

[2 seconds][Customer] : Hello, Lee Speaking. Hello. Hello. Hello. Hi.

[18 seconds][Agent] : Hi, Lee, it's Jamie Lee calling from real insurance. How are you today?

[22 seconds][Customer] : Oh, how you doing?

[24 seconds][Agent] : I'm good, thank you. How are you?

[26 seconds][Customer] : I'm not too bad. Thank you.

[27 seconds][Agent] : Oh, that's great. Lee. Uh, so I'm giving you a call today as we have received your expression of interest online with regards to our life insurance. Yep.

[34 seconds][Customer] : Yep, Yep.

[35 seconds][Agent] : So I specialize in real life and income protection insurance, uh, so I can assist you further. May I have your full name and your date of birth before we proceed? Perfect. Natalie, Please note all our calls are recorded. Any advice I provide is generally nature and may not be suitable to your situation.

[44 seconds][Customer] : Lee Gleason 17/06/1988 Yep, no problem.

[56 seconds][Agent] : Ah can I also confirm that you are a male Australian resident?

[59 seconds][Customer] : I am, Yep.

[1 minutes 1 seconds][Agent] : Perfect. OK, so thank you so much for that. Lee, I'm sorry I can have a better understanding of what sparked your interest. Are you new to life insurance or do you currently have some cover in place?

[1 minutes 11 seconds][Customer] : No, I haven't got the cover in place. It'll be the first time doing it.

[1 minutes 14 seconds][Agent] : OK, perfect. So what I'll do is I'll explain the main features and benefits and run through some pricing with you.

[1 minutes 19 seconds][Customer] : Yeah, I I have been, I have been told about it before. I just, I've been had. I've had to put it off because I've been a bit sick. So they had to keep putting it off till I was, I'm fully healed up kind of thing from being feeling sick. That's what the lady said last time on the phone.

[1 minutes 36 seconds][Agent] : Yep, right, no problem.

[1 minutes 38 seconds][Customer] : Yeah, Yep.

[1 minutes 40 seconds][Agent] : Nothing too serious there, I hope.

[1 minutes 40 seconds][Customer] : So oh, no, no, it was pretty much like it was a a cough that's been going on for about a month. Like I had a basically I was rundown, had a cold and much, much better now.

[1 minutes 51 seconds][Agent] : Oh, well, that's good to hear. That's good to hear. Umm.

[1 minutes 51 seconds][Customer] : Yeah, yes, it was.

[1 minutes 54 seconds][Agent] : So like I said, the purpose of.

[1 minutes 56 seconds][Customer] : Yeah. Yeah. So I think it was Zena who was. Yeah, Zena who I was talking to. She's the one I, I think she's on holiday now, from what I recall. And yeah, so I'll just wait for call back kind of thing. Yeah.

[2 minutes 10 seconds][Agent] : Yeah, Zena's my lovely colleague.

[2 minutes 12 seconds][Customer] : Yep. Yep. Yeah.

[2 minutes 12 seconds][Agent] : She's beautiful, isn't she?

[2 minutes 13 seconds][Customer] : Very nice.

[2 minutes 14 seconds][Agent] : You're lucky that you were speaking with her. She's really, really beautiful.

[2 minutes 17 seconds][Customer] : Yeah.

[2 minutes 17 seconds][Agent] : So yeah, that's nice.

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

[2 minutes 18 seconds][Agent] : But she is indeed on holiday at the moment. Umm.

[2 minutes 21 seconds][Customer] : Yep. Cool, cool.

[2 minutes 21 seconds][Agent] : So if you're happy to speak with me, then I can definitely.

[2 minutes 23 seconds][Customer] : Yeah, no, that's fine. Yeah, that's no problem.

[2 minutes 25 seconds][Agent] : OK, beautiful. All right, well, thank you for having me late. Umm, so I guess so I can ensure I best meet your needs during our time together today. So what's prompted you to look into cover with us?

[2 minutes 35 seconds][Customer] : Just look, I, I, I was just having a look around for R life

insurance and yeah, this seems to be like a decent one.

[2 minutes 43 seconds][Agent] : Yep, no, sounds good.

[2 minutes 42 seconds][Customer] : Yeah, decent benefits and that yeah, yeah, yeah.

[2 minutes 45 seconds][Agent] : And are we looking to kind of, do you have children that you're looking to secure, you know, in the horrible event that something happens to you or a wife or oh.

[2 minutes 52 seconds][Customer] : My, my WI I got with my wife and her two lovely kids, 2 twin boys. My my horrible kid. Nah, they they love them to that they are. Yeah. Nah, just for when things happen down the track.

[3 minutes 9 seconds][Agent] : Yeah, hopefully not.

[3 minutes 8 seconds][Customer] : Hopefully not, of course, in a in a ho, in a hurry. Yeah.

[3 minutes 12 seconds][Agent] : Yeah, definitely.

[3 minutes 12 seconds][Customer] : Just to be a bit more secure for them.

[3 minutes 17 seconds][Agent] : No, no, definitely. I understand.

[3 minutes 14 seconds][Customer] : And when, when things happen, if so, yeah, yeah. Absolutely.

[3 minutes 19 seconds][Agent] : Obviously it's not a nice thing to think about, but we do need to contemplate these things just for that Peace of Mind.

[3 minutes 23 seconds][Customer] : Absolutely.

[3 minutes 25 seconds][Agent] : Yeah. OK, so, umm, yeah, as I said.

[3 minutes 32 seconds][Customer] : Yep.

[3 minutes 27 seconds][Agent] : So the purpose of my call today is basically just to run you through the particular specific to real insurance, umm, and then we'll, we'll consider what your budget is and everything like that and I will take you through some pricing if you're happy to proceed.

[3 minutes 39 seconds][Customer] : Yep, no problem.

[3 minutes 41 seconds][Agent] : OK, Beautiful. So I'll just explain Lee. Umm, our cover is designed to provide financial protection for your loved ones to a lump sum payment if you were to pass away.

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

[3 minutes 51 seconds][Agent] : Uh, this could be used to help them pay off a mortgage, loans,

maintain their lifestyle and any other costs involved in raising a family.

[3 minutes 58 seconds][Customer] : Yes.

[3 minutes 59 seconds][Agent] : Yeah.

[4 minutes 5 seconds][Customer] : Yeah. Cool.

[3 minutes 59 seconds][Agent] : Umm, so basically it's there to give you the Peace of Mind that if something happened to you, your family would have that financial security as we just discussed. Yeah. So, uh, you can nominate up to five beneficiaries to receive their nominated benefit amount.

[4 minutes 12 seconds][Customer] : Yep.

[4 minutes 13 seconds][Agent] : Umm. And so in terms of applying, it's fairly easy. We just ask you some health and lifestyle questions over the phone to see if you are approved because not everybody is lucky enough to be able to be approved for this cover.

[4 minutes 19 seconds][Customer] : Yep, Yep, Yep.

[4 minutes 26 seconds][Agent] : Yeah. And now if you are accepted and once you decide to commence the policy, you will be covered immediately for death due to any cause. OK.

[4 minutes 33 seconds][Customer] : Yeah, 'cause I'm, yeah, I, I was accepted when like I think it was a couple of weeks back actually with Xena, but then I, she was just waiting for me like I had to. I've probably got the policy number on my like emails, but maybe I may have run out kind of thing. I'm not too sure. Yeah, 'cause I've, I've been through all these questions and everything already.

[4 minutes 56 seconds][Agent] : Right.

[4 minutes 57 seconds][Customer] : Yeah, I'll, I'll put you on that. I'll just, I'm, I'm just going through my emails now. I'll see if I can find the quote. Yes. Where are we should display images. Sorry. Because yeah, I've got the pre activation, Yeah, pre activation e-mail.

[5 minutes 32 seconds][Agent] : Yep.

[5 minutes 33 seconds][Customer] : Yeah.

[5 minutes 36 seconds][Agent] : So she sent that one through to you already, did she?

[5 minutes 34 seconds][Customer] : Oh, actually, yeah, it's, it's actually quite interesting because I'm saying, it's saying be careful with this message that contains one or more encrypted attachments

that cannot be a scan for viruses. Yeah. Are Y is there any, has there been any real insurance like virus scams or anything like that recently that you know of?

[5 minutes 57 seconds][Agent] : No, luckily I'm not aware of anything like that.

[6 minutes][Customer] : Yeah. Zena.

[5 minutes 59 seconds][Agent] : But then obviously, you know, we're talking about technology here and I guess anything can happen at any time.

[6 minutes 2 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 4 seconds][Agent] : So yeah, that's probably just.

[6 minutes 5 seconds][Customer] : And, and it's, and her name's Zina. Her name is ZINA. Is it?

[6 minutes 11 seconds][Agent] : Yes. Yes, Correct.

[6 minutes 12 seconds][Customer] : Oh, there you go.

[6 minutes 12 seconds][Agent] : Yes, I've seen it here. Yeah.

[6 minutes 13 seconds][Customer] : I I'd say that'll be the main, I'd say it'll be a legitimate a, a legitimate e-mail. So I was just double checking that.

[6 minutes 20 seconds][Agent] : Oh definitely, yeah, no, definitely. I'd say that, umm, that encryption, umm, encrypt encrypted message that you've got there. That's just a precautionary message. Umm, but definitely like we keep all of our data very secure here.

[6 minutes 20 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah 'cause it's yeah. I think I can actually do a by it says by now on the actual website on my on the e-mail.

[6 minutes 32 seconds][Agent] : So yeah, Yep. Correct. So it sounds like she sent you through the pre activation e-mail there. Umm, so well, listen, it's up to you. Umm, I can continue to chat with you and take you through everything once more, uh, with myself today. Or if you're happy to click that link that you've got there, you you can proceed with that pre activation e-mail. And I think that what So what that will do for you is activate your policy, umm, and complete the process that you had already commenced with Zena there.

[6 minutes 40 seconds][Customer] : So yeah yes, yeah, yeah, yeah, yeah, yeah.

[7 minutes 13 seconds][Agent] : Yeah.

[7 minutes 8 seconds][Customer] : I I might actually just do that just so I can like have a read through everything as well and it might be just a bit easier on my end if that's alright. And and that no offense to you of course either. I just wanted to have a look through the thing properly and that and yeah, just, and I've got the kids at home as well, so we're just spending as much family time together as possible so I can just chill out with them while I look through it, if that makes sense.

[7 minutes 31 seconds][Agent] : Yeah, it definitely does, Leah. I totally understand. I mean, it is important to make sure that you've kind of read through all of that information very carefully so you have a firm understanding of everything. So no problem at all.

[7 minutes 32 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, 'cause I'm, I had a really good, probably nearly half an hour phone call with Zena and she had a, a really good explanation of it. And as she said, like she just wanted me to make sure I'm feeling completely better. And, and, and it financially was, I couldn't pay for it at the time either. So I'll be able to do this, have a look this today and yeah, set it up.

[8 minutes 2 seconds][Agent] : No problem at all Lee. Well, I'll leave you with that one.

[8 minutes 1 seconds][Customer] : So yeah, Yep.

[8 minutes 5 seconds][Agent] : Umm, my name is actually Jamie Lee.

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

[8 minutes 6 seconds][Agent] : Umm, pardon me.

[8 minutes 7 seconds][Customer] : Leave. Cool.

[8 minutes 8 seconds][Agent] : So yeah, Jamie Lee.

[8 minutes 9 seconds][Customer] : OK, thank you. Yep. Alright.

[8 minutes 9 seconds][Agent] : So if you do have any further queries at all, umm, I'm more than happy for you to give us a call back and you can chat further with me while then it's on holidays.

[8 minutes 17 seconds][Customer] : Alright. Alright. Awesome.

[8 minutes 16 seconds][Agent] : Otherwise, yeah, hopefully you get that pre activation completed and your policy insights. Yeah.

[8 minutes 22 seconds][Customer] : Alright. Sounds very good to me.

[8 minutes 23 seconds][Agent] : OK. Well thank you Lee. It was lovely chatting with you today.

Thank you for calling real insurance.

[8 minutes 25 seconds][Customer] : Alright, same to same to you. Thank you very much.

[8 minutes 28 seconds][Agent] : Have a lovely evening.

[8 minutes 30 seconds][Customer] : Alright, bye. Bye.

[8 minutes 30 seconds][Agent] : Thanks. Bye.

[8 minutes 32 seconds][Customer] : Bye.