

[4 seconds][Agent] : Welcome to the customer support team. My name is Peter. How are you today?

[8 seconds][Customer] : Yeah, good. Thanks mate. Sure.

[11 seconds][Agent] : Yeah, doing well. Thank you. You're doing quite well. And how can I help you today?

[14 seconds][Customer] : Hey man, much not stupid. I I signed up to life insurance for a couple of months ago now, but kind of forgot what it entails at the moment.

[29 seconds][Agent] : Hmm. Mm. Definitely. Nice music.

[25 seconds][Customer] : Are you able just to help me out and walk me through what's what's on that garage?

[31 seconds][Agent] : Yeah, yeah, yeah. That's an easy. That's an easy, that's an easy. What I'll do though is I'll put in policy, go through some quick questions with different identification and so forth so I can give you the exact details with you guys to walk them out and stuff like that as well. Yeah. Do you have your policy number there for me by chance? Mm, Hmm.

[47 seconds][Customer] : Yep, 7520 10668.

[59 seconds][Agent] : Mm. Hmm. Thank you. Load that up for you now. OK. And if you can please confirm for me your full name, your date of birth, and your, uh, e-mail address.

[1 minutes 18 seconds][Customer] : Sorry Mano Tivoli date of birth 9th of the 4th 37 address is 25 Barmera way trigonina 3029.

[1 minutes 29 seconds][Agent] : Thank you, umm, and thank you for the address. So that's actually asking for the e-mail, but that's fine. I'm gonna accept the actual address.

[1 minutes 34 seconds][Customer] : Hi, that's correct.

[1 minutes 35 seconds][Agent] : So the e-mail we have tommyuhtivoli@yahoo.com and we have your current number, mobile 0426759998. It appears for the number you're currently using.

[1 minutes 47 seconds][Customer] : That's the one.

[1 minutes 48 seconds][Agent] : Fantastic. OK, just put in the details of the policy for you. Now give me just a moment. There you go. OK, so your policy comes with the death due to any cause, excluding suicide during the 1st 13 months of the policy. Let me confirm if there's any other

exclusions there that are not uh, the policy offers a terminal advance payment where if you're diagnosed with four months left to live by a medical practitioner, you can claim your full benefit as a living benefit and this would then help with medical costs, etcetera. And included in the life benefit is the \$10,000 advance payments that your beneficiary can request, which would help with the costs associated with the funeral.

[2 minutes 36 seconds][Customer] : OK, cool.

[2 minutes 36 seconds][Agent] : And umm, if I didn't mention the amount, it's 500,000 that you aren't sure for. I'll cover if I actually gave you the amount or not.

[2 minutes 44 seconds][Customer] : Oh, OK.

[2 minutes 45 seconds][Agent] : Yeah. OK. So that's your policy currently. OK is it?

[2 minutes 50 seconds][Customer] : Yep, yeah. What's the beneficiary thing? How does that work? I don't think I've filled out anything. Does it show who will get it?

[2 minutes 57 seconds][Agent] : Yep, you have not as yet. You have you have not as yet. So just to explain how that works upon your passing the event you until forgets paid out. OK, if there's no valid beneficiary as in there's no one listed as it is at the moment, or if you have listed someone, but I have unfortunately passed away without being updated, then the money by default will get paid out to your state to go through your bill. OK, but you can nominate beneficiaries and nominate up to five. Uh, you need to give the name, date of birth, and address details for who you listed as well as percentage breakdown if it is more than one. So if you wanted someone to receive a format, you only have one person listed. If you listed, say two people, you decide is that gonna be a 50/50 split? You know, 60/40 70/30 95 percent, 5%, whatever the case may be. OK.

[3 minutes 47 seconds][Customer] : They might have a list something but not let them know.

[3 minutes 51 seconds][Agent] : Yeah. Well, you are our customer, so we'll send you confirmation to you. It's up to you whether you let them know etcetera or not.

[3 minutes 54 seconds][Customer] : Alright, Yep.

[3 minutes 59 seconds][Agent] : Umm, and they're the ones who need to go through the claim process at that time.

[4 minutes 7 seconds][Customer] : Alright, cool.

[4 minutes 6 seconds][Agent] : OK, umm, but yeah, you can list 2 of you wish, you know, whether that is, you know, your neighbor down the road, whether it's your mom, your dad, brother, sister, no child, whatever the case may be. Umm, we can do that as soon as you have name, date of birth and address details. We can do that for you over the phone. They're nice and easy. If you refer a form, we can send you a form. There would have been one included in the welcome back when you first took out the policy back in April. Umm, but we can send the fresh one if you need that and so forth as well. Do you have the details? Go ahead. Sorry.

[4 minutes 35 seconds][Customer] : One one thing I'd do like so like I'm so say I do go out forbid any time soon I do pass away.

[4 minutes 44 seconds][Agent] : Mm hmm.

[4 minutes 44 seconds][Customer] : How are the beneficiaries meant to know? Do you guys get a notification that I've got or?

[4 minutes 50 seconds][Agent] : I, I know when someone calls us to advise us on the fact.

[4 minutes 49 seconds][Customer] : Oh OK.

[4 minutes 54 seconds][Agent] : So. So it is good to have someone aware of the fact that you have the policy. Whether that's the beneficiary or not, that's up to you. It can be easier if it is the beneficiary because we will need to speak to that person at the least, OK, and make things go through faster.

[5 minutes 6 seconds][Customer] : Yeah, yeah. Ambitious.

[5 minutes 8 seconds][Agent] : But anyone can do the initial call to advise you have passed, umm, but the claim, we can only really go through the claim once we've spoken with the beneficiary there.

[5 minutes 19 seconds][Customer] : I've got older parents who are just real stubborn. I've got a Islander. Yeah. So I'm Islander. Yeah. And they just do not accept free planning of funeral.

[5 minutes 17 seconds][Agent] : Yeah, OK.

[5 minutes 33 seconds][Customer] : So getting them to do life insurance is hard. Like it's hard for them. It's hard for us to convince them that it's a good way to go. Is there any way that I could set

one up for them and I just need them to say their names or something. OK.

[5 minutes 41 seconds][Agent] : OK, well with funeral insurance you can set up a funeral insurance on someone else's behalf and be what we call the payer purchaser, OK? They don't need to know about it at all essentially. OK, now it is still considered as their policy though, so they actually consider the policy owner.

[6 minutes 6 seconds][Customer] : Yeah, OK.

[6 minutes 6 seconds][Agent] : So if they were to find out about it and decided they didn't want that, they could call up and cancel it without your say so kind of thing. And it is up to them whether they nominate the beneficiary or not. Umm one thing in that same process, if they pass without a beneficiary, it defaults to the state to go through the, you know, will etcetera. OK, umm, they would need to be umm, Australian residents.

[6 minutes 23 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 29 seconds][Agent] : Umm, are they over here or are they still back at home by here? Yeah yeah. So as long as they're Australian residents, umm, and the age is under like 79 or under, then you can sort of oppose to another half.

[6 minutes 45 seconds][Customer] : So I could set up one on their behalf.

[6 minutes 48 seconds][Agent] : You can, that is correct. You can set up two separate ones or one joint one for both of them, uh, with the funeral insurance policies we offer from 3000 up to 15,000.

[6 minutes 58 seconds][Customer] : OK. So how does, how does that work? So say one passes away before the other, does it cancel it out for both of them?

[7 minutes 5 seconds][Agent] : Yep, it, it does not know.

[7 minutes 6 seconds][Customer] : Or is it the other one? Just. Yeah. Great.

[7 minutes 7 seconds][Agent] : So let's say you have your, both your mother and your father listed under the one policy and then knock on wood, something happens to your father. OK, you're umm, let me start again. So only one person can be listed as the policy owner.

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

[7 minutes 23 seconds][Agent] : OK, So when he set the policy up, you would determine who that is

by his details you provide first, etcetera. OK, let's say it is your father as you have set up in that capacity. All right, if something happens. So he's the one who's listed as a policy owner, not your mom. Umm, if something happens to him, OK, umm, then she would become the policy owner at that time.

[7 minutes 23 seconds][Customer] : Oh, OK.

[7 minutes 49 seconds][Agent] : OK.

[7 minutes 50 seconds][Customer] : As long as birthday names are as policy holders. Oh, OK.

[7 minutes 53 seconds][Agent] : Uh, as long as the both with sort of the both insured under the policy, Umm, but only one person is the policy owner under joint policy.

[8 minutes 2 seconds][Customer] : Until the time there goes first. Sort of.

[8 minutes 1 seconds][Agent] : Yeah, correct, correct.

[8 minutes 9 seconds][Customer] : Would you be able to get like a estimate on how much that would be?

[8 minutes 14 seconds][Agent] : O on that.

[8 minutes 15 seconds][Customer] : Oh, payment, payment, payment loss.

[8 minutes 16 seconds][Agent] : OO with regards to that, we need to create a profile for them and so forth. And it is outside something who do go through that side of things with you.

[8 minutes 25 seconds][Customer] : OK.

[8 minutes 24 seconds][Agent] : OK, before we get to any of that though, did you want to look at nominated beneficiary for your policy today or not at the moment?

[8 minutes 31 seconds][Customer] : Yeah. Am I able to do that?

[8 minutes 33 seconds][Agent] : Yeah, definitely.

[8 minutes 38 seconds][Customer] : Yep.

[8 minutes 34 seconds][Agent] : As long as you have name, date of birth, and address details for who you wish, we can do that for you straight away.

[8 minutes 40 seconds][Customer] : Awesome. I'll do that now please.

[8 minutes 42 seconds][Agent] : Yep. OK, so let me just put up what I need. Umm, here we go. Uh,

before we update beneficiary, I need to make you aware that when you nominate a beneficiary, you, as a policy owner, are providing an instruction on who to pay the policy benefit to in the event of your death. This nomination will be processed in accordance with the conditions set up in your Product Disclosure statement. Can you please confirm that you'll understand and that the information you will provide is true and correct? Thank you so much. OK, there we go. And now as I mentioned, you can list from one up to five beneficiaries. How many would you like to have listed? Yep. And this person that you used to add, what was their first name, please? OK.

[9 minutes 9 seconds][Customer] : Yes, at this point, I'll just put one Omeka OMEK A that's correct.

[9 minutes 37 seconds][Agent] : O for Oscar, M for Mike, E for Echo, K for Kilo, A for Alpha and Ameka's last name.

[9 minutes 45 seconds][Customer] : Yoane, IOANE.

[9 minutes 52 seconds][Agent] : OK.

[9 minutes 57 seconds][Customer] : That's great.

[9 minutes 53 seconds][Agent] : So O for India, O for Oscar, A for Alpha, N for November, E for Echo and Ameka's date of birth. Mm. Hmm. Yep.

[10 minutes 1 seconds][Customer] : 28th of the 8th, 87.

[10 minutes 13 seconds][Agent] : OK, so 28th of August of 1987.

[10 minutes 17 seconds][Customer] : Yeah. 28th of August.

[10 minutes 20 seconds][Agent] : Yep. And their relationship to you.

[10 minutes 23 seconds][Customer] : Oh, wife.

[10 minutes 21 seconds][Agent] : Please wash. Yep.

[10 minutes 32 seconds][Customer] : No, she's got a different address.

[10 minutes 27 seconds][Agent] : OK, so we should meet you at the same address as yourself, different address.

[10 minutes 39 seconds][Customer] : 3030 mark number, mount member. Sorry, man.

[10 minutes 35 seconds][Agent] : OK, what was the post code for the address please to start with 3030 and her suburb there that's what this that's what this post code there because this post code is

point called Kwanbong and Werribee.

[10 minutes 57 seconds][Customer] : It'll be, it'll be, it'll be. Where are we then?

[10 minutes 56 seconds][Agent] : OK, let me do a search using the Werribee.

[11 minutes 8 seconds][Customer] : Ruby South.

[11 minutes 1 seconds][Agent] : OK, uh, Werribee S what is that and what was your address there?

[11 minutes 13 seconds][Customer] : So it'll be #3 sorry, it's just like at the moment. Nursery 3. Nursery.

[11 minutes 17 seconds][Agent] : Yep, nursery that doesn't come up here. Let me try Werribee doesn't come up there, although, so maybe maybe it is the other suburb that you were thinking.

[11 minutes 49 seconds][Customer] : MA MB OURIN. Yep.

[11 minutes 45 seconds][Agent] : How do you spell that other one that you're trying to pronounce before member and 3024 is the post code for there.

[12 minutes 1 seconds][Customer] : Sorry. Yeah, I just checked that now.

[12 minutes 2 seconds][Agent] : Yeah, yeah. There you go. Yeah. So 3 nurses St. member and give or take pronunciation. Uh huh.

[12 minutes 9 seconds][Customer] : Yeah, that's the one.

[12 minutes 7 seconds][Agent] : Victoria 3024 there we go. And you have a contact number for her that you would like to provide.

[12 minutes 16 seconds][Customer] : Yep, 0452, 349984.

[12 minutes 20 seconds][Agent] : Yes, yes, there we go. And so you lock and received one of the benefit upon your passing, is that correct?

[12 minutes 42 seconds][Customer] : That's good.

[12 minutes 44 seconds][Agent] : OK, that has been updated. So we'll now be sending you umm, an updated post is good to reflecting these changes. A lot of the usual factors and working nights have to come through the post.

[12 minutes 58 seconds][Customer] : Yep.

[12 minutes 57 seconds][Agent] : Uh, when you do get it, Please ensure that you check all the

information straight, make sure there's no top players or anything like that. If you do notice any errors, please give us a quick call back to get that fixed up. Uh, it is also important to connect with any of the details of the beneficiary chain so we can update our records to avoid any unnecessary delays during the claim process. Umm, when the natives apply the proof of ID.

[13 minutes 18 seconds][Customer] : Yeah, cool.

[13 minutes 18 seconds][Agent] : OK, That is that. Give me just a moment. OK. OK. Was there anything else with your life insurance policy at the moment that I can assist you with?

[13 minutes 34 seconds][Customer] : See, see I'm not glad with anything happens to any of them parents.

[13 minutes 41 seconds][Agent] : Mm Hmm. Knock on wood. Knock on wood.

[13 minutes 42 seconds][Customer] : Am I able to use? Yeah, no, I would. Is there any, is there any way I could use I could apply to use something for mine or not?

[13 minutes 51 seconds][Agent] : Not from yours.

[13 minutes 51 seconds][Customer] : Is there an option?

[13 minutes 52 seconds][Agent] : No, because you're, you're the because you're the insured person. So the policy only cover the person who's insured under that policy.

[14 minutes][Customer] : Is there option to do a policy with all three of us with me and my parents?

[14 minutes 1 seconds][Agent] : Yeah, not with us. So there are always to have multiple people on a policy. So you know, for example, we have supposed to have like a children's option and so forth.

Umm. So as a parent you have your children listed, all other dependents, umm, but they need to be within a certain age range to be listed as a child. They're getting between the aged 2 and 17. OK.

Umm, yes, unfortunately you don't. You're even that eye Drake anymore there. Umm, you'll be older just a little bit, just a little bit. Umm, But yeah, so with your once again, we can have a joint policy, have both your parents on the one policy. Umm, you can have your own separate funeral insurance policy as well as this life policy. Umm, but you can't with us. We don't offer a policy would have both. They can have both you and them on that same policy.

[14 minutes 53 seconds][Customer] : No, cool.



[14 minutes 55 seconds][Agent] : Yeah.

[14 minutes 55 seconds][Customer] : The more is just life insurance. And what's the difference between life insurance and funeral insurance?

[15 minutes 1 seconds][Agent] : There's a few differences, There's a few differences. So with the life insurance, it offers a higher range of cover. Once for example, once again your insurance for 500,000. With our few insurance policies we offer from 3000 up to 15,000.

[15 minutes 10 seconds][Customer] : OK, OK.

[15 minutes 20 seconds][Agent] : OK, umm, a a as the first difference there, uh, with the life insurance, umm, the cover is immediate for death during the course, excluding suicide in the 1st 13 months. With the fuel insurance, there's a 12 month waiting period for death through natural causes. Umm, during the first 12 months it only covers death if due to an accident. OK, umm, yeah, But we go through those four health and lifestyle questions with you with the, umm, life insurance to confirm eligibility and so forth. The fuel insurance is a guaranteed acceptance, which is why it has that money. OK.

[15 minutes 40 seconds][Customer] : OK, no job.

[15 minutes 55 seconds][Agent] : So as long as you're within the age range in this final resident, you can have the funeral insurance irregardless of what your health situation is. So you could be quoting quote on your death bed, for example. And so, umm, get a funeral insurance policy where you might not be able to take out the life insurance.

[16 minutes 2 seconds][Customer] : Yeah, OK. I think you'll be.

[16 minutes 14 seconds][Agent] : Yeah, OK, but, but, but, but that's why then has that waiting period, you know, because there's someone you know. Yeah, yeah, I'm gonna die tomorrow. Let me take out a few insurance policy.

[16 minutes 17 seconds][Customer] : So it would be better for me to go wait 12 months for it.

[16 minutes 25 seconds][Agent] : Yeah, umm, yeah, some people do try to do that, unfortunately, right? Yeah. That would be at least 12 months worth of payment kind of thing. Yeah, right. Umm, both policies. Umm, yeah. So we get a policy. It is an age based policy. So based on your age,

umm, uh, the price goes up each year, OK. Uh, we also offer increase of benefits about 5% with a finish on policies. It's different. So it's a level policy. The only time that, umm, those events will change is if you requested a change to the policy.

[16 minutes 46 seconds][Customer] : Yep, yeah, cool.

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

[17 minutes 3 seconds][Customer] : Next question. How?

[17 minutes 4 seconds][Agent] : So the, the, the, the, the, so there's a few differences.

[17 minutes 7 seconds][Customer] : Yep.

[17 minutes 7 seconds][Agent] : It's at the end of the day, you know, you know, in the sense of you're insured for a certain amount of money that gets paid out upon your passing. That's that in it's generality is the same. But you know what occasion for how it works, the amounts, that's where we get the differences and stuff.

[17 minutes 23 seconds][Customer] : So life insurance is better off then?

[17 minutes 26 seconds][Agent] : Well, it's not necessarily that one is better or worse. Long insurance can offer a higher amount. Umm, you know, but the, the funeral, it, it works to be different. So it pays out three times into accidental deaths, umm, and, and stuff as well. So there's different features, different benefits. So they're both different products.

[17 minutes 45 seconds][Customer] : OK.

[17 minutes 44 seconds][Agent] : As I'm saying, a car and a motorbike, they're still vehicles, yes, they're different, right.

[17 minutes 51 seconds][Customer] : MMM. Say I do do parts of ways say like tomorrow.

[17 minutes 51 seconds][Agent] : But yeah, knock on wood, yes.

[17 minutes 57 seconds][Customer] : No, it would be does that, does the beneficiary like can they get it straight away to have the funeral cost and stuff or is it a waiting period as well?

[18 minutes 4 seconds][Agent] : Well, well, yes, so, well that, that's why they can get that \$10,000 in advance, as I mentioned, because the, the full claim itself can take a while to pay up. Uh, we have to go through the Celtics to make sure that when you went through those answers with us back,

umm, in April, that you were honest with us. OK, They, yeah, as an example of the questions is, yeah, about, you know, if you've ever had cancer, right?

[18 minutes 11 seconds][Customer] : OK, Alright, alright, alright.

[18 minutes 30 seconds][Agent] : And yeah, you, you've answered no that, umm, I, I think I saw, umm, but let's say for example, that you've had cancer the past 10 years and you're lied to us, right? Unfortunately, some people do that. That can cause an issue, especially if cancer is the reason why you didn't pass away, right.

[18 minutes 40 seconds][Customer] : MMM, yeah, true.

[18 minutes 47 seconds][Agent] : Umm, So sometimes they could take a while to do that full claim to make sure that you're honest with us and make sure that you know that the cause of death isn't something that may have been the cause of policy tax and not be successful or something like that, you know.

[19 minutes 1 seconds][Customer] : MMM. Hold it.

[19 minutes 2 seconds][Agent] : Umm, but yeah, so there's certain certain things that we need to check. So that's why they can claim that \$10,000 in advance with fuel insurance being the guaranteed product. It could be different. As long as that's on that 12 months waiting period, it can get the full amount, can get paid out faster. So once again, differences there. Yeah.

[19 minutes 21 seconds][Customer] : Yeah, all good.

[19 minutes 27 seconds][Agent] : OK, so let me jump out of your profile and I'll set a profile. Uh, every, everything else is, is there, all the pains are going through fine. Everything's up to date. If there's any issues, we'll reach out. Umm, but did you have any other questions about your life insurance at this stage?

[19 minutes 23 seconds][Customer] : So yeah, I'm saying that I might as well set up my parents if I can, but is there anything else I need to do on my profile there? Nah, not at this point.

[19 minutes 50 seconds][Agent] : OK. Give me just a moment out of your profile now and who would you want to be the owner of the policy? Your mom or your dad? OK, can you spell his first name for me? OK, so S for Sierra or F for foxtrot at the start.

[20 minutes 42 seconds][Customer] : My dad so be FA apostrophe A LATATAUA foxtrot.

[21 minutes 6 seconds][Agent] : There's a reason I checked. So F for foxtrot, A for Alpha, apostrophe, A for Alpha, L for Lima, A for Alpha, T for tango, A for Alpha, U for uniform, A for Alpha.

[21 minutes 16 seconds][Customer] : That's correct.

[21 minutes 18 seconds][Agent] : And his last name. OK Paper for Papa, O for Oscar, L for Lima, O for Oscar, G for Golf, A for Alpha.

[21 minutes 21 seconds][Customer] : Paloma PALOG A Sorry, could you repeat that?

[21 minutes 36 seconds][Agent] : Yeah, yeah.

[21 minutes 38 seconds][Customer] : Yep. Yeah, that's correct.

[21 minutes 36 seconds][Agent] : So P for Papa, O for Oscar, L for Lima, O for Oscar, G for golf, A for Alpha and his date of birth.

[21 minutes 48 seconds][Customer] : 15th of May 1952.

[21 minutes 56 seconds][Agent] : Mm, Hmm. Mm. Hmm. OK. Thank you.

[22 minutes 10 seconds][Customer] : Yes, please.

[22 minutes 5 seconds][Agent] : And would you like to have your phone number on the profile as the contact number? Yeah.

[22 minutes 12 seconds][Customer] : Yes, please.

[22 minutes 13 seconds][Agent] : And your address or has his address there?

[22 minutes 22 seconds][Customer] : Oh yeah, I'll put. I'll put my address next.

[22 minutes 26 seconds][Agent] : OK, Yeah, give me just a moment. We get 25 Bimera way and your e-mail address there as well.

[22 minutes 54 seconds][Customer] : Uh, yes please.

[22 minutes 56 seconds][Agent] : OK. Yep. And I'll cut the profile for your mom here as well. OK. Her first name, please. Sorry. Are you still there?

[23 minutes 43 seconds][Customer] : Yep.

[23 minutes 44 seconds][Agent] : Yep. What was your mom's first name, please?

[23 minutes 47 seconds][Customer] : Oh VAVA for Alpha, V for Victor, E for Echo I for India.

[23 minutes 55 seconds][Agent] : OK, thank you. And her last name? OK, PALOGA. And her date of birth. Hmm. Mm. Hmm. Mm.

[23 minutes 59 seconds][Customer] : Same as my dad's 7th OK and she's 631960.

[24 minutes 20 seconds][Agent] : 1963. There we go. OK. And once again have your calling number and e-mail for the profile.

[24 minutes 39 seconds][Customer] : That's true.

[24 minutes 38 seconds][Agent] : OK, give me just a moment. There we go. There we go. OK, So what I'm going to do now, I looked at the e-mail. Do you like being done by Tommy? Does that want to issue to my colleague as well? Fantastic. So I'm going to place you in a short hold. It might be more than a couple of minutes, but I'll be as quick as I can for you and I'll get one close in the line so I can go through that with you for a couple to your mom and dad. OK.

[25 minutes 57 seconds][Customer] : Yep, thank you very much mate.

[26 minutes 9 seconds][Agent] : All right. Thank you. Tommy, thank you so much for your patience.

[29 minutes 48 seconds][Customer] : Hold on.

[29 minutes 49 seconds][Agent] : Yeah, I do have my colleague Kim on the line with us now, and she'll have this issue further from here. We're getting that pauses about for mom and dad. Umm, she's going to get through inflation with you there. And Kim just recorded. I've confirmed all details on file, umm, for Tommy's dad as well as, umm, the price of credit for his mom as well, but only for me. In your capable hands. OK. Thanks so much for that. Thank you so much. Bye. Bye. Thank you.

[30 minutes 13 seconds][Customer] : Thanks, Peter. Yeah.

[30 minutes 15 seconds][Agent] : OK.