

[8 seconds][Customer] : Hello.

[10 seconds][Agent] : Hi, my name is Paul. I'm from Real Insurance. Am I speaking to Wendy?

[14 seconds][Customer] : Yeah, you are.

[15 seconds][Agent] : Hi, Wendy, how you going today?

[18 seconds][Customer] : Oh, not till. Well, I had dental appointment on the weekend and I've got the sort of space.

[22 seconds][Agent] : Oh, you poor thing. I absolutely despise going to the dentist, so I feel your pain.

[29 seconds][Customer] : Yeah, yeah. Mm. Hmm.

[29 seconds][Agent] : So Lindy, I'm of course following up on your, your funeral cover, umm, inquiry that you've made on our website. I wanted to run you through the pricing.

[35 seconds][Customer] : I just, I'm just inquiring at the moment because I haven't thought about it before, but my my daughters were talking to me about it and they said they'd like me to do it. And I said, well, I will.

[46 seconds][Agent] : Fair enough. No worries. Well, I'll explain exactly how the cover works, everything you need to know about it, any questions that you have along the way, and more than happy to answer those as well, just let me know.

[50 seconds][Customer] : Oh, mm. Hmm.

[55 seconds][Agent] : Umm, now Linda, I just wanted to let you know, all calls are recorded. Any advice that we provide is general in nature, may not be suitable to your situation.

[1 minutes 2 seconds][Customer] : Yep, Yep.

[1 minutes 4 seconds][Agent] : Can I just get you to confirm your full name and date of birth please?

[1 minutes 8 seconds][Customer] : Lindy Joy Huskisson, 8155.

[1 minutes 7 seconds][Agent] : Uh, nice and easy. Of course. You're an Australian resident, is that correct?

[1 minutes 16 seconds][Customer] : Yeah, certainly.

[1 minutes 19 seconds][Agent] : I did think as much, but I'm gonna double check.

[1 minutes 23 seconds][Customer] : I've got no accent except Australian.

[1 minutes 21 seconds][Agent] : Umm, sorry, yeah, that's what I was thinking. So I, uh, again, have to double check that it does, no doubt in my mind, to be fair. So Lindy, when it comes to our funeral cover, as you might know, it's actually designed to be really easy to apply for. So we, we have a bit of information on our website about how it works, but basically anyone can take data cover as long as they're between 18 and 79 and they're an Australian resident.

[1 minutes 31 seconds][Customer] : OK, Mm, hmm.

[1 minutes 48 seconds][Agent] : Uh, so it's guaranteed acceptance. We don't ask you any questions about health and medical checks or anything like that required.

[1 minutes 54 seconds][Customer] : Mm hmm.

[1 minutes 55 seconds][Agent] : So I suppose in your case, your kids have asked you to look into it. Uh, so that, you know, obviously that they've got some sort of arrangement there. Yeah, I'm sorry.

[2 minutes 1 seconds][Customer] : Oh, well, I I'll tell you the background because my husband died two years ago from cancer and it it just did. That's OK. It just about broke me. It cost me \$16,000 for the funeral.

[2 minutes 8 seconds][Agent] : All right.

[2 minutes 17 seconds][Customer] : So then my daughters mother-in-law just died and she's got no money. So that's how it come up, you know? So I've got money, but I've got to make it last a long time.

[2 minutes 24 seconds][Agent] : Umm, so absolutely, yeah.

[2 minutes 28 seconds][Customer] : So yeah, yeah. And yeah, that's right, yeah.

[2 minutes 30 seconds][Agent] : I suppose you never know what's going to happen, you know, in the, in the in the meantime.

[2 minutes 35 seconds][Customer] : So I've got an idea what funerals entail, but I don't know how these particular insurances work now so.

[2 minutes 44 seconds][Agent] : Yeah, well, let let me take care of that and I'll explain exactly how it works. And again, if there's any other questions that you have after I've explained things, so maybe

you know, you'd miss something, of course, let me know. But so the way it works is you choose to, you'd like to leave the money to, to take care of those final expenses like the funeral cost. So you can choose the \$2.00.

[3 minutes 3 seconds][Customer] : My two daughters, yeah.

[3 minutes 5 seconds][Agent] : Fantastic. So you can leave it up to five beneficiaries. So, so if you just wanna leave it to the two doors, that's absolutely fine. Now, when it comes to when we pay out the money, we pay it all that as a cash benefit to your family. So we actually don't, uh, arrange the funeral on their behalf.

[3 minutes 24 seconds][Customer] : Yeah, Yeah, yeah.

[3 minutes 20 seconds][Agent] : So they get to personalize the funeral and do absolutely everything that they'd like to, umm, they get full control of the money that we pay.

[3 minutes 25 seconds][Customer] : I Oh, well, that's good. I sort of thought that. Yeah, yeah, that's fine.

[3 minutes 31 seconds][Agent] : Good, good, good. Yeah. So it's exactly as you expected then.

[3 minutes 35 seconds][Customer] : Mm, Hmm.

[3 minutes 34 seconds][Agent] : So let's say if you're chosen to leave, say, \$10,000 to your daughters, we pay \$10,000 to them and they can make the arrangements as they'd like to.

[3 minutes 42 seconds][Customer] : Mm. Hmm.

[3 minutes 42 seconds][Agent] : It's also been designed to be paid quickly.

[3 minutes 48 seconds][Customer] : Mm. Hmm. Tell me about it.

[3 minutes 44 seconds][Agent] : We know that, you know, once someone passes, everything happens pretty quickly afterwards and it can be really stressful.

[3 minutes 50 seconds][Customer] : Yes.

[3 minutes 50 seconds][Agent] : Look, I suppose I don't need to tell you.

[3 minutes 52 seconds][Customer] : No. Uh huh.

[3 minutes 52 seconds][Agent] : So with that being said, we've designed this would be easy to to pay out within 24 to 48 hours of us receiving the information we'll need. Your family would generally

receive that money. So the way that we pay the benefit out it depends on, you know, the, the way that you pass. So for the first 12 months, you're actually covered for accidental deaths and accidental serious injury only now if we're paying out from accidental death. So that's perhaps the way that you passed away with that, the direct result of an accident and say you've died within 90 days of the accident. That's what we consider an accidental death.

[4 minutes 25 seconds][Customer] : Mm. Hmm.

[4 minutes 25 seconds][Agent] : Then we always triple the benefit amount.

[4 minutes 27 seconds][Customer] : Yeah.

[4 minutes 27 seconds][Agent] : So let's say you've got \$10,000 of cover. If it's an accidental death, 30,000 they will be paid to your daughters.

[4 minutes 33 seconds][Customer] : Mm, hmm, Alright. Yep.

[4 minutes 34 seconds][Agent] : Now after the first 12 months, we cover for death due to any cause whatsoever.

[4 minutes 39 seconds][Customer] : Mm hmm.

[4 minutes 39 seconds][Agent] : And we also have what's called a terminal illness benefit.

[4 minutes 42 seconds][Customer] : Mm hmm. Mm hmm. Mm hmm. Mm hmm.

[4 minutes 42 seconds][Agent] : So if I keep up the policy for 12 months, you're diagnosed with your first diagnose, I should say within with 12 months or less to live by medical practitioner, we'll pay the claim to you while you're still alive.

[4 minutes 55 seconds][Customer] : Mm hmm.

[4 minutes 54 seconds][Agent] : So that money gets paid out to you. You can make your own Funeral arrangements of that money. Any leftovers you can use towards your funeral expense. Umm, so not the funeral expenses that you have, medical expenses that you might have. Umm, it's up to you how you spend that.

[5 minutes 4 seconds][Customer] : Yeah, yeah, that's fine. Yep, I understand that. That's fine.

[5 minutes 10 seconds][Agent] : So that's really how the cover works. It's pretty straightforward.

[5 minutes 10 seconds][Customer] : Yeah, it is, isn't it?

[5 minutes 12 seconds][Agent] : Any questions about that?

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

[5 minutes 17 seconds][Agent] : Awesome. Let's go ahead and look at the premium for you then.

[5 minutes 14 seconds][Customer] : No, it's straight forward.

[5 minutes 20 seconds][Agent] : So the premium that you paid off is level, which means it's designed to stay the same each year and not increase as you age. Now I can go anywhere between 3 and \$15,000 of cover. So did you know how much you'd like to leave to the two daughters?

[5 minutes 37 seconds][Customer] : Ten.

[5 minutes 38 seconds][Agent] : OK, yeah, sure. Let's do that for you.

[5 minutes 38 seconds][Customer] : Yeah, Yeah.

[5 minutes 41 seconds][Agent] : So if we're looking at \$10,000 of cover fuel, Indy, you'd be looking at a premium of \$41.21 per fortnight. So it's a little bit over \$20 a week. Does that sound affordable to you or do you want to look at a different amount maybe?

[6 minutes 3 seconds][Customer] : How much difference to say it was 8000 to 10,000? I just didn't, you know, I, I, I've just sort of trying to work that out.

[6 minutes 11 seconds][Agent] : Of course, Yeah, of course. So for \$8000 of cover, that would be \$32.97 a four nine. Yeah. OK.

[6 minutes 11 seconds][Customer] : So yeah, not much difference is there. Yeah. OK.

[6 minutes 23 seconds][Agent] : So that's yes. So for look monthly that would be for \$8000 seventy \$1.43 a month.

[6 minutes 24 seconds][Customer] : So that's \$80.00 a month thereabouts and for the 10,000 it would be \$80.00 a month or thereabouts.

[6 minutes 41 seconds][Agent] : Yeah, correct. So it'd actually be \$89.28 a month.

[6 minutes 41 seconds][Customer] : Yeah, yeah, OK, yeah. Umm, I think it's important. I'm, I don't want my kids to be left with.

[6 minutes 59 seconds][Agent] : Wow, that's incredible. Yeah.

[6 minutes 54 seconds][Customer] : I work hard enough as he is as nurses and real estate people

and yeah, oh, oh, oh, I've been through hell myself with this myself.

[7 minutes 1 seconds][Agent] : But it's it's really good that you're looking out for the kids, making sure that they've got some arrangements there and yeah, can imagine.

[7 minutes 9 seconds][Customer] : I don't want that to go. Yeah, yeah. OK.

[7 minutes 18 seconds][Agent] : Yeah.

[7 minutes 14 seconds][Customer] : Umm can you send me umm a quote or well how does that work? I so I can have a bit of a think about all that.

[7 minutes 20 seconds][Agent] : So yeah, I can send you out a quote. Umm, so I can either do it for the 8th, the 10, or I could send you out a quote for the both. What? What are you thinking at this stage based on the amounts I've given?

[7 minutes 32 seconds][Customer] : I would like to talk to my daughters. Yeah. So I'd like to if I I'm if you go gave me the two quotes, the 8 and the 10 and because I would like to them to have a say so.

[7 minutes 34 seconds][Agent] : Sure, sure, sure, sure. Of course.

[7 minutes 46 seconds][Customer] : Yeah, yeah, yeah. So mm, hmm.

[7 minutes 48 seconds][Agent] : Well, I can send that studio as a quote for \$10,000 just a couple extra things tonight.

[7 minutes 55 seconds][Customer] : Mm, hmm, yeah.

[7 minutes 54 seconds][Agent] : So if you reach the age of 85 while you're still holding this cover, you actually can keep yourself covered up to that point, but we don't charge you any further premiums.

[8 minutes 2 seconds][Customer] : Oh, if I get there. Yeah, yeah.

[8 minutes 4 seconds][Agent] : So the fingers crossed, uh, we obviously can only hope, but umm, you know, like if, if you've reached the age of 85, you can keep yourself covered, no extra costs involved. We also increase the amount you're insured for by 25% automatically. Umm, so again, if let's say you've got \$10,000 of cover at the time when you reach 85, would increase that to 12 and a half, \$1000 for you? Sure.

[8 minutes 30 seconds][Customer] : Now the other question I'd like to ask you is like, if I pay well, I'm

67. If I pay it up to 85 and it's over the 10,000, is that why you do the bonus thing?

[8 minutes 46 seconds][Agent] : Yeah.

[8 minutes 43 seconds][Customer] : Because I could have paid more in premium.

[8 minutes 46 seconds][Agent] : So, OK, it could be one of the reasons they also do a bonus cover, uh, when you reach 85 is a bit of a thank you because obviously you've been with us for quite a little while. And at that point, uh, so that there could be a couple things involved that that they haven't really given us like a specific, like, you know, that's the reason we do a bonus cover. Uh, but yeah, those could be some of the motivations, right? Umm.

[9 minutes 2 seconds][Customer] : Yeah, yeah, yeah. Uh huh. Alright. Yeah, No, that was just the only other question I had. So if you do that bonus cover and that they get, they get the extra bonus. That's fine. Yeah.

[9 minutes 11 seconds][Agent] : Sure, yeah, of course.

[9 minutes 17 seconds][Customer] : So if you can send me your letter because I'd like to talk to my girls about this because what's how we work, we work as a family with this sort of thing. But I did when my husband died.

[9 minutes 27 seconds][Agent] : Sure, Absolutely.

[9 minutes 29 seconds][Customer] : So yeah, yeah, yeah.

[9 minutes 31 seconds][Agent] : Yeah, it's, it's a big, it's a big topic and I'm sure you really value their input on this.

[9 minutes 33 seconds][Customer] : 06, yeah, \$16,000 for a funeral for my husband. That's a lot of money I didn't really have.

[9 minutes 39 seconds][Agent] : Yeah, I bet. Well, let me help out by sending you this out in a, in a quote for you guys to look at together.

[9 minutes 42 seconds][Customer] : Yeah, yeah. OK.

[9 minutes 48 seconds][Agent] : So just keep in mind as well that when you reach the age of 85, one last thing is that we also give you the option to do early cash out. So say nearby, umm, stretch of the imagination, the funeral gets taken care of. You know, maybe you guys who run into a bit of extra

cash and you're able to, to, you know, sort out enough there for the funeral and maybe you don't need the funeral cover anymore.

[9 minutes 57 seconds][Customer] : MMM, MMM, MMM, yes, yes. Uh huh. Mm hmm.

[10 minutes 8 seconds][Agent] : We actually give you the option to cash, cash out the benefit at 75% after the age of 85. So that gets paid to you if you decide to end the cover after that age. But that's obviously, you know, it's not something you have to do. I just want you to know that that's there.

[10 minutes 19 seconds][Customer] : MMM, mm hmm.

[10 minutes 20 seconds][Agent] : We also do a real reward. So after you've paid your first year's premium, we're going to refund you 10% of everything you've paid in that first year on the anniversary day as a thank you from us. So if you save 20 for \$10,000 of cover, your real reward would be \$107.14. So there should be some more information.

[10 minutes 38 seconds][Customer] : I love the way the DST price with this.

[10 minutes 42 seconds][Agent] : The GST would. How do you mean? Sorry. Oh, the, the stents.

[10 minutes 45 seconds][Customer] : Was it the the, the Yeah, the sense. Yeah, I'm a book. I'm a bookkeeper that that's just for the show about.

[10 minutes 48 seconds][Agent] : Yeah, yeah, yeah, obviously. Yeah. You, you know, exactly when you see the stents. You know what's going on there. Umm, now that'll come through the e-mail obviously, so you guys can look at together.

[10 minutes 56 seconds][Customer] : Yeah, yeah, yeah, I do. Yeah. That'll be great.

[11 minutes 1 seconds][Agent] : Umm, I've got Lynn husky@gmail.com.

[11 minutes 6 seconds][Customer] : That's it.

[11 minutes 6 seconds][Agent] : Is that the correct e-mail for you? No worries, I'll send that through and then I'll give you a call back myself in a couple of days.

[11 minutes 8 seconds][Customer] : Yes, that is yeah.

[11 minutes 12 seconds][Agent] : Hopefully by then you get a chance to chat to the daughters.

[11 minutes 14 seconds][Customer] : I prob, I, I might be able to talk to one, but yeah, I, I, I'll, I'll like it in the rest of this week's store. But anyway, I might be lucky enough to talk to them. Just depends.



[11 minutes 24 seconds][Agent] : Yeah, I'll check back in a couple of days anyway to see how you're going. We can always take it from there. Maybe if you want some other quotes as well, we can do that as well, so that's fine.

[11 minutes 24 seconds][Customer] : So yeah, yeah, alright.

[11 minutes 32 seconds][Agent] : Did you want me to send out the quotes for monthly or annual figures?

[11 minutes 37 seconds][Customer] : Fortnightly. Probably, yeah.

[11 minutes 35 seconds][Agent] : Umm, actually check that yes, fortnightly it's always the same price for them to do. There's no discounts for doing it on like a, a shorter basis as per like monthly or yearly.

[11 minutes 48 seconds][Customer] : Yeah.

[11 minutes 47 seconds][Agent] : So, umm, it's always the same anyway, but I'll send it out As for hourly premiums for you to look at uh, and I'll give you a call back on. So today's Monday, I'll give you a call back, say Wednesday, check back in and if umm, you've, you've got any decision, we can go from there. If you've not, uh, we'll always postpone it from the day anyway.

[12 minutes 3 seconds][Customer] : Alright. OK.

[12 minutes 4 seconds][Agent] : 280.

[12 minutes 5 seconds][Customer] : Thank you.

[12 minutes 5 seconds][Agent] : Thanks, Lindy, all my day.

[12 minutes 5 seconds][Customer] : Thank you for ringing me.

[12 minutes 6 seconds][Agent] : No, that's all right. All my details on the e-mail. If you have any other questions, just give me a call.

[12 minutes 11 seconds][Customer] : OK. Thank you very much.

[12 minutes 10 seconds][Agent] : OK, No worries. Bye for now.

[12 minutes 13 seconds][Customer] : Bye.