

[6 seconds][Customer] : Where's the policy on there?

[7 seconds][Agent] : Good morning. Welcome to Real Insurance. You're speaking with Helen. How can I help you?

[12 seconds][Customer] : Hi. Good morning, Helen. My name is Sarah Yell. I'm just trying to make an enquiry whether the money did go through A I'll give you the policy number.

[24 seconds][Agent] : Yes, please.

[24 seconds][Customer] : It's from my husband, 6700. Oh hang on 670023597 Peter yo Peter yo. Date of birth 08/02/40.

[40 seconds][Agent] : And what was your husband's full name and date of birth and e-mail on file?

[55 seconds][Customer] : E-mail is p.syo@hotmail.com.

[1 minutes 1 seconds][Agent] : And what type of policy is it that he holds?

[1 minutes 5 seconds][Customer] : Oh, I don't know what you call it because, because what happened is I'm the one that put the money in every fortnight.

[1 minutes 12 seconds][Agent] : Yeah, so is it a funeral or is it a life or what type? OK, alright.

[1 minutes 12 seconds][Customer] : It's just a the, the, the funeral, the funeral, uh, Sally yo, uh, date of birth is 16 March 45.

[1 minutes 17 seconds][Agent] : And what was your full name, date of birth and your address? OK, And what was the number of your house in Sunbird?

[1 minutes 27 seconds][Customer] : And that is Urge 3 Sunbird, or that was correctly 4877 #3 Sunday.

[1 minutes 39 seconds][Agent] : Fantastic.

[1 minutes 43 seconds][Customer] : That's the right one. Yeah.

[1 minutes 40 seconds][Agent] : And then there's a PO Box 237, Port Douglas, QLD and then mobile number 0407645337, followed by a landline 0740991414.

[1 minutes 44 seconds][Customer] : Yep, Yep, Yep.

[1 minutes 56 seconds][Agent] : Thank you.

[1 minutes 58 seconds][Customer] : Yeah. My my main concern is because due to Christmas, I

overspent my money. So I'm wondering whether the money did go through or not for the 12th of December.

[2 minutes 8 seconds][Agent] : Well, let's, yeah, it's, that is still pending. So that payment won't reflect on our end until tomorrow.

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

[2 minutes 17 seconds][Agent] : So what I would suggest is if you call us back tomorrow, we'll be able to let you know.

[2 minutes 22 seconds][Customer] : Yeah, I that's what I told my husband. It should it shouldn't it shouldn't have a problem, but then I because I got paid on the 11th and if policy on the 12th right the the money should go in on the 12th.

[2 minutes 40 seconds][Agent] : Yes. So yeah, we requested it on the 12th. But because it takes three to four business days for that payment to reflect on our end, it won't reflect until tomorrow. So we won't be able to let you know if it's cleared or not.

[2 minutes 39 seconds][Customer] : My payment should be on the yeah, yeah, OK, thank you.

[2 minutes 54 seconds][Agent] : That's OK. So, so just call us back tomorrow. We'll be able to let you know.

[2 minutes 54 seconds][Customer] : So when I go back what I'm I wanna do it tomorrow.

[3 minutes 4 seconds][Agent] : Yeah. Or you can check with your bank. That's correct.

[3 minutes][Customer] : I will across to medical bank and check with them yeah I'm just too lazy because today's my day off.

[3 minutes 11 seconds][Agent] : No, that's OK. That, that, that's alright. But you'll be. If you've got online banking, you should be able to see the transaction come out of your account.

[3 minutes 10 seconds][Customer] : I just can't be possibly go into yeah now that's another thing I want to ask is because coming March I will be hitting off 80 years old right. And if I don't understand policy as what my husband is yes.

[3 minutes 34 seconds][Agent] : You wouldn't be able to join his policy because that the funeral policy that your husband has, it's a policy that's no longer on the market.

[3 minutes 44 seconds][Customer] : Oh, isn't it. Oh, what a shame.

[3 minutes 45 seconds][Agent] : Yeah, no, yes. So for your husband's policy, so he's still covered with this, the policy that he has, but anyone taking out that policy that he has because it's no longer on the market, you won't be able to take it out. Take that exact same one out.

[3 minutes 56 seconds][Customer] : Yeah yeah. OK Now another thing I want to ask is if that is the case if I cancel. Is that possible?

[4 minutes 12 seconds][Agent] : You mean cancel your policy?

[4 minutes 15 seconds][Customer] : Mine. Yeah, mine.

[4 minutes 16 seconds][Agent] : Yeah, if you wanna cancel, you can cancel it. But I mean in terms of a refund or anything, you wouldn't receive a refund from the cancellation.

[4 minutes 25 seconds][Customer] : And how much would I get the cancellation refund? Any idea?

[4 minutes 29 seconds][Agent] : There is no cancellation refund for, uh, policy for yourself.

[4 minutes 35 seconds][Customer] : Let me see.

[4 minutes 37 seconds][Agent] : That's, that's what I'm saying. You can cancel the policy, but if you're asking if you're gonna receive a refund from that cancellation, no.

[4 minutes 36 seconds][Customer] : If I cancel I lose everything but there's no other. There's no other policy that I can join, is there?

[4 minutes 54 seconds][Agent] : Umm, so you'll be 18 next year. And I mean when you say another policy can join, what do you mean? MMM, yeah.

[5 minutes 4 seconds][Customer] : What I mean is in in instead of 5000 that I can my my my daughter will have to withdraw should I pass them by because I because nowadays funeral are not cheap anymore because I was in the update.

[5 minutes 18 seconds][Agent] : So you can, I mean, you can always look out. Yeah, you can always do a what we call a top up. You're still within that, umm, age eligibility to do so.

[5 minutes 28 seconds][Customer] : How do I go about with that?

[5 minutes 32 seconds][Agent] : Umm, so you just speak to our funeral department and they can assist you with setting up umm, a top up cover.

[5 minutes 39 seconds][Customer] : OK. Hey. And can you transfer me over to someone then?

[5 minutes 43 seconds][Agent] : Yes, Sir. Is this for yourself or for your husband's policy? Yeah, because he's already over the age.

[5 minutes 47 seconds][Customer] : No, not for my husband, but my husband when he on his birthday, I can withdrew the money back.

[5 minutes 53 seconds][Agent] : So. Yeah.

[5 minutes 54 seconds][Customer] : Yeah.

[5 minutes 54 seconds][Agent] : And because he's over the age. You want to say this is for you?

[5 minutes 57 seconds][Customer] : So I can withdraw his the money for him and put in the bank account. That is my intention.

[6 minutes 5 seconds][Agent] : Yeah, that's OK. Umm, alright, give me a second.

[6 minutes 15 seconds][Customer] : If I have a letter I've put away in my file that when he turns his age of 85, I can withdraw the money out.

[6 minutes 24 seconds][Agent] : Yeah. Alright. So for you you're wanting to take out a top up cover, is that right?

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

[6 minutes 33 seconds][Agent] : It's lucky that you've called just in time. So you're still with the name leg eligibility because once you're not from 79, you won't after 79 you won't be able to do a top up.

[6 minutes 43 seconds][Customer] : Is it? Yeah. Same one.

[6 minutes 46 seconds][Agent] : So, and I'm just going to confirm it's the same e-mail, same contact numbers on files, same postal and same address on your policy. So what I'll do, Sally, is I'll pop you through to our funeral department and they'll be able to assist you with that top up cover.

[7 minutes 2 seconds][Customer] : Thank you.

[7 minutes 1 seconds][Agent] : OK, that's OK. Thank you. Please hold.

[7 minutes 17 seconds][Customer] : Yes. No, no, no, Blake. Nothing.

[8 minutes 32 seconds][Agent] : None. Ali, thank you so much for your patience there. And I have Jamie on the line. He'll be able to assist you with that top up funeral cover.

[8 minutes 54 seconds][Customer] : Thank you very much.

[8 minutes 52 seconds][Agent] : OK, Thank you. Thanks, Helen.