

[9 seconds][Agent] : Hello, Good morning, Marion. My name is Ben calling from Real Insurance.  
How are you?

[9 seconds][Customer] : Hello, I'm well thanking you.

[12 seconds][Agent] : I'm well, thank you for yourself. Very well. Thank you. So the reason for my call, we received your expression of interest online in regards to our funeral insurance.

[14 seconds][Customer] : So yes.

[23 seconds][Agent] : Yeah, Yep. Yeah. So, yeah. So I'm gonna give you go over, you know, the benefits and get you some pricing. Umm, Now, looks like this is the first time we've contacted you. I'll confirm your name. Marion Coom.

[36 seconds][Customer] : Yes, Correct.

[36 seconds][Agent] : Is that right? Yeah. Thanks, Marion. All right. And your date of birth is the 19th of February 1948. Perfect. All right. And can I confirm, Marion, that you are a female Australian resident? Yes.

[37 seconds][Customer] : Yes, Yes, yes.

[48 seconds][Agent] : Thank you very much. All right, what got you looking into funeral insurance? And I need to have the insurance before and I don't worry about cancelled it.

[55 seconds][Customer] : I used to have funeral insurance before, and for some reason I cancelled it.

[1 minutes][Agent] : Oh, OK.

[1 minutes][Customer] : And then I thought because I'm aging, I'm thinking you really need to sort that out, you know?

[1 minutes 4 seconds][Agent] : Yeah, yeah, definitely good to have. So you want you want want that, you know, protection for your family. So in the event that you do pass away, you know, they've they've got that money to, you know, cover F yeah. Funeral costs.

[1 minutes 7 seconds][Customer] : Yes, yes, yeah.

[1 minutes 15 seconds][Agent] : OK yeah, that's definitely fair enough. Yeah, I understand that. All right, what I'll do Yeah, I'll go over, you know the benefits and and not what with you. I'll just let you

know. So all calls are recorded. Any advice I do provide is generally nature and may not be suitable to your situation there.

[1 minutes 31 seconds][Customer] : OK, Yep.

[1 minutes 31 seconds][Agent] : OK, all right now so our cover you, you may know this already, but I'll just go over it with you again. So our cover, it is designed to provide a cash benefit of up to \$15,000 to your loved ones when you pass away.

[1 minutes 44 seconds][Customer] : Right.

[1 minutes 44 seconds][Agent] : They can use the funds not only for funeral expenses, but also any other final expenses like unpaid bills. You. Yeah, Yep. You can nominate up to five beneficiaries to receive this amount. And if death is due to an accident, your chosen benefit amount will triple.

[1 minutes 51 seconds][Customer] : Oh, yes, yes, right. Yes.

[2 minutes 1 seconds][Agent] : Alright, so now in addition, before the policy anniversary following your 75th birthday, if you were to suffer an accidental serious injuries such as quadriplegia or paraplegia, the benefit amount will also triple. All right, Yeah. So now it is easy to apply. There's no medical checks, and if you are an Australian resident aged between 40 and 79, acceptance is guaranteed.

[2 minutes 18 seconds][Customer] : Oh, OK, that's good.

[2 minutes 27 seconds][Agent] : All right. Yeah, Yep. Now, just so you know, so for the 1st 12 months, you'll be covered for accidental death and accidental serious injury.

[2 minutes 37 seconds][Customer] : Right, Right.

[2 minutes 36 seconds][Agent] : Only after the first 12 months, you'll be covered for death due to any cause, all right. So in addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to leave by a medical practitioner, we will pay your claim in full to help you. Things like medical expenses. All right now you can choose between \$3000 up to \$15,000. And a couple of things to note, your premium is a level, which means they're designed to stay the same as you get older, alright?

[3 minutes 1 seconds][Customer] : Yes, Yep.

[3 minutes 14 seconds][Agent] : And when you reach the age of 85, your premiums will cease. So what that means is when you hit 85, you have nothing more to pay, alright? And you also automatically receive 25% bonus cover. So this will be applied to the benefit amount. All right.

[3 minutes 30 seconds][Customer] : Right, yes.

[3 minutes 30 seconds][Agent] : Do you have any questions for me so far?

[3 minutes 34 seconds][Customer] : No, not, not really.

[3 minutes 32 seconds][Agent] : No, not really.

[3 minutes 35 seconds][Customer] : I was just wondering I, I don't know whether I I missed it or whether you know, you haven't said, but what would be the the fortnightly or whatever payments for me.

[3 minutes 35 seconds][Agent] : Yeah, wondering, I don't know whether I I missed it or whether, you know, you haven't said, but what would be the, the, the.

[3 minutes 47 seconds][Customer] : OK, OK.

[3 minutes 47 seconds][Agent] : Yep, no worries. Yep.

[3 minutes 52 seconds][Customer] : Mm, hmm.

[3 minutes 48 seconds][Agent] : We'll get into that one just before, just before I get into to the pricing for you, I'll just let you know. So your cover also provides you with an early cash out option.

[3 minutes 57 seconds][Customer] : Right.

[3 minutes 57 seconds][Agent] : So that means so anytime after you reach 85 years of age, you can choose to end your cover and we will pay you 75% of the funeral insurance benefit.

[4 minutes 2 seconds][Customer] : Yeah, All right. Yes, yes.

[4 minutes 8 seconds][Agent] : Alright, so yeah, so that also applies to a partner if you do have a partner or you did want a joint plan. OK, Alright, so we'll go through some pricing together. As I mentioned, the level ranges from \$3000 to \$15,000.

[4 minutes 22 seconds][Customer] : Mm hmm.

[4 minutes 22 seconds][Agent] : What amount would you think that would, would, would, you know,

would be beneficial to leave to your family? Well, I'm not really sure. I'm just thinking about my MM  
Hmm.

[4 minutes 29 seconds][Customer] : Well, I'm not really sure.

[4 minutes 28 seconds][Agent] : And I, I just get a minimum amount.

[4 minutes 30 seconds][Customer] : I'm just thinking about my because I'm a pensioner so and I, I just get a minimal amount of of pension. I, I don't, I don't really know.

[4 minutes 31 seconds][Agent] : I, I don't, I don't really know about that.

[4 minutes 38 seconds][Customer] : I'd have to think about that. This is just the beginning of my exploration.

[4 minutes 39 seconds][Agent] : This is just the beginning of my expiration. Yeah. No, I understand that. Yeah, that's definitely, Yeah.

[4 minutes 45 seconds][Customer] : Yes, right.

[4 minutes 46 seconds][Agent] : Alright, so if we would say, say \$7000 of cover, alright, umm, so starting right in the middle for you, umm, you'd be looking at a premium, a fortnightly premium of \$53.14. Yeah. How does that sound in terms of affordability and suitability?

[5 minutes 1 seconds][Customer] : Right, well, I, I have to run, run by my, my, my bank details and stuff. I'd really have a look at that because at this stage it's, it's the enquiry that I'm leaning into.

[5 minutes 15 seconds][Agent] : I understand that. Yeah, most definitely.

[5 minutes 17 seconds][Customer] : So, so I need to ponder on a few things.

[5 minutes 16 seconds][Agent] : Yeah, yeah, yeah. Yep. So I'll have to do that, but I'd, I'd love the information from you. Yeah. Perfect. Yeah.

[5 minutes 20 seconds][Customer] : And so I'd have to do that, but I'd, I'd love the information from you because that sounds, that sounds really interesting for me.

[5 minutes 27 seconds][Agent] : That sounds very interesting. It does. Yeah. Yeah. All right. What? I'll, I'll confirm your e-mail address, ivegotmarion.coom@gmail.com. Yep. OK. All right. So I can send you all the, you know, the policy documents to that e-mail address.

[5 minutes 35 seconds][Customer] : Yes, yes, yes. That would be good.

[5 minutes 42 seconds][Agent] : All right. And yeah.

[5 minutes 48 seconds][Customer] : So what?

[5 minutes 44 seconds][Agent] : Is there any other amounts that you'd like me to look at or so?

[5 minutes 49 seconds][Customer] : So what did you say it would cost me?

[5 minutes 50 seconds][Agent] : So what did you say it would cost me? Did you give me a fortnight?

[5 minutes 51 seconds][Customer] : A, did you give me a fortnightly or a, a monthly?

[5 minutes 53 seconds][Agent] : Yeah. What would you prefer?

[5 minutes 55 seconds][Customer] : Well, I, I guess I've got a pension that comes fortnightly. That would be.

[5 minutes 57 seconds][Agent] : Yeah, Fortnightly. Yeah.

[5 minutes 59 seconds][Customer] : So I just need to have a bit of an idea about what you said about that.

[6 minutes 2 seconds][Agent] : Yeah, that's understandable. Alright, so \$7000 was \$53.14 a fortnight. Yeah, yeah. Alright. So I'll, yeah, I'll send you all those documents, ha.

[6 minutes 7 seconds][Customer] : OK, OK, that would be good. Yes.

[6 minutes 14 seconds][Agent] : Have a sit down, have a read of them and what I can do. Marian, we are at like AB appointment based. So what I can do, I'll schedule a call, say this time next week, alright.

[6 minutes 22 seconds][Customer] : OK.

[6 minutes 22 seconds][Agent] : And I'll give you a call back and see how you're feeling about it, OK?

[6 minutes 26 seconds][Customer] : Oh, that's lovely. So I've got a week to ponder.

[6 minutes 27 seconds][Agent] : Yeah, yeah, yeah. Wait, yeah, yeah. I reckon I can do it sooner if you like. So, Yep.

[6 minutes 33 seconds][Customer] : No, no, that's fine.

[6 minutes 34 seconds][Agent] : OK. No worries. All right. So yeah, I'll send that off now. And, yeah, have a ponder on it.

[6 minutes 40 seconds][Customer] : I will.

[6 minutes 39 seconds][Agent] : And, yeah, I'll give you a call and yeah, we will discuss it further.  
OK.

[6 minutes 42 seconds][Customer] : I will. That's great.

[6 minutes 43 seconds][Agent] : All right, Marian.

[6 minutes 44 seconds][Customer] : I'm really happy that you got back to me. So thank you so much for that.

[6 minutes 45 seconds][Agent] : Yeah, that's OK. No worries.

[6 minutes 49 seconds][Customer] : And you too.

[6 minutes 47 seconds][Agent] : All right, You have a good weekend and I'll talk to you next week.

[6 minutes 50 seconds][Customer] : You too.

[6 minutes 51 seconds][Agent] : OK.

[6 minutes 51 seconds][Customer] : Thanks so much.

[6 minutes 51 seconds][Agent] : That's OK. Thanks, Marianne.

[6 minutes 53 seconds][Customer] : Bye.

[6 minutes 53 seconds][Agent] : Take care. Bye.