let you know how much it is roughly and I'll see if we can send you some stuff on it. But so it's anywhere from three to 15,000, the funeral insurance and it looks like it's \$35.18 a fortnight for \$10,000.

[34 minutes 44 seconds][Customer] : Oh yeah.

[34 minutes 45 seconds][Agent] : the IT works very differently to life insurance though. I mean as far as a few different things in saying that. So I mean once you reach the age of 85, they say your premium sees or sees and they automatically add a 25% bonus cover to your benefit amount. Once you reach the age of 100, your cover would end and they'd pay you both the funeral insurance benefit amount in force immediately prior to your 85th birthday and and the 25% bonus cover. The premiums are designed to stay the same year on year and they'll only change if you cover is changed, other if you make changes to your cover like the benefit amount or if they decide to change the premium rates applying to all funeral insurance holders. But other than that, it's meant to be the same year on year is what they say. Yeah. Any questions on that one at all? Sorry, or I'll see if I can send you some stuff.

[35 minutes 40 seconds][Customer] : Oh, you've probably sent that writing to me and I can get through it and see if we might both get it. I don't know, maybe I don't need it yet. I'm only like 60 something.

[35 minutes 45 seconds][Agent] : Yeah, and all good.

[35 minutes 51 seconds][Customer] : I don't need it to yet.

[35 minutes 53 seconds][Agent] : We'll send that to the e-mail for you. And yeah, if you want to send that e-mail through on the life insurance side of things and then they'll get that cancellation processed for you from there.

[36 minutes 5 seconds][Customer] : OK, thank you.

[36 minutes 7 seconds][Agent] : You're welcome. Anything else I can do for you today?

[36 minutes 10 seconds][Customer] : Nah, the cat's just diving.

[36 minutes 16 seconds][Agent] : Crazy.

[36 minutes 12 seconds][Customer] : It does like a 10 foot dive up the wall off the fence and jumps out of the trees on top of the O top of the dog and then the dog runs like stupid all round it. It's best then. So just now she's hiding behind the tree, you know, and now it's just like doing that little prancing thing where they just about to just sit down on their paws and then they jump out in the news. Be chasing that chase.

[36 minutes 25 seconds][Agent] : Yeah, yeah, they're interesting. So I've barely been watching TV lately because all I have to do is just watch, watch this guy walk around and yeah, just Dumphy just walking into, into sliding doors. It's just hilarious. But gotta keep an eye on him 24/7 when I'm around him. But, umm, now they're very into planning nonetheless.

[36 minutes 44 seconds][Customer] : Stumpy, how do you go? We live near the beach. You you haven't got a beach there, have you?

[36 minutes 56 seconds][Agent] : Oh, oh, nice. I wish. We're thinking about moving, moving near the beach. I mean, we're in NSW, but we wanna move near DY or somewhere. So yeah, he can be near the beaches and that would be really fun. But yeah, unfortunately it's like a hours drive for us roughly. It's not too bad.

[37 minutes 14 seconds][Customer] : Oh yeah, yeah.

[37 minutes 15 seconds][Agent] : But yeah, we'll definitely get in there at some stage. But see how he goes.

[37 minutes 20 seconds][Customer] : Well, you probably have to move up north. I'm up at the Sunshine Coast, so it's really nice here.

[37 minutes 23 seconds][Agent] : Umm, nice.

[37 minutes 24 seconds][Customer] : It's just getting expensive though, like everything's gone up crazy.

[37 minutes 27 seconds][Agent] : Uh, yeah, just definitely the same.

[37 minutes 29 seconds][Customer] : But there be why it'd be like 10 million just to be in a little chat somewhere there.

[37 minutes 33 seconds][Agent] : Well, yeah, I know. Yeah, I mean, we also like terrible. But yeah, everywhere, I mean, near the beach these days is pretty, pretty up there in price. I mean, no matter where you go in Australia, like, oh, Sydney, Queensland at least, you know, it's pretty crazy how expensive everything is. So I'll just spend the Powerball tomorrow and hopefully that will fix it all, see what happens.

[37 minutes 53 seconds][Customer] : Yeah, terrible.

[37 minutes 55 seconds][Agent] : Yeah. Oh, good. Sorry there wasn't too much I could help you with on the life insurance, John. But if you, if there is anything beforehand, you're welcome to ring in. But otherwise, yeah.

[38 minutes 6 seconds][Customer] : I'd go ahead with something if I knew it wasn't going to go up.

[38 minutes 2 seconds][Agent] : If you send the e-mail through though, they'll process the cancellation as per the uh, yeah. And I'll, I'll pass that feedback on.

[38 minutes 8 seconds][Customer] : Like, I just find it really depressing.

[38 minutes 11 seconds][Agent] : You know, like we always, when people cancel, we always put in the reasoning and what you're saying it's fair enough. And I wish there was something I could do in terms of yeah, helping that. Umm. I just thought I had it built in really with these ones.

[38 minutes 22 seconds][Customer] : Well, you're just working for somebody and answering the phone. You got to put up with cranky old people like that.

[38 minutes 29 seconds][Agent] : This conversation's been nice. Actually, it's been good chatting with you. I forgot I was at work when we were talking about those stories.

[38 minutes 36 seconds][Customer] : Yeah.

[38 minutes 34 seconds][Agent] : So don't worry about yourself. You're fine. All good.

[38 minutes 38 seconds][Customer] : Yeah, you're good too. Thank you very much.

[38 minutes 40 seconds][Agent] : Thank you, John. Pleasure chatting to you. Enjoy the rest of your day. All good.

[38 minutes 43 seconds][Customer] : OK then. Bye.

[38 minutes 44 seconds][Agent] : See you later.