

[13 seconds][Customer] : Hello.

[14 seconds][Agent] : Hello Janet, My name is Christy and I'm calling from Real Insurance. How are you going today?

[13 seconds][Customer] : Oh, OK. Thanks.

[21 seconds][Agent] : That's good to hear. So the reason for my call today is that we received an online enquiry just in regards to your new insurance.

[28 seconds][Customer] : Yeah.

[29 seconds][Agent] : Yeah. So just like I can go through that cover with you, answer any questions you may have and go to the pricing with you. I do need to let you know that all our calls are recorded. Any advice to provide is general in nature and it may not be suitable to your situation. So John, I'm just going to confirm your full name, your date of birth that we've got on file here. So your full name is that Janice Morrison. Janet Morrison. Sorry.

[48 seconds][Customer] : Yes, Yep.

[49 seconds][Agent] : And then your date of birth was 06101954, so the 6th of the 10th, 1954.

[55 seconds][Customer] : Yeah.

[56 seconds][Agent] : Beautiful. Thank you so much for that. And Janet, can I confirm that you are a female Australian resident?

[1 minutes 1 seconds][Customer] : Yes, I am.

[1 minutes 3 seconds][Agent] : Thank you very much for that. And was your preferred title miss Misses or miss?

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

[1 minutes 10 seconds][Agent] : Thank you so much for that, Janet. Umm, And the e-mail was janet.morrison444@gmail.com.

[1 minutes 17 seconds][Customer] : Yes. Yep.

[1 minutes 17 seconds][Agent] : Beautiful. Thank you so much for assisting me with all that information. I greatly appreciate it. So just so I can have a better understanding of what's got you looking into funeral insurance today? Are you new to cover? Do you currently have another cover in

place or?

[1 minutes 30 seconds][Customer] : No, I haven't got any other cover in place.

[1 minutes 33 seconds][Agent] : Yeah, So what's what you're looking into funeral insurance today, Janet?

[1 minutes 36 seconds][Customer] : Pardon.

[1 minutes 37 seconds][Agent] : What's got you looking into funeral insurance today, Janet?

[1 minutes 40 seconds][Customer] : Well, I'm getting on in years and I thought it was a good thing to do.

[1 minutes 47 seconds][Agent] : Yeah, completely understandable. And that's what the cover's designed to provide. It's to provide that Peace of Mind and that protection of up to \$15,000, umm, of that benefit amount to your loved ones when you pass away. So they can use the funds not only for funeral expenses, any other final expenses like unpaid bills. You can nominate up to five beneficiaries to receive that chosen benefit amount. And if you want to pass away due to an accident, which we all hope doesn't happen, umm, then your chosen benefit amount will triple. For an example, if you want to go with that 8000 dollar benefit amount and you were to pass away due to an accident, that \$8000 triples to \$24,000. OK.

[2 minutes 24 seconds][Customer] : OK.

[2 minutes 25 seconds][Agent] : So in addition, before the policy anniversary following your 70th birthday, if you were to suffer an accident to serious injuries such as quadriplegia or paraplegia, the benefit amount also triples in that regard as well. So it's very easy to apply. There are no medical checks and if you are an Australian resident age between 40 and 79, acceptance is guaranteed. Sir Janet, just so you know, for the 1st 12 months you'll be covered for accidental death and accident to serious injury. Only after the first 12 months you'll be covered for death due to any cause. In addition, there is a terminal illness benefit, which means after holding a policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to leave by a medical practitioner, then we will pay your claim in full to assist you with things like medical costs and expenses because that's kind of like the living benefit we have on the cover. So you can choose between \$1000 up to

\$15,000. And a couple of things to note is that your premiums are level which means they are designed to stay the same as you get older. And once you reach age of 85, you have two options. So if you stay with the cover, you have nothing more to pay than your premiums will stay and you also automatically receive a 25% bonus cover and that'll be applied to your chosen benefit now. And the second option if you were to leave the cover is what we call the early cash up option. So anytime after you reach 85 years of age, you can choose to enter cover and we will pay you 75% of the no insurance benefit amount that you selected. OK, so do you have any questions for me so far or is it all making sense for you?

[3 minutes 52 seconds][Customer] : No, it's not making sense.

[3 minutes 53 seconds][Agent] : Beautiful. Sorry. Let's go through some pricing together. As I mentioned, the level of cover ranges from \$3000 all the way up to \$15,000. So what benefit amount would you like me to look at with you today first, Janet?

[4 minutes 5 seconds][Customer] : About 8000 cents.

[4 minutes 7 seconds][Agent] : Beautiful. So for that \$8000 benefit amount, you'd be looking at paying a fortnightly premium of \$34.97, keeping in mind that we do have a real reward attached to the policy. So what that is, is basically following your first policy anniversary date, we will refund you 10% of the premiums you've paid in that time. So what that would look like for you would be \$90.91 for that \$10,000, sorry, \$8000 benefit amount and that fortnightly premium of 34.97. Umm, and we also sent you a free will keep valued at \$30.00 with every policy as well.

[4 minutes 41 seconds][Customer] : OK.

[4 minutes 41 seconds][Agent] : So how's that sounding in terms of suitability for you Janet?

[4 minutes 44 seconds][Customer] : It sounds pretty good.

[4 minutes 45 seconds][Agent] : Beautiful. So were you wanting to look at any other levels of cover or is that one sounding perfect for you?

[4 minutes 50 seconds][Customer] : No, that sounds good. No, that sounds good.

[4 minutes 53 seconds][Agent] : Good to hear. So Janet, keep in mind that you may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance

does not have a savings or investment element. So if you can't cancel outside of the 30 days, your cover will stop and you will not receive anything back unless you're eligible for and choose that early cash back offer. OK, so Janet, if that's sounding good for you, what I can actually do for you today is get you immediately covered over the phone. So what that means is that I'll send you all the policy documents to review. This policy does actually give you a 30 day cooling off. So if you decide this or if he's not suitable for you and you cancel within that 30 days and you will receive a full refund of your premium unless a claim has been made. Keeping in mind you are not required to make a payment today. It is generally when it's suitable for you.

[5 minutes 37 seconds][Customer] : Yeah, just I'd like to think about it for a little while and I can get back to you. Can I?

[5 minutes 42 seconds][Agent] : Yeah, of course you can. But would you want what? Like, yeah, I can copy you today while you're thinking about it, so you have that Peace of Mind that you'll cover it while you're thinking about it in the meantime or.

[5 minutes 54 seconds][Customer] : Oh, no, I'll just leave it. I'll just think about it and I'll get back to you.

[5 minutes 58 seconds][Agent] : No, Perfect. All good. Just bear with me one moment, Janet, just before we proceed, could I just grab your home address starting with the post code and suburb please? Yep. And what was your address?

[6 minutes 12 seconds][Customer] : My post code's 5108 and it's Salisbury North SA and Unit 127 Hunter Crescent. Yes, Salisbury North.

[6 minutes 30 seconds][Agent] : Hunter Crescent, is there a dash in it? Sorry, 127 dash, something else?

[6 minutes 47 seconds][Customer] : Yeah, just unit 127 under Crescent. No, that's it.

[6 minutes 45 seconds][Agent] : So is it Unit 1, dash 27, Hunter Crescent, Salisbury North?

[6 minutes 59 seconds][Customer] : Yes, Yes. Yeah. Yeah.

[7 minutes][Agent] : Yeah, just double checking that. That's OK. And what's your post code? So your postal address the same as your home address.

[7 minutes 5 seconds][Customer] : Yes, it is. Yes.

[7 minutes 6 seconds][Agent] : Beautiful. So just confirming 5108 Salisbury North SA, you know, one Dash 27 Hunter Crescent, that was the same. OK, So what I can do for you now is send you that information to that e-mail that we've spoken about today for the \$8000 benefit amount. And also stay with me one moment while the system loads it so I can send it to you. Thank you for being so patient with me. OK, OK. And also as your cover has been fully approved, what I'm actually going to do is, uh, e-mail you your policy schedule of that \$34.97 per fortnight for the \$8000 benefit of that of cover that is pending activation. So what that means is, umm, once you look through the policy documents and while you're thinking about it, umm, if it is something that you would like to, you know, go through with, you can do it from the comfort of your own home. So basically gives you an option at the bottom of that e-mail, umm, of a buy now option. What that means is, umm, you press that button and you just follow the prompts and it, it is password protected. So it does ask you for a password.

[8 minutes 19 seconds][Customer] : Yes.

[8 minutes 15 seconds][Agent] : And that password would just be your birthday, the 8 digits of your birthday, umm, and then you can do it from the comfort of your own home as well. And what I'll do on top of that, so that should be in your e-mail in the next 15 to 20 minutes is schedule a call back to go through any other questions you may have umm, in the next coming days. So Wednesday, I'll schedule a callback for Wednesday. Umm, I'm working 9:00 to 5:00 on Wednesday, so the same time on Wednesday. Appropriate to call you for you. So around 10:15 on Wednesday. Beautiful.

[8 minutes 39 seconds][Customer] : OK, that's fine then, is it?

[8 minutes 49 seconds][Agent] : Yeah, beautiful. So 1015 your time. OK, regular callback. So it'll be 1015 your time because you guys think it'd be 10:45 for us. Is that OK? Beautiful.

[8 minutes 54 seconds][Customer] : Yep, yes, Yep.

[9 minutes 3 seconds][Agent] : So set that call back for Wednesday at 10 four, uh, 1015 your time. 10:35 my time. Umm, while noting down what we spoke about that pre activation is in your e-mail as well. So in the meantime, if you are wanting to go through with that, umm, in the next couple of

days, you can do that. You don't have to wait for me, but I have set back call back. That's just as a precaution to assist you with anything if you were needing help with anything.

[9 minutes 24 seconds][Customer] : OK, that's fine.

[9 minutes 23 seconds][Agent] : OK Janet, that's OK. Well, take care. Have a lovely day. OK, I'll talk to you again on Wednesday.

[9 minutes 30 seconds][Customer] : OK. Thank you very much.

[9 minutes 32 seconds][Agent] : No worries. Anna, thank you very much for taking the time to talk to me today. I appreciate it.

[9 minutes 37 seconds][Customer] : That's fine.

[9 minutes 38 seconds][Agent] : Beautiful.

[9 minutes 38 seconds][Customer] : Thank you.

[9 minutes 38 seconds][Agent] : I'll talk to you again on Wednesday. Have a lovely day.

[9 minutes 41 seconds][Customer] : Yeah, you too.

[9 minutes 42 seconds][Agent] : Bye bye.

[9 minutes 43 seconds][Customer] : Bye. Bye.