

[1 seconds][Agent] : Hey there, thanks so much for holding for me.

[3 seconds][Customer] : No worries.

[3 seconds][Agent] : I've got actually on the line from our support team who can help assist you further within this enquiry.

[8 seconds][Customer] : Great.

[8 seconds][Agent] : And I've already confirmed, I've already confirmed his full name, date of birth and e-mail on this call. So go ahead when you're ready. Thank you. Thank you so much. Hi, my name is Ishita. I'm from the customer support department. How are you today?

[21 seconds][Customer] : Hi there. How are you doing?

[23 seconds][Agent] : Good, thanks. How are you?

[26 seconds][Customer] : Yeah, good, good. Thanks.

[27 seconds][Agent] : Great. So I'm from the real insurance customer support department. Uh, so my colleague has already confirmed your full name, date of birth and e-mail. Yeah.

[36 seconds][Customer] : Yeah, Yeah.

[37 seconds][Agent] : And can you just confirm what type of policy do you hold with us?

[41 seconds][Customer] : It's a income protection insurance.

[44 seconds][Agent] : Thank you. Umm, we have your mobile number is the one you're calling from.

[54 seconds][Customer] : Yeah, that's it.

[48 seconds][Agent] : Address is 11 Rockwood Place, Hillside Victoria 3037 OK, so you have taken out a new policy, uh, with us and you wanted to cancel the policy. There was one payment which was requested on the 17th of December, is that correct?

[55 seconds][Customer] : Yeah, yeah, yes.

[1 minutes 8 seconds][Agent] : All right, So what I'll do, I'll go through some details regarding the policy and then I'll cancel that, umm, policy. Uh, give me a second, I'm just checking. Alright, so the what the policy which you took out on the 2nd of December, which was supposed to start on the 17th of December, I'll just want to quickly confirm the details regarding that and then we'll cancel it. And you want to cancel that from today or from the 27th?

[1 minutes 34 seconds][Customer] : Yeah, when does my new coverage start?

[1 minutes 45 seconds][Agent] : So the new one, that one starts. So it's actually started from today, but your first payment is gonna be requested on the 27th. So you're still covered under the other policy. Uh, it's just that umm, yeah, the first payment is requested on 27.

[2 minutes 7 seconds][Customer] : OK. So if I'm, if I'm covered on the renew policy, then you can just cancel that one for me today.

[2 minutes 6 seconds][Agent] : So do you from today. OK, alright. So your income collection policy pays a monthly income benefit directly to you if you're unable to work due to a disabling sickness or injury. Umm, and you suffer a loss of income for up to, uh, \$5000.

[2 minutes 15 seconds][Customer] : Yeah, in 90 days.

[2 minutes 33 seconds][Agent] : You have a waiting period of, uh, on your old policy, the waiting period was, I think it was 90, but I'm just gonna double check. Yeah, 90 days and, uh, a benefit period of, uh, two years.

[2 minutes 50 seconds][Customer] : Three years.

[2 minutes 50 seconds][Agent] : Yeah, The policy, uh, provides cover until the policy anniversary following your 65th birthday and also includes a rehabilitation benefit and also a final expenses benefit.

[2 minutes 50 seconds][Customer] : Yeah, Yeah.

[3 minutes 3 seconds][Agent] : Umm, I'm just checking couple of details. Give me a second. So please be advised that by changing policies, you are commencing a new insurance policy, which means you will no longer be entitled to any benefits you accrued under your old policy.

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

[3 minutes 32 seconds][Agent] : It's important to keep in mind that any errors or omissions when completing your new application can impact the claim claim. Sorry, waiting periods will apply from your new acceptance date. Uh, do you understand this and wish to proceed?

[3 minutes 55 seconds][Customer] : Yeah, that's fine. No problem.

[3 minutes 57 seconds][Agent] : Thank you. So I just need to confirm the following we have, umm,

sorry, I'm just going to check, uh, because you have paid 1 premium, I'm just going to check how we can refund that. I'll place on a brief hold, might take more than two minutes, won't be long. OK.

[4 minutes 19 seconds][Customer] : That's fine, OK.

[4 minutes 21 seconds][Agent] : Thank you.

[9 minutes 55 seconds][Customer] : Exactly.

[9 minutes 55 seconds][Agent] : Thank you so much for your patience, David. Sorry it took a bit long.

[9 minutes 58 seconds][Customer] : That's fine.

[9 minutes 59 seconds][Agent] : Yeah, so just a couple of details to be confirmed. The refund will be sent to the bank account which we have on our system. So I just need to confirm the following. We have agreed to waive the requirement under your policy to put your cancellation in writing. And by agreeing to this declaration, we acknowledge that your instruction to cancel your policy is immediate, final and non reversible from admin to this declaration. You David, uh, your surname, ho Hodgson will no longer have coverage under uh, the policy number 723 double 000350 and you will receive a refund of any premiums paid.

[10 minutes 20 seconds][Customer] : Yeah, yeah, yes, yeah.

[10 minutes 41 seconds][Agent] : Umm, can can you please confirm that you agree with this declaration and instruct me to cancel your policy?

[10 minutes 48 seconds][Customer] : Yes, I agree. Please cancel the policy.

[10 minutes 50 seconds][Agent] : Thank you. So I have completed that request for you now. You will still receive the new documents for the new policy. We'll get that sent in the post as well as e-mail.

[11 minutes 1 seconds][Customer] : OK. Thank you.

[11 minutes][Agent] : OK OK no worries. I'm just checking if I need to confirm anything or. Yeah, perfect. Everything's done.

[11 minutes 20 seconds][Customer] : Thank you.

[11 minutes 19 seconds][Agent] : Alright, you.

[11 minutes 20 seconds][Customer] : Appreciate that. Thanks.

[11 minutes 21 seconds][Agent] : You're welcome. Now is David. Take care. Bye. Bye.

[11 minutes 24 seconds][Customer] : Cheers. Bye.