

[5 seconds][Customer] : Yeah. No, no, no, Blake. Nothing.

[1 minutes 34 seconds][Agent] : Sally, 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. OK.

[1 minutes 41 seconds][Customer] : Thank you very much.

[1 minutes 42 seconds][Agent] : Thank you. Thanks, Helen. Yeah. Hi, Sally. Good morning. My name's Jamie. I'm from the funeral department here at Real Insurance. How are you? Good to hear.

[1 minutes 51 seconds][Customer] : I'm good thanks umm what I want?

[1 minutes 56 seconds][Agent] : Yes, understood.

[1 minutes 53 seconds][Customer] : What I wanted to ask is because umm nowadays the funeral are not cheap anymore and mine is only 5 mine is only 5000 should end it should I pass? And I want to top the lady was just like UMM explained to me about top up. How do I go about that?

[2 minutes 10 seconds][Agent] : Yeah, yeah, yeah, sure. So I'll be able to actually explain that to you, Sally.

[2 minutes 21 seconds][Customer] : Mm, hmm.

[2 minutes 14 seconds][Agent] : I'll quickly, umm, what I'll firstly do is I'll take you to how the top up cover works and we can look at some pricing for you and I'll be with you the whole time. So if you have any questions, just jump in and let me know. OK, Thank you so much. But before we just start, I do need to let you aware that all of our calls here are recorded and then the advice I provide today is generally nature may not be suitable to your situation. OK.

[2 minutes 26 seconds][Customer] : OK, Yep.

[2 minutes 38 seconds][Agent] : Also, I'm terribly sorry to be a a pain here. I know Helen has already gone through all your details with you. However, as I haven't spoken to you before myself, I'm so sorry to to get you to repeat. I'll just need you to please repeat just your name and date of birth for me only, Sally, if that's OK.

[2 minutes 51 seconds][Customer] : Yeah, yeah, men are always a pain anyway.

[2 minutes 55 seconds][Agent] : Thanks for understanding. So could I confirm your first and last name please?

[2 minutes 58 seconds][Customer] : OK, Sally. Yo.

[3 minutes 5 seconds][Agent] : Thank you. And date of birth.

[3 minutes 8 seconds][Customer] : Date of birth, 16th March 45.

[3 minutes 10 seconds][Agent] : Perfect. Thank you, Sally. And of course, you are a female and an Australian resident. You're from Port Douglas in Queensland, is that all correct? Perfect.

[3 minutes 17 seconds][Customer] : Yes, yes, yeah. Uh huh.

[3 minutes 18 seconds][Agent] : Still at the same address #3 Sunbird close and we'll.

[3 minutes 22 seconds][Customer] : Now our house at the moment, our house at the moment is on sale and when it's been sold, we've been moving down to 10.

[3 minutes 30 seconds][Agent] : OK, sure.

[3 minutes 30 seconds][Customer] : So then I will bring up to change the address.

[3 minutes 34 seconds][Agent] : Thank you. Yeah, I was just going to say once you do move, you can simply just call in and apply to change it over the phone. That's fine. Not a problem.

[3 minutes 39 seconds][Customer] : Yes.

[3 minutes 40 seconds][Agent] : Are you still, are you still at the same postal PO Box 237, Port Douglas?

[3 minutes 45 seconds][Customer] : Mm, hmm. It is, yeah.

[3 minutes 46 seconds][Agent] : Fantastic. And your e-mail is still P dot syo at at hotmail.com.

[3 minutes 53 seconds][Customer] : Yeah, Uh huh.

[3 minutes 54 seconds][Agent] : Thank you, Sally. Perfect. And one more thing. I wanna check in with you. Obviously, I can see you're calling from your mobile, which we still have here, 0407645337.

[4 minutes 1 seconds][Customer] : Yeah, that's my husband. That's my husband, uh, mobile.

[4 minutes 5 seconds][Agent] : Oh, OK. Sure. Do you have a mobile yourself?

[4 minutes 8 seconds][Customer] : I refuse to have one.

[4 minutes 7 seconds][Agent] : That's OK. All good. No problem. What I wanted to just check with you is we also have the home line on your profile, 0740991414.

[4 minutes 16 seconds][Customer] : Yeah, that's right. So let me move away. Let me move away. The phone will change again.

[4 minutes 20 seconds][Agent] : Well, Sally, sure, that's OK, not a problem. Well, at the moment it's all up to date on our end. So thank you for reconfirming that for me. OK. Again, sorry to be a pain. Cheers for understanding and please keep in mind that all calls here are recorded as I mentioned. Is Sally now?

[4 minutes 40 seconds][Customer] : Now, before, before I start, before I start listening, when do I actually join in? Because I'll be 80 in March.

[4 minutes 42 seconds][Agent] : Yes, correct. So you would need to have this pop up policy before you turn 80.

[4 minutes 56 seconds][Customer] : Yeah, that would be early, early March.

[4 minutes 58 seconds][Agent] : Ah, ah, well, well, your birthday is on the 16th of March.

[4 minutes 58 seconds][Customer] : Yeah, Yeah. Yeah.

[5 minutes 3 seconds][Agent] : So so long as you take up this policy before you turn 80th because once you reach 80, you can no longer apply for few for this insurance.

[5 minutes 10 seconds][Customer] : Mm, hmm.

[5 minutes 9 seconds][Agent] : You need to have the insurance before your 80th.

[5 minutes 12 seconds][Customer] : Hmm. Mm.

[5 minutes 12 seconds][Agent] : OK, umm, so, so, uh, again, how, how the cover works. So I can see you've had your insurance with us now, umm, for quite some time. It's been almost 20 years, uh, since 2008.

[5 minutes 27 seconds][Customer] : Hold on.

[5 minutes 25 seconds][Agent] : It, it's been a long time there or roughly fi 1515 years.

[5 minutes 28 seconds][Customer] : Well, oh, that would be that would have been more than 5000. I want it.

[5 minutes 33 seconds][Agent] : Well, it's been a long time. And since then we have updated our funeral insurance covers. So what I'll do for you is I'll take you through how the new cover works.

We've just adjusted it, added in a few features and benefits for you. So I'll take you to how those works and jump in. Don't be shy. If you have any questions, just let me know. OK.

[5 minutes 46 seconds][Customer] : OK, OK, bye.

[5 minutes 51 seconds][Agent] : Thank. Thank you so much. But if you do mind me asking, you mentioned at the start you're currently insured for 5000. You feel what? That that's not sufficient for your expenses at the moment. You feel it might cost a bit more than that or Sure. Yep.

[6 minutes 3 seconds][Customer] : You see what happen is when I die, my daughter be taking care of it, but because 5000 I don't think it'd be sufficient.

[6 minutes 17 seconds][Agent] : I hope so too. Touch wood. Yeah, Hope you do. Would be nice.

[6 minutes 14 seconds][Customer] : I well, to be honest with you, I want to lift 100 and I'm and I'm still working at my age.

[6 minutes 25 seconds][Agent] : Oh, wha. What do you do? I think you're the only I Yeah, I think you're the only 79 year old person I've ever spoken to that's still working. Good for you, Sally.

[6 minutes 24 seconds][Customer] : OK, well I look at the uh cold check out and check out yeah, because as I'm not re ready for retirement.

[6 minutes 43 seconds][Agent] : Yeah, Well done. Good on you. Well, appreciate you letting me know this. So. So again, SH, when the time does eventually come, you feel your current 5000 may not be enough for your daughter to cover your expenses.

[6 minutes 54 seconds][Customer] : Uh huh.

[6 minutes 54 seconds][Agent] : So you're just wanting to look at extra cover just to give her that security. Is that right? Yeah. Good on you.

[6 minutes 58 seconds][Customer] : Yeah, yeah, you see what happened now with my husband.

[7 minutes 11 seconds][Agent] : Got you.

[7 minutes 1 seconds][Customer] : I I have keep him paying for it's 15,000 when I when he reached 85, which is Med of two months or yeah, two months. Yeah.

[7 minutes 12 seconds][Agent] : OK.

[7 minutes 13 seconds][Customer] : And I was hoping that I can get into the same category, but the

lady told me that that policy is gone. It's no longer exists.

[7 minutes 21 seconds][Agent] : Yes, as I mentioned, we have updated our funeral insurance since since then. So as I said, I'll quickly just explain it to you. You'll see for yourself. It is really, really simple. But if there is anything that's unclear, don't be shy to just jump in and ask me, OK? It'd be my pleasure to clarify things for you, Sally.

[7 minutes 35 seconds][Customer] : OK, Right. OK. Thank you.

[7 minutes 39 seconds][Agent] : My pleasure. But at the end of the day, what you will notice is it's a guaranteed acceptance. So this means we will accept you as you are. You won't need to visit a doctor. You won't need to do any nasty blood tests or fill out any forms. Basically, since you are, since you are in Austra, just confirming because Y you're a female and an Australian resident, you're 79 years old. Is that all correct?

[7 minutes 52 seconds][Customer] : Oh yeah. Hmm. Mm.

[8 minutes 1 seconds][Agent] : Yeah, Perfect. Well, since you're an Australian resident and you're in that age group, we will accept you just the way you are without looking at your medical history whatsoever, OK.

[8 minutes 9 seconds][Customer] : But I'm I'm pretty fiddled how they say it.

[8 minutes 12 seconds][Agent] : He is Alvin, which is great.

[8 minutes 15 seconds][Customer] : OK.

[8 minutes 14 seconds][Agent] : Good for you, especially if you're still working. Good.

[8 minutes 17 seconds][Customer] : Yeah. Thank you.

[8 minutes 17 seconds][Agent] : Good on you, but please keep in mind that because of this reason as we're gonna accept you the way you are without looking at your medical history.

[8 minutes 25 seconds][Customer] : Mm, hmm. OK.

[8 minutes 24 seconds][Agent] : Sally, just please keep in mind that for the 1st 12 months you'll only be covered for accidental death only, but after the first 12 months it will cover death from due to any cause at all.

[8 minutes 36 seconds][Customer] : Mm hmm.

[8 minutes 36 seconds][Agent] : OK, great. Now in addition to this, we'll also include what we call a terminal illness benefit for you, which of course I'm really hoping you never get to use this. But great Peace of Mind. Exactly. Hopefully never, but great Peace of Mind knowing it is included for you just in case, because life is so unpredictable.

[8 minutes 47 seconds][Customer] : I hope not, yeah.

[8 minutes 55 seconds][Agent] : And this does mean that after you've held the policy with us for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by medical practitioner, we will then pay your full funeral insurance to you before you pass so you can actually use them on yourself however you like.

[9 minutes 13 seconds][Customer] : I don't want that to happen. I want.

[9 minutes 12 seconds][Agent] : OK, let's, let's hope not. Now you can actually select with the new funeral insurance any amount of cover you'd like between \$3000 up to a maximum of 15,000.

[9 minutes 15 seconds][Customer] : I want, yeah.

[9 minutes 29 seconds][Agent] : But a couple of very important things I wanna make sure you understand, seriously, whichever amount you end up choosing, the cost that I'm about to work out for you today.

[9 minutes 48 seconds][Customer] : Yeah.

[9 minutes 37 seconds][Agent] : What you'll notice is we've designed the premiums to remain the same for you year on year as you get older, from now until you reach 85 years old, OK, Once you reach 85 years old, Sally, what you'll notice is firstly, the premiums will cease altogether. You will no longer have to pay your insurance anymore once you turn 85.

[10 minutes][Customer] : Hmm. Mm.

[10 minutes][Agent] : And as a reward for staying with us for so many years, we will also reward you with the extra bonus 25% cover. We just add that on to your insurance as a thank you.

[10 minutes 10 seconds][Customer] : Mm. Hmm. Mm. Hmm. Yes.

[10 minutes 10 seconds][Agent] : So for example, if you're insured for \$10,000, once you reach 85, it'll convert automatically to 12,500 at no additional cost to you. OK.

[10 minutes 19 seconds][Customer] : Mm. Hmm. Yeah.

[10 minutes 21 seconds][Agent] : You can also find some information about upgrade instruction on the website as well. You do want to have a look at that yourself.

[10 minutes 26 seconds][Customer] : No, I'm hoping that. I'm hoping. Yeah.

[10 minutes 26 seconds][Agent] : But finally, Sally, no worries.

[10 minutes 29 seconds][Customer] : Mm Hmm.

[10 minutes 30 seconds][Agent] : Yeah, that's OK. Well, last thing to consider, 85 is a long time away. Who knows what your situation will be then.

[10 minutes 36 seconds][Customer] : Yeah.

[10 minutes 36 seconds][Agent] : So we do also provide you with a an option to cash out of the insurance. And this option is voluntary. It's up to you.

[10 minutes 43 seconds][Customer] : Mm. Hmm. Mm hmm.

[10 minutes 42 seconds][Agent] : But should you want to, anytime after your 85th, you could choose to end the insurance altogether and cash out 75% of the funeral insurance benefit, which will then pay out that to you and the policy will then end. OK.

[10 minutes 58 seconds][Customer] : OK. Mm hmm.

[10 minutes 59 seconds][Agent] : But please don't forget, as I mentioned earlier, if you don't cash out, if you keep the insurance in place, remember once you turn 85, you won't be paying for it anymore.

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

[11 minutes 8 seconds][Agent] : The insurance will still carry on, but your premiums will stop and you'll also be rewarded with that bonus 25% cover as well. OK, perfect.

[11 minutes 16 seconds][Customer] : OK, now this this this product you're talking about is 1010 thousand.

[11 minutes 18 seconds][Agent] : Now you can choose. So in the minimum is 3000 up to a maximum of 15,000. I can do anywhere in between. It's up to you, Sally.

[11 minutes 22 seconds][Customer] : Is it OK?

[11 minutes 30 seconds][Agent] : OK, yeah. So we can go ahead and bring up some pricing for you. Now, just before I do that, I just wanna make sure that I've explained that all clearly for you. No, no questions. It's all pretty straightforward.

[11 minutes 32 seconds][Customer] : Yep, Yep. Hmm. Mm.

[11 minutes 42 seconds][Agent] : Perfect. Thank you. Well, what amount would you like to look at first? Again, the minimum is 3000 and it goes up in 500 dollar amount. So three and a half 4004 1/2 up to a maximum of \$15,000 there, Sally.

[11 minutes 54 seconds][Customer] : Now if it's if it's 15,000, how much do I pay?

[11 minutes 57 seconds][Agent] : Yep, let's have a look. I'll work it out for you.

[11 minutes 58 seconds][Customer] : Fortnitely, yeah.

[12 minutes 1 seconds][Agent] : So if you go for the maximum 15,000 for this extra top up policy, you'll be paying for this insurance a fortnightly payment of \$196.68 a fortnight.

[12 minutes 15 seconds][Customer] : And what about the 10,000?

[12 minutes 17 seconds][Agent] : Let's see. So if we bring it to 10,000 now per fortnight, that'll come to \$131.12 a fortnight. That's a bit more manageable for you.

[12 minutes 27 seconds][Customer] : That is much better, yeah.

[12 minutes 32 seconds][Agent] : If you mind me asking, Sally, with your existing insurance, would you be able to keep up with this payment as well? That would be manageable to have both of them. Yep.

[12 minutes 40 seconds][Customer] : Yeah, because I, because what happened is now when my husband hit February, the I that's his birthday, and then I don't have to pay anymore. So. Because.

[12 minutes 51 seconds][Agent] : Ah, got you.

[12 minutes 53 seconds][Customer] : Yeah.

[12 minutes 51 seconds][Agent] : Because he turns 85, is that right?

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

[12 minutes 55 seconds][Agent] : Perfect.

[12 minutes 55 seconds][Customer] : So that's one thing on mine. So I should.

[12 minutes 57 seconds][Agent] : Yeah, sure.

[12 minutes 58 seconds][Customer] : MMM, yeah.

[12 minutes 59 seconds][Agent] : Perfect, perfect. Well, if that would be manageable for you.

[13 minutes 2 seconds][Customer] : Mm. Hmm.

[13 minutes 2 seconds][Agent] : Now there are a couple more additions we include on top for you and for your family. Firstly, for yourself, Sally, have you arranged your will? Have you got one set up at the moment?

[13 minutes 11 seconds][Customer] : She never did all I all I did was on my, I passed away.

[13 minutes 16 seconds][Agent] : Yep.

[13 minutes 16 seconds][Customer] : My daughter, her name is there, uh, that she will claim the money for my funeral.

[13 minutes 22 seconds][Agent] : Sure, sure. So with regards to the benefit, your daughter being the beneficiary, that's separate to the will. So this this will be actually included for free for you. It's valued at 160 dollars. OK. And that'll come with your policy for free. That's separate to nominating your beneficiaries.

[13 minutes 35 seconds][Customer] : Uh, yes. Mm. Hmm.

[13 minutes 39 seconds][Agent] : OK, so so that'll that'll give you some reassurance. If you haven't already got one set up, you can organize that in your own time. It'll come for free for you, Sally.

[13 minutes 49 seconds][Customer] : Yeah.

[13 minutes 49 seconds][Agent] : SEC.

[13 minutes 50 seconds][Customer] : What? What what What did you say? Free for me?

[13 minutes 49 seconds][Agent] : Secondly, a will.

[13 minutes 55 seconds][Customer] : Yeah.

[13 minutes 54 seconds][Agent] : A will, A legal will.

[13 minutes 56 seconds][Customer] : Yeah.

[13 minutes 57 seconds][Agent] : Yeah. So you can write down your belongings. So when you pass away, you you can leave your belongings to whoever you wish. OK.

[14 minutes 5 seconds][Customer] : Oh, that. That's OK. You're already paying a range.

[14 minutes 8 seconds][Agent] : Oh, that's been arranged. Perfect. All good. Well, you can pass this on to a friend or family member then, if you like. But it will still be included for free for you. We'll keep it as a spare if you like.

[14 minutes 9 seconds][Customer] : Yes, because I've got three children.

[14 minutes 16 seconds][Agent] : It's up to you huh?

[14 minutes 18 seconds][Customer] : I've got three children and they were just set up because they said they don't really want anything, just everything is done.

[14 minutes 26 seconds][Agent] : Nice good for you. Awesome Well another thing which we'll actually give back to you Sally's once you've held our funeral insurance with us for a year.

[14 minutes 38 seconds][Customer] : Yeah.

[14 minutes 35 seconds][Agent] : Once you hold this policy for 12 months time following your policy anniversary, we will refund you back 10% of all the payments you paid into it.

[14 minutes 45 seconds][Customer] : Yeah. Uh huh.

[14 minutes 45 seconds][Agent] : So based on the 10,000 you'll get back next year following the first four months anniversary, we'll refund you a total of \$340.91 as it. Thank you.

[14 minutes 56 seconds][Customer] : Yeah. Yeah.

[14 minutes 55 seconds][Agent] : OK and and finally, last thing to keep in mind, let your family know that if your death was caused by an accident, we will end up tripling the payout. So instead of 10,000, your family will receive \$30,000 in total for this policy if death was caused by an accident there, Sally.

[15 minutes 14 seconds][Customer] : Yeah, yeah. OK.

[15 minutes 16 seconds][Agent] : OK, great. Fantastic. So if you feel that amount is right, just checking in with you, you wouldn't want me to quote you on maybe anything lower than the 10,000 that is comfortable and manageable for you.

[15 minutes 27 seconds][Customer] : Well that one will be fine.

[15 minutes 29 seconds][Agent] : Perfect. Perfect.

[15 minutes 30 seconds][Customer] : But I hope, I still hope by that's how I still, I still feel I can still work.

[15 minutes 29 seconds][Agent] : Well, if that's right for you, oh, well, I hope you do that. That'll be amazing. Good for you. Now Sally, I'll just let you wear a couple of final things that you may be more in total premiums over the life of the policy and then the benefit amount. And please be aware that this insurance does not have a savings or investment elements. So if you cancel outside of the 30 days, your cover will stop and you won't receive anything back. So I do need to just make sure that you either explain that to you. OK.

[16 minutes 2 seconds][Customer] : That's OK. Mm hmm.

[16 minutes 3 seconds][Agent] : And finally, can I verbally confirm with you that you are happy to to continue and organise to get this top up in place?

[16 minutes 10 seconds][Customer] : Now tell me umm, if I can join just in March, is that OK?

[16 minutes 17 seconds][Agent] : In March, we'll keep in mind, keep in mind Sally, I wouldn't be able to push it out that far. No, the on my end, the furthest I can set up the first payment date will be a month's time from today's date.

[16 minutes 20 seconds][Customer] : The early March OK, as long as it is 16 of February it's fine because then I don't have to worry about my husband's. He is already in case.

[16 minutes 39 seconds][Agent] : A A again from from today's date, the maximum would be a month's time, so I could push it up to the 17th of January. Would be the furthest on my end there, Sally.

[16 minutes 51 seconds][Customer] : Oh, seventeen. That would be next.

[16 minutes 53 seconds][Agent] : Yeah, because what the, Because the way we set it up for you, yeah, there'll be a month's time. So basically what we do for you is if you're happy to continue, we don't take any payments out today, but we do get the policy in place. So you're covered immediately and we let you select a day in the future when you'd like for the payments to start.

[17 minutes 19 seconds][Customer] : OK, that's fine.

[17 minutes 10 seconds][Agent] : So again, on my end, the furthest I can push it out is up to a

month's time from today, which if I bring up the calendar will be the 17th of January, will be the furthest I can push out that first payment date, Is it?

[17 minutes 20 seconds][Customer] : Yeah, yeah, that'll be all right.

[17 minutes 21 seconds][Agent] : Would that be OK for you?

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

[17 minutes 23 seconds][Agent] : Thanks. Thanks for understanding, Sally. So I'll just make sure it is the 17th, not the 18th. Give me one second.

[17 minutes 31 seconds][Customer] : Mm, Hmm. Yeah. Hmm. Mm.

[17 minutes 28 seconds][Agent] : I'll just double check that for you right now because I, uh, so yeah, 17th of January falls on a Friday And, and yes, that would be the, the fur the latest I could push out the payment date.

[17 minutes 45 seconds][Customer] : Mm. Hmm.

[17 minutes 42 seconds][Agent] : So if you're happy with that, what I'll do for you is once we end this phone call today, you'll be covered from today. Once in the call, you're immediately protected. All the documents will be emailed to you and posted out to your address as well.

[17 minutes 52 seconds][Customer] : Yeah, yeah, yeah, you'll be, you'll be sending me a, a, a formal explanation of what's going on then.

[18 minutes 4 seconds][Agent] : A I'll be sending out a formal, your formal policy document. So yes, you'll actually receive the formal documents posted off to the PO Box, OK.

[18 minutes 12 seconds][Customer] : Yeah, yeah.

[18 minutes 13 seconds][Agent] : And, and in the next 20 minutes, you get all the policy documents sent to your e-mail as well.

[18 minutes 19 seconds][Customer] : OK.

[18 minutes 18 seconds][Agent] : So you'll be able to read over everything today, make sure you're happy with the policy.

[18 minutes 23 seconds][Customer] : Yeah. That's cool.

[18 minutes 23 seconds][Agent] : And, and if you're happy with everything, we'll debit out the first

payment from your account on Friday the 17th of January. And then it'll come out each fortnight after that on the Friday. But you're still protected as of today.

[18 minutes 31 seconds][Customer] : Yeah, yeah, yes, ma'am.

[18 minutes 36 seconds][Agent] : OK, now.

[18 minutes 38 seconds][Customer] : Another thing is now on on on the policy. It's still got uh, beneficial will be Rachel Depalo.

[18 minutes 45 seconds][Agent] : So what, what we'll do once we set this up, we'll actually, we, we can organize the beneficiary for Rachel for this policy as well for you. OK, We'll just, we'll just need to do it once the policy is set up. So in the next 5-10 minutes, I'll, we can organize it for you today over the phone so you won't have to worry about it. OK.

[18 minutes 53 seconds][Customer] : Mm hmm, uh huh. That's good. That's good.

[19 minutes 2 seconds][Agent] : Thank you, Ray. Thank you so much, SA Sally. So can I confirm? Sorry, I was about to call you Rachel. My bad. Can I confirm that you are happy to continue?

[19 minutes 13 seconds][Customer] : Yeah.

[19 minutes 14 seconds][Agent] : Great. Great. Awesome. Now, unfortunately, it doesn't give me access to your banking details on the file because it is all encrypted. I into the database for your own security. It doesn't allow us to view your details. I'm sorry. So sorry to be a pain. I would need for you just to reconfirm what account you'd like to use for this. Do you wanna know? Do you wanna know down the BSP and account number or do you have a card instead? Yeah, it's just a Visa or MasterCard under your name.

[19 minutes 36 seconds][Customer] : Uh, I have a, uh, account now on, on my, on my policy doesn't show, uh, Bendigo bank there.

[19 minutes 46 seconds][Agent] : It doesn't, again, it doesn't give me access to your bank details there, Sally. And just for your own security. Otherwise we could just jump into your profile and do your banking details for your own security.

[20 minutes][Customer] : Oh, I see.

[19 minutes 57 seconds][Agent] : It does get encrypted into the database, Yes, just for security

purposes. So I'll need to you just to reconfirm that with me. I'm sorry again to get you to repeat same as before, but yeah, I, I. Take your time. Take your time. Go grab it. I'll wait for you here. I've got my coffee. I'm not going anywhere. All good.

[20 minutes 9 seconds][Customer] : But I I better couldn't get my my cup to give you the I'm talking about that. I make my cup of tea gone cold by now.

[20 minutes 23 seconds][Agent] : Go warm it up while you While you're at it. I'll wait for you here. All good. All good. Sally. Take your time.

[20 minutes 23 seconds][Customer] : But yeah, I was, I was actually playing games and then accept all, I better call the wheel, all right? Get my glasses. Alright, sorry, I'm here now.

[21 minutes 46 seconds][Agent] : Yeah, all good. No worries. Don't apologise. That's fine. So is it the BSP and account number you have or is it a Visa or MasterCard?

[21 minutes 54 seconds][Customer] : Mine is actually a a a MasterCard I think.

[22 minutes][Agent] : MasterCard, yeah, sure. It's just under your name, though.

[22 minutes 3 seconds][Customer] : Yeah, I'm the.

[22 minutes 5 seconds][Agent] : Thank you, Sally. Well, don't read out the number as yet. We're gonna just load up a secure gateway for you because the calls are recorded for security purposes. While we know while we collect your card details, we're just gonna stop the recording.

[22 minutes 17 seconds][Customer] : Yeah, sorry. It says Dabit.

[22 minutes 20 seconds][Agent] : Debit card. Yeah, that's fine. All good. I it's still just got the MasterCard or the Visa logo on it, does it?

[22 minutes 30 seconds][Customer] : Did that change? I think it's a MA.

[22 minutes 31 seconds][Agent] : It's not a it's not an American Express or Amex or anything like that.

[22 minutes 34 seconds][Customer] : It's a MasterCard.

[22 minutes 36 seconds][Agent] : MasterCard. Yeah, perfect.

[22 minutes 36 seconds][Customer] : Yeah, because the purple of a red and a orange, that would be a MasterCard.

[22 minutes 39 seconds][Agent] : YY, that's right. Yeah, the R red circle in orange. Yeah, that's Gen. That's usually the MasterCard. Thank you, Sally. So again, for security purposes, while we obtain your card details, the call recording will stop and they will recommend after we click your card details just for security. So when they listen back to the call, they won't hear your number.

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

[22 minutes 57 seconds][Agent] : OK, I'll stop the recording now. It'll only take. Perfect, Sally, that's card's all been registered successfully. Fantastic. I'll go ahead and bring back the recording now for you.

[23 minutes 52 seconds][Customer] : Don't. Don't you need my banking account?

[23 minutes 55 seconds][Agent] : No, no, we can either use the card or the bank details. Either way, there's there's no difference. There's no surcharge, whatever you prefer.

[24 minutes 2 seconds][Customer] : With the bank with the bank.

[24 minutes 1 seconds][Agent] : OK, those details that you've given me, that's all we need.

[24 minutes 5 seconds][Customer] : Sorry, may I ask if with the bank account is much more easier because the card they change every by the year 2000 I mean 26 they'll be changed again.

[24 minutes 15 seconds][Agent] : Well, well, I'll just let you wear. Please advise. The call recording has now resumed for quality monitoring purposes. If you prefer to use the bank details, we can, we can use that if you like. There's, there's, there's actually no difference to us. It's whatever is easier and whatever you prefer.

[24 minutes 30 seconds][Customer] : Pretty ****. It still go the same way. Is it?

[24 minutes 28 seconds][Agent] : Sally I it'll still go the same way correct. If you feel once your card does expire and you do update your card, you can just simply give us a call in and just apply A and and can always apply to change your banking details in the future as well.

[24 minutes 45 seconds][Customer] : Yes, but that's what I thought. If I use the bank account, I don't have to bargain to bring you up because it won't just go.

[24 minutes 50 seconds][Agent] : Would you would you R would you rather use the bank details instead?

[24 minutes 54 seconds][Customer] : Yeah, rather, because otherwise next thing the account change and you'll be sending me.

[24 minutes 53 seconds][Agent] : Ye, yes, of course, of course.

[24 minutes 58 seconds][Customer] : Hey, you, you have nothing. OK.

[25 minutes 1 seconds][Agent] : Well, well Sally, it's up to you if you prefer the card. I'll, I'll grab your just the BSB and the account number then from you please, whenever you're ready, Sally.

[25 minutes 9 seconds][Customer] : Yeah. Mm. Hmm. Yeah. Umm.

[25 minutes 14 seconds][Agent] : Correct.

[25 minutes 12 seconds][Customer] : Now you want the BSB, an account number. Is that right?

[25 minutes 14 seconds][Agent] : Start with the BSB, the 1st 6 digits of the BSB and then the account numbers or the numbers after the BSB.

[25 minutes 18 seconds][Customer] : Yeah, it's alright.

[25 minutes 24 seconds][Agent] : Thank you. Perfect. Thank you, Sally. That's showing up here on my end as a Bendigo account. Yep.

[25 minutes 21 seconds][Customer] : It's 66633000 and and the account is 122208242.

[25 minutes 40 seconds][Agent] : Thank you so much.

[25 minutes 43 seconds][Customer] : Yes, it's I don't know why hasn't got a selling or just an SGO.

[25 minutes 41 seconds][Agent] : And is the account name Sally Yell and is it as I'm sorry, just SEO? OK, sure, no worries. So obviously I can see it's got your initial there as SEO.

[25 minutes 58 seconds][Customer] : Uh huh.

[25 minutes 57 seconds][Agent] : I can see it's your your initial there. But can I confirm that is your account you're authorized to debit from that account.

[26 minutes 3 seconds][Customer] : Yes, it is.

[26 minutes 4 seconds][Agent] : Perfect. Thank you so much, Sally. And finally, do you know what do you want me to classify it as a savings or a cheque account? Perfect. Well, Sally, thank you so much. That's all the information I needed to grab from you. If you can now please finally spare me just one last minute of your time. I'll go ahead.

[26 minutes 13 seconds][Customer] : It's a saving, yeah.

[26 minutes 23 seconds][Agent] : I'll go ahead and read over your verbal declaration. This will literally be a confirmation of what we've spoken about today. At the end of the declaration, there'll be two final questions I'll ask you just regarding your understanding of everything and that you are happy to continue. And then once we end this call, you'll be protected immediately from today for this extra \$10,000 policy. And the first payment will be set up for next month, 17th of January and each fortnight after on the Friday.

[26 minutes 29 seconds][Customer] : Yeah, yeah.

[26 minutes 48 seconds][Agent] : OK I'll go ahead and start reading it to you right away takes a minute or two. Please listen in.

[26 minutes 50 seconds][Customer] : Mm, hmm, yeah.

[26 minutes 54 seconds][Agent] : It says thank you Sally yo. It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Live free of Australasia Ltd whom will refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services trading as real insurance tuition. Arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and whenever relies upon the accuracy of the information you have provided when assessing the application and the GRASS said 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 attend a copy on our website now. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and create your information and lodge complaints about breaches of privacy. Now. By agreeing to this declaration, you consent to be contacted by us in relation to the products and services. You can opt out of this at any time. By contacting us. You have agreed to take out a single

real funeral cover with the following cover. Sally Yo is covered for \$10,000 in the event of deaths. In the case of death is accidental, the benefit amount will triple. Covers for accidental death only for the first two months of cover with death by any cause or diagnosis of a terminal illness cover thereafter. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up the Certi Cash adoption, you will no longer have the right to claim on the policy without life insured. This policy is an insurance policy and does not have the savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we will give you notice before doing so. If cover ends prior to age 85, no benefit is payable and there is no refund the premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not payable if your already cash option has been taken out. Cover for each life insurance. On the day prior to their 100th birthday, we will pay the funeral benefit and bonus cover for the life insured. At this point your total premium for the first year of cover is \$131.12 per fortnight. Your premiums are level Sally which means they are designed to stay consistent year on year and will only change if you alter your cover. Well the insurer adjusted premium rates applying to your policy. The insurer can only make a change if it is applied consistently across all policy holders. You may be more in premiums and the benefit amount over the life of the policy. Included in your premium is the amount payable to real insurance of between 34% and 54% calculated on the level basis over the lifestyle policy. Your premium will be debited from your nominated bank account in the name of S Yo, which are authorized to debit from and are provided to us. We may provide written communications to you by the e-mail address you provided to us, and this will include any legal notices while required to provide to you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. The policy documentation, PDS and FSC will be mailed to you, and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off.

When you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim now. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel an existing policy until you've received and reviewed our policy in full.

[30 minutes 59 seconds][Customer] : None.

[31 minutes][Agent] : Finally, Sally, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation we're sending. All done for you, Sally. Thanks so much for your patience. I just had the two final questions now to ask you. And then once we end the call, you'll be you'll be sorry.

[31 minutes 20 seconds][Customer] : Is my company husband?

[31 minutes 19 seconds][Agent] : Once we answer these questions, we'll then organize your daughter as a beneficiary. OK.

[31 minutes 24 seconds][Customer] : Yes.

[31 minutes 25 seconds][Agent] : Thank you.

[31 minutes 25 seconds][Customer] : Mm Hmm. Do I have to send you my daughter?

[31 minutes 25 seconds][Agent] : So the no, no, no.

[31 minutes 28 seconds][Customer] : Umm, name and whatever or or.

[31 minutes 31 seconds][Agent] : So what we'll do is we'll do it for you over the phone. Yeah. So once we end this call, that'll be done. You won't have to worry about anything. OK. Thank you. Sally. I just have those two questions. First I need to ask First one reads, do you understand and agree with the declaration, yes or no, please? And finally, would you like any other information or would you like me to read any part of the PDS to you, yes or no, please?

[31 minutes 34 seconds][Customer] : OK, OK, yes, yes, I'm fine.

[31 minutes 59 seconds][Agent] : Yes, it's just a yes or no for the recording. Sorry to be a pain.

[32 minutes 1 seconds][Customer] : Yes, yes.

[32 minutes 1 seconds][Agent] : So would you like any other information or would you like me to read any part of the PDS to you, yes or no?

[32 minutes 7 seconds][Customer] : No, that's OK. Because now whatever you have explained to me just now, you'll become you'll send me a form of it. Right.

[32 minutes 13 seconds][Agent] : Of course, you again, you'll get the policy in your e-mail in about 1520 minutes and the documents in your mail by the end of the week.

[32 minutes 21 seconds][Customer] : OK. That that'd be lovely.

[32 minutes 21 seconds][Agent] : Oh, thank you.

[32 minutes 23 seconds][Customer] : That's all I need.

[32 minutes 23 seconds][Agent] : So, so so would you like any other information or would you like me to read any part of the PDS to you?

[32 minutes 28 seconds][Customer] : No, no, I'm fine.

[32 minutes 29 seconds][Agent] : Thank you, Sally. Perfect. Well, let me accept it for you. Ah, fair enough.

[32 minutes 30 seconds][Customer] : Actually, it's the same, actually almost the same as my husband's funeral policy.

[32 minutes 38 seconds][Agent] : Good, fair enough.

[32 minutes 39 seconds][Customer] : So you're very much the same. Uh huh.

[32 minutes 41 seconds][Agent] : You did mention at the start that that was what you were trying to aiming for. So I'm I'm glad I was able to to get it close to what you were hoping there Sally.

[32 minutes 48 seconds][Customer] : Yes. Yeah.

[32 minutes 49 seconds][Agent] : Awesome. Thank you. Now what I'll do for you now.

[32 minutes 49 seconds][Customer] : That's good because it's nothing, nothing worse. It's nothing worse than, umm, when the old folk passed away and the young one had to fork out the money. That's terrible.

[33 minutes 2 seconds][Agent] : Of course. Yeah, well, talking about that, that's what happened with Mom when Mom passed away. Umm, uh, luckily for me, I've got six other siblings, so we all managed to chip in, umm, together.

[33 minutes 14 seconds][Customer] : Mm hmm.

[33 minutes 14 seconds][Agent] : If it was left to meet to have to deal with her expenses, I'd be in lots of financial trouble.

[33 minutes 15 seconds][Customer] : Yeah, yeah, yeah.

[33 minutes 19 seconds][Agent] : Umm, but, but thankfully I've got good brothers and sisters.

[33 minutes 24 seconds][Customer] : Mm hmm.

[33 minutes 23 seconds][Agent] : Six of us with me is 7 in total. So we all managed to chip in.

[33 minutes 26 seconds][Customer] : Yeah.

[33 minutes 26 seconds][Agent] : Made it a bit easier for everybody.

[33 minutes 27 seconds][Customer] : Oh, that's good. Yeah.

[33 minutes 28 seconds][Agent] : Yeah.

[33 minutes 29 seconds][Customer] : Oh, that's good.

[33 minutes 30 seconds][Agent] : Well, Sally, what I'll do for you?

[33 minutes 31 seconds][Customer] : Because always, always Remember Me when my father, umm, he has to go into a yeah. What do you call it?

[33 minutes 32 seconds][Agent] : A house.

[33 minutes 39 seconds][Customer] : The, uh, healthcare no, no, I have to put because he, he, he couldn't walk and all my brothers and sisters, all because I come from Singapore.

[33 minutes 45 seconds][Agent] : Oh, got you. Yep.

[33 minutes 49 seconds][Customer] : And then all of us, all of us have to chip in money to put him at home and then later on have to bury him.

[33 minutes 57 seconds][Agent] : MMM.

[33 minutes 57 seconds][Customer] : In those days, it's no more bury anymore.

[34 minutes][Agent] : Cremation. Yeah. Got you.

[33 minutes 59 seconds][Customer] : Everything is umm, yeah, yeah, actually cremation is a lot cheaper than funeral burial.

[34 minutes 8 seconds][Agent] : Yeah, Well, I, I've actually got some questions here. You can, you can check this out yourself. The the source of this is from thefinder.com website.

[34 minutes 19 seconds][Customer] : Yeah. Mm, hmm. Mm. Hmm.

[34 minutes 19 seconds][Agent] : It actually states on there that according to the government's Money Smart website, private funerals typically cost somewhere in the regional \$4000 for a basic cremation up to the 15,000 for more detailed burial service.

[34 minutes 35 seconds][Customer] : Yeah, yeah. Mm. Hmm.

[34 minutes 38 seconds][Agent] : Well, Sally, just to organize your beneficiaries, I'll just need to pop you on hold for one quick SEC.

[34 minutes 43 seconds][Customer] : That's me.

[34 minutes 42 seconds][Agent] : Do you mind if I do you mind hanging on for me? Is that OK?

[34 minutes 45 seconds][Customer] : That's me, yeah.

[34 minutes 46 seconds][Agent] : Perfect. I'm, I'm going to bring one of our agents in the support team. They'll be able to do that for you. But in the meantime, it's been lovely chatting to you.

[34 minutes 56 seconds][Customer] : Yes.

[34 minutes 53 seconds][Agent] : When you get your e-mail shortly, you'll notice my name and numbers on there. I'm the only Jamie here, so if there's something you thought to ask me, just give me a call back. It'd be lovely to chat to you again.

[35 minutes 2 seconds][Customer] : Oh, oh, that's nice thing.

[35 minutes 4 seconds][Agent] : Thank you, Sally. Thanks so much.

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

[35 minutes 6 seconds][Agent] : Now, just bear with me for a minute. I'll pop you on hold and I'll get I will organize your beneficiaries right away. Won't be long.

[35 minutes 8 seconds][Customer] : Yes, yes, sure, sure.

[35 minutes 12 seconds][Agent] : Cheers. Thank you. Sally, thanks so much for your patience.

[35 minutes 59 seconds][Customer] : Thank you.

[35 minutes 58 seconds][Agent] : I've got Joseph here from our support team and he'll be able to organize your daughter as a beneficiary for this pop up policy.

[36 minutes 5 seconds][Customer] : Yeah, sure.

[36 minutes 4 seconds][Agent] : OK, awesome. And Joseph, I've already confirmed with Sally all the details on file name, both addresses, both telephone numbers, e-mail and product types. OK, thank you. Have a great day guys. Bye. Cheers, Sally.

[36 minutes 19 seconds][Customer] : Thank you. Bye. Thanks then.