

[2 seconds][Agent] : Hi, good morning, Christine. My name is DJ here calling from Real. And how you doing today, Matt?

[2 seconds][Customer] : Alright, I'm good. Thank you.

[9 seconds][Agent] : Yeah, very good. Thank you for asking. Christine. I was just following up from that online inquiry that was made for us on our website there regarding some of our funeral insurance. So I'm here to take you through that pricing, but also happy to answer any questions about the coverage as well.

[8 seconds][Customer] : How are you? Thank you.

[23 seconds][Agent] : So I'll just quickly remind you, no, you're welcome. I'll just quickly remind you that our calls are recorded and media advice I provide is general in nature and may not be suitable to your situation.

[33 seconds][Customer] : That's fine.

[33 seconds][Agent] : And I'll just double, just double checking to make sure that your details have come through correctly as well. So I'm speaking with Christine Kern, is that correct?

[40 seconds][Customer] : That's correct.

[41 seconds][Agent] : And the date of birth, Christine, that is the 12th of September 1958.

[46 seconds][Customer] : That's right, that's correct. Yes.

[46 seconds][Agent] : And just confirming that you're an Australian resident, OK. And looking at the coverage you'd have seen on our website that the first range anywhere from the \$3000 up to the \$15,000. If you don't mind me asking, just to give me a bit of understanding of the inquiry today, what sparked and interest you want to take a look at this insurance for yourself, Christine?

[1 minutes 6 seconds][Customer] : Just been considering life and finances as over the last few months and as a single woman, I don't have a lot of assets or a lot of money lying around. So I've been considering not lumping my son Lewis.

[1 minutes 23 seconds][Agent] : That all makes sense. So you just want to pan here and just make sure there's no financial burden.

[1 minutes 21 seconds][Customer] : My funeral cost, Yeah, yes.

[1 minutes 26 seconds][Agent] : Therefore your sons have to cover these upfront cost when if that time does come. And then what we've just mentioned there that that's exactly what I like our funeral coverages to do with the day, Christine, it is there to ease that burden of your love watch. I'm happy to cover these costs. So for that purpose, our policy has been designed to be paid out nice and quickly. So once we do receive the relevant documentation to process a claim for funeral insurance, these funds generally get paid out within 24 to 48 business hours. So we just want to make sure that we can have that money paid out as quick as possible to your loved 1. So hopefully the financial side of things during this time is the last of their worries. And one of the benefits of actually organizing some funeral insurance at your age today compared to say where he later down the track when you rolled up is a premium that do work out to be cheaper.

[2 minutes 5 seconds][Customer] : Yes, good. Yeah.

[2 minutes 16 seconds][Agent] : And it's very simple to apply for as well. So there's no medicals or any blood tests to complete. But just so you know, for the 1st 12 months, you will be covered for accidental death and accidental serious injury only. And after the first 12 months, you will be covered for death due to any cause. So once you've actually held the policy that's for 12 months, Christine, no matter how you pass away from that point onwards, you can rest assured that you'll be covered under this policy. But if Touchwood, if you passed away unexpectedly from an accident at any time off, you are covered under this policy.

[2 minutes 34 seconds][Customer] : Oh, OK.

[2 minutes 51 seconds][Agent] : We do triple the benefit amount that you're insured for, OK?

[2 minutes 56 seconds][Customer] : Oh, that's very reasonable, Yeah. Mm hmm.

[2 minutes 56 seconds][Agent] : So if you come for the likes of say the \$15,000, that's going to power the total of \$45,000 to beneficiaries for accidental death.

[3 minutes 6 seconds][Customer] : OK. Mm hmm.

[3 minutes 7 seconds][Agent] : OK, Now also for that extra peace in mind at no extra cost, in addition, there is a terminal illness benefit.

[3 minutes 18 seconds][Customer] : Mm hmm. Mm hmm. Mm hmm.

[3 minutes 14 seconds][Agent] : This is something that we hope that you'll never have to use, but it just means that after holding your policy with us for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, then we can pay out the funeral insurance to you directly whilst you are still living and you can use that money. What is the cost that you may need to use that money for during that time?

[3 minutes 40 seconds][Customer] : No, OK. That, well, that's really good. Thank you.

[3 minutes 43 seconds][Agent] : OK, that's right. And a couple things to note with the policy also Christine is, uh, in terms of the premiums that you pay, umm, they are designed to stay the same.

[3 minutes 55 seconds][Customer] : OK.

[3 minutes 51 seconds][Agent] : OK, So you don't have to worry about them increasing every year as you're getting older, but umm, if you do wish to, you can also find information about our premium structure on our website as well. But the last feature of the policy is what we refer to as a early cash out option.

[4 minutes 8 seconds][Customer] : Mm hmm. Mm hmm.

[4 minutes 8 seconds][Agent] : So at any time after you reach 85 years of age, you'll have an option to be able to choose the Intel cover with us. And if you do, we'll pay you 75% of the funeral insurance benefit amount directly to you whilst you are still living.

[4 minutes 23 seconds][Customer] : Mm hmm.

[4 minutes 24 seconds][Agent] : But let's say you decide from once you reach your age of 85, you decide that I just want to stay covered.

[4 minutes 34 seconds][Customer] : Mm. Hmm.

[4 minutes 28 seconds][Agent] : Umm, instead you could just keep your policy in place with us and stay covered from the age of 85 and you won't actually have to worry about paying in your premium point onwards.

[4 minutes 37 seconds][Customer] : OK, no, that's fine. Thank you.

[4 minutes 38 seconds][Agent] : OK, no, that's all right. But is that, is that all made sense so far, Christine.

[4 minutes 42 seconds][Customer] : It does. Thank you.

[4 minutes 43 seconds][Agent] : Yeah, you're welcome. And did you have any questions about the cover before we go through some pricing next?

[4 minutes 43 seconds][Customer] : Yeah, no, that's fine. Umm, that's fine. I just yeah. Umm, umm, no, everything's fine. I don't have any questions.

[4 minutes 55 seconds][Agent] : Now that's OK, cool. Now they've got a good understanding of how that covered those for presumable we'll go through that pricing together.

[5 minutes 1 seconds][Customer] : Hmm. Mm.

[5 minutes 1 seconds][Agent] : So you can choose anywhere from the \$3000 up to the \$15,000 to SUFU in terms of like your, your wishes whenever that time does come. Do you know if you'd be looking into like a cremation or burial service during this time?

[5 minutes 15 seconds][Customer] : I do cremation.

[5 minutes 17 seconds][Agent] : Chromatical? There's just give me an indication here because according to the government's Money Smart website, private funerals typically cost somewhere in the region of \$4000 for basic cremation, up to \$15,000 for more detailed burial service. But, and, and looking at the coverage, what, what amount of cover would you like to get to start off with?

[5 minutes 38 seconds][Customer] : Oh, I'm thinking the 15.

[5 minutes 37 seconds][Agent] : Let's make sure we're starting at the top for the 15,000. And if you want me to bring that down from there, just let me know, OK. Just looking at the coverage of the \$15,000 on a full nightly basis that comes to 50.

[5 minutes 42 seconds][Customer] : Yeah, Hang, hang on a second. I'm, I'm just on the phone. Mum, I'm just on the phone. I'm talking on the phone. I'm talking to a man about some stuff. If it's OK, I'll be. I'll be finished in a minute. Sorry.

[6 minutes 8 seconds][Agent] : Yeah, that's OK. Oh, no, that's all right.

[6 minutes 6 seconds][Customer] : I care for my mother with who has Alzheimer's, and she's, yeah, she's having a bad day today. Sorry. Yeah.

[6 minutes 13 seconds][Agent] : Oh \*\*\*\* no, that's OK. That's so apologize for, umm, my grandfather

actually suffered from dementia, so I know exactly where you're, where you're coming from there.

[6 minutes 19 seconds][Customer] : Well, so difficult. Yeah.

[6 minutes 20 seconds][Agent] : Yeah, That's, uh, that is very difficult. So good on your phone. I'm obviously care for your mother. I know it is difficult, but umm, stay strong and, and you're doing well. It's umm, yeah.

[6 minutes 30 seconds][Customer] : Yeah.

[6 minutes 31 seconds][Agent] : Just in terms of the cover of the \$15,000 fortnightly Christine, that would be \$50.47. That's fortnightly, so \$58.47. So just uh, around \$29.00 a week roughly.

[6 minutes 39 seconds][Customer] : \$50.00 and 47 and that's a fortnight, OK. And I can just repay that or that debit.

[6 minutes 52 seconds][Agent] : So in terms of yeah, it's all set up through an automatic direct debit, we don't have the option for BPAID, but yeah, it's all done through automatic direct debits come out of your preferred account just with the policy. Just please be aware this insurance does not have anything to investment element. So if you cancel outside of the 30 days, your cover will stop and you'll not receive anything back. And it may pay more in total premiums over the life of the policy than the benefit of now. But do you want me to bring down the cover from the \$15,000 Christine? Or would you be happy to start off with that, that amount there?

[7 minutes 25 seconds][Customer] : I think I'm starting. I think I'm gonna go with the 15 and stay with that.

[7 minutes 31 seconds][Agent] : Yeah, sure. I'll let you know this.

[7 minutes 31 seconds][Customer] : That would be fine.

[7 minutes 32 seconds][Agent] : Cool. I'll just let you know the policy is flexible. So that way if your circumstances do change, need to bring down your cover.

[7 minutes 38 seconds][Customer] : Mm, hmm, OK.

[7 minutes 37 seconds][Agent] : Umm, it says suppose given us a call to apply to reduce your level of cover and that will just in return reduce the premiums that you pay as well. But umm, what I'll do in interesting is I'll just go ahead and update all your contact details so we can wait to send out all

your policy information. Umm, I've got your e-mail from the inquiry. That's Tinker 8645@hotmail.com. Is that correct?

[7 minutes 44 seconds][Customer] : Mm hmm, that that's correct, yes.

[7 minutes 59 seconds][Agent] : And then we'll also post out to you in the mail. We'll copy a physical copy of your policy as well.

[8 minutes 4 seconds][Customer] : Mm, hmm.

[8 minutes 3 seconds][Agent] : What was your post code here in New South Wales? So 2478 and what's available town will that one come under Bellinor and awesome.

[8 minutes 6 seconds][Customer] : Uh, 2478, Yeah, that's Bellina BA Double Lin, A 6363 Grant St.

[8 minutes 16 seconds][Agent] : And they're just a street number and name in Bellinor Grand St. And your postal address, is that the same as your home address, Christine?

[8 minutes 26 seconds][Customer] : That's correct.

[8 minutes 27 seconds][Agent] : And this mobile number that we've called you up today, would this be your best and only contact number?

[8 minutes 26 seconds][Customer] : Yeah, that's it.

[8 minutes 32 seconds][Agent] : Cool. And so with the umm, have you also organized will for yourself at this stage, Christine, or is that something you need?

[8 minutes 38 seconds][Customer] : Yes, I've, I've got that. Yeah, yeah.

[8 minutes 39 seconds][Agent] : I've already got that call because we do actually provide you with a free online legal will, uh, which is valued at \$160.00 with each policy. So if you need to, uh, organize a new will, you can utilize that to help make that process easier and hopefully save some money in doing so as well. But once you're next, MMM.

[8 minutes 54 seconds][Customer] : And that's do I just, I can just do that will and get it witnessed by people and that's legal.

[9 minutes 1 seconds][Agent] : Umm, so it is the legal will.

[9 minutes 13 seconds][Customer] : All right.

[9 minutes 2 seconds][Agent] : It's all done online through safe will Umm, so you'll, you'll receive

them to your address like the link to Bell with a umm, utilize that and then we'll have all the instructions and explain more about umm the the will itself.

[9 minutes 13 seconds][Customer] : Well, if you wouldn't mind sending me information about that.

[9 minutes 15 seconds][Agent] : Yeah, might need to update it.

[9 minutes 15 seconds][Customer] : I mean, I have done a will, but I'm certainly can look. Yeah, yeah.

[9 minutes 19 seconds][Agent] : Yeah, no, that's fine. You could definitely utilize that to be able to take care of that as well. But good, good news though is you'll have the peace and mind on that. You'll be covered over the phone from today for the \$15,000 of the funeral insurance and you can actually choose that payment date to start within the next 30 days to suit you.

[9 minutes 36 seconds][Customer] : OK. Yes, I am.

[9 minutes 36 seconds][Agent] : It's can I just confirm, Christine, are you happy to continue with the coverage of the 15,000?

[9 minutes 41 seconds][Customer] : Thank you. Yeah.

[9 minutes 41 seconds][Agent] : Yeah, no, you're welcome. And what day would you prefer to align that direct debit to start from? So what day suits you? 01 SEC welcome.

[9 minutes 49 seconds][Customer] : Oh, possibly a Wednesday because I get paid on a Tuesday, so Wednesday would be good.

[9 minutes 55 seconds][Agent] : And you let me know what Wednesday of them, you know within the next 30 days that will suit you and it'll just start from that day and it'll come out every fortnight onwards.

[10 minutes 4 seconds][Customer] : Oh good.

[10 minutes 4 seconds][Agent] : So what, what Wednesday did you want that to go on?

[10 minutes 7 seconds][Customer] : Oh, when do I want it to start?

[10 minutes 10 seconds][Agent] : It could be covered over the phone from so without us on what day you choose that payment to start from, But, umm, you can simply just let me know what day that's, uh, what what Wednesday you prefer that payments come out on?

[10 minutes 10 seconds][Customer] : Oh, oh, it's today. Today is Wednesday, isn't it?

[10 minutes 22 seconds][Agent] : That's right.

[10 minutes 23 seconds][Customer] : What about the 15th?

[10 minutes 25 seconds][Agent] : Yeah, sure, that's fine. So that'll be on a Wednesday. So that'll be next Wednesday. Does that work well for you? Yeah. Cool. And what's the threat? But did you want to use your bank account or card to set that up easier?

[10 minutes 30 seconds][Customer] : Yeah, yeah, probably my bank account.

[10 minutes 42 seconds][Agent] : Is that just a savings account under your name, Christine?

[10 minutes 45 seconds][Customer] : Yeah. Visa desert. Yeah. Savings.

[10 minutes 47 seconds][Agent] : Basically I can come savings. And so was that a card or the BSP account that you'll be using?

[10 minutes 47 seconds][Customer] : Yeah, probably a card.

[10 minutes 54 seconds][Agent] : You can use either or now just for SEC.

[10 minutes 56 seconds][Customer] : Or use the card.

[10 minutes 57 seconds][Agent] : Yeah, that's fine.

[11 minutes 5 seconds][Customer] : None.

[10 minutes 57 seconds][Agent] : Just for security purposes while obtaining your card details, the call recording will stop and will recommit after we've collected your details and we don't need to get the security numbers at the back of your card. Christine, you keep that for your own security, but I'll just pause that whole recording for you now and. As a reminder, please be advised that the call recording has now issued for quality and monitoring purposes. Now just to finalise your policy, Christine, I just have to quickly read out a verbal declaration of your next.

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

[12 minutes 4 seconds][Agent] : And then at the end, I'll have two quick questions just to ask the acceptance and then that will be all completed for you today. Now, I just want to make sure that we do have your name spelled quickly for your policy document.

[12 minutes 19 seconds][Customer] : That's correct.



[12 minutes 14 seconds][Agent] : So Christine is spelled Christine and then Kerr, that is about Kerr.

[12 minutes 23 seconds][Customer] : That's right.

[12 minutes 24 seconds][Agent] : So if you do have any questions while I am ready for this with you, just feel free to stop me and let me know at any time, OK?

[12 minutes 30 seconds][Customer] : No, you're gone.

[12 minutes 32 seconds][Agent] : So just read, say thank you, Christine. Kurt is important. I understand the following information. I'll add agreements to these terms at the end that the policy will not be enforced unless you agree to these terms in full.

[12 minutes 42 seconds][Customer] : None.

[12 minutes 42 seconds][Agent] : Grill funeral cover is issued by Hanover Life Ari of Australasia Limited, whom we will refer to as Hanover. Hanover has an arrangement with Greenside Financial Services trading as Real insurance, to issue and arrange this insurance on it's behalf. The answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided. This is in the application. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We clicked your personal information to provide insurance issue and other related services. We'll share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy tells you more, including how to access and create your information and lodge complaints about breaches of privacy. By agreeing to this declaration, you can seem to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us you have agreed to take out a single wheel of funeral cover with the following cover. Christine Kerr is covered for \$15,000 in the event of death in the case with This is accidental if you suffer a defined accidental serious injury then if the amount will triple cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of a terminal illness covered thereafter.

[14 minutes 20 seconds][Customer] : None.

[14 minutes 16 seconds][Agent] : Accidental Serious Injury cover for each life insured Underage 75 starts immediately and ends on the policy anniversary following the life insured 75th birthday on to life insured reaches age 85.

[14 minutes 29 seconds][Customer] : None.

[14 minutes 29 seconds][Agent] : You can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit. Now, if you take up this early cash out option, you'll no longer have the right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can enter cover at any time by contacting us. If you stop paying your claims, you may injure cover, but we'll give you notice before doing so. If cover insurance prior to age 85, no benefit is payable and there is no refund of premiums after the calling off.

[15 minutes 5 seconds][Customer] : None.

[15 minutes 2 seconds][Agent] : If cover continues beyond age 85, the life insured will receive an additional 25% off bonus cover from that date and you'll not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover for each life insurance on the day prior to the 100th birthday will pay the funeral benefit and bonus cover for the life insurance. At this point your total premium for your first year of cover is \$58.47 per fortnight. Your premiums are level, which means they are designed to stay consistent year on year and will only change if you.

[15 minutes 36 seconds][Customer] : In the office with.

[15 minutes 36 seconds][Agent] : You'll cover all the insurer adjust the premium rates apply to your policy. The insurer can only make a change if it is supplied consistently across all policy holders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount payable to Well Insurance of between 34% and 54%, calculated on a legal basis over the life of the policy. Your premium will be debited from your credit card, which you are authorized to debit from and have provided to us. We may provide with indications to you by the

e-mail address you provided to us, and this will include any legal notices we required to provide to you on the ID. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mailed to you and if you have provided us with an e-mail address, you'll policy documentation will also be emailed to you today should if they consider these documents to ensure the product which you'll need. You have a 30 day cooling off. When you may cancel your policy and any premium you paid will be refunded in full unless you have launched a claim. There are risks associated with replacing policies as your new policy may not be identical to existing cover.

[16 minutes 50 seconds][Customer] : None.

[16 minutes 46 seconds][Agent] : We recommend that if you do not cancel any existing policy until we have received and reviewed our policy in full. Finally, we have a complaints process which can access at any, any time by contacting us. Full details are available online and in the documentation we are sending you. But just these last two quick questions that will be all completed for you.

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

[17 minutes 4 seconds][Agent] : Christine, do you understand and agree with the declaration, yes or no?

[17 minutes 10 seconds][Customer] : Yes, I do.

[17 minutes 11 seconds][Agent] : And would you like any other information or would you like me to read any part of the product disclosure statement to you today?

[17 minutes 18 seconds][Customer] : No, that's fine. Thank you.

[17 minutes 19 seconds][Agent] : Oh, you're very welcome. So you'll cover this off today for the \$15,000? Interesting. So I just want a big welcome and thank you for choosing real insurance. One thing is part of our policy that we also have is what we refer to as being a reward. This is just our way of saying thank you to you for being a loyal customer of us. So when your first policy anniversary date, we will be refunding you back 10% of the premiums that you've paid to us at that time, which would be \$152.03.

[17 minutes 47 seconds][Customer] : Lovely. Thank you.

[17 minutes 48 seconds][Agent] : Yeah, you're welcome. And you did mention that you want to leave that money behind to your son. So would you like to nominate your son as your beneficiary for the policy over the phone today? Yeah. Cool.

[17 minutes 55 seconds][Customer] : Yes, I'm sort of. No, I won't. Sorry. I'm I'm running out of time.

[18 minutes 1 seconds][Agent] : No, that's OK. You can always give us a call back when that times more convenient.

[18 minutes 1 seconds][Customer] : Do you want to just need? Do you just need his name?

[18 minutes 4 seconds][Agent] : You just need your son just just full name, date of birth, uh, address and you just nominate a percentage of their benefit amount.

[18 minutes 12 seconds][Customer] : OK, so we'll do that now.

[18 minutes 13 seconds][Agent] : You can either just fill out the form or you can go through our service department over the phone.

[18 minutes 15 seconds][Customer] : No, I'll do it now, sweetie.

[18 minutes 18 seconds][Agent] : OK, cool.

[18 minutes 18 seconds][Customer] : That's it.

[18 minutes 18 seconds][Agent] : I'll just have to put pop you through to one of my colleagues in the support department. You'll be able to assist you with that.

[18 minutes 23 seconds][Customer] : Yeah.

[18 minutes 22 seconds][Agent] : OK, so just be a short hold Christine. Won't be a moment. So how are you there, Christine? I've called Isabella from the support departure on this issue of normally do you sign this beneficiary for your policy here? And Isabella, I'll just let you know that full update as well as your contact details have all been confirmed.

[19 minutes 44 seconds][Customer] : Thank you.

[19 minutes 43 seconds][Agent] : Wonderful, Thank you so much. Hello.