

[8 seconds][Agent] : Hello, Good morning, Jacob. My name's Annie. I'm calling from Real Insurance. How are you today?

[7 seconds][Customer] : Hello, good. Thank you.

[16 seconds][Agent] : That's great to hear, Jacob. The reason for my call today is in relation to an existing income protection cover you had held here with us. I'm calling up in relation to that to provide you with some updated information and pricing. So if that's something that would be suitable for yourself, I'll just confirm first, I'm speaking with Mr. Jacob A happy. Is that correct?

[39 seconds][Customer] : Yeah. Is this in regards to taking it back out?

[43 seconds][Agent] : What was that?

[46 seconds][Customer] : Is is this in regards to like taking it back out? Yeah.

[44 seconds][Agent] : Sorry, the income protection cover, so this would be in regards to see if we can find something more suited for you, something at a different level of cover pricing, benefits. You may find over time the benefits may be a bit more at hand. We may be able to offer you something a bit more updated as opposed to what you had had in place here with us. Yeah.

[1 minutes 13 seconds][Customer] : Yeah, yeah, I've got it up. It's actually all tied up in my super and stuff now. So it's actually, yeah, it's all pretty well set up, but I've got it.

[1 minutes 20 seconds][Agent] : Oh OK, thank you for letting me know. Is that something was that like the pre approved cover taken out within the Super or did you have to go through any medical checks for that?

[1 minutes 38 seconds][Customer] : No, it was just, it was just more, it was a massive change.

[1 minutes 50 seconds][Agent] : Oh, OK.

[1 minutes 41 seconds][Customer] : The and just the level of cover like as I needed now is a lot different and it's it's all all.

[1 minutes 51 seconds][Agent] : So have you taken out like a lower level with your super or something higher than what you had initially had with us?

[1 minutes 58 seconds][Customer] : Yeah, it's a lot higher than what it usually has, but it's all, it's all done through an actual proper like wealthy investment. Like do you know what I mean? Like a

financial adviser, any financial start out. Yep.

[2 minutes 8 seconds][Agent] : Yeah, no, of course, of course, because I, I noticed with myself as well, I had an income protection cover set up within my super like when I had taken out like a super cover, umm, I noticed that mine was like a default level. So you may find if it's a default level of cover that was set up through a financial advisor or through the Super itself, there guaranteed acceptance. Nothing you had to do any medical examination for they may not cover you for all eventualities that may happen. Generally speaking, Sir, with our cover here with real we our the income protection premiums are generally tax deductible. So it can make it even more cost effective for you. Our cover is also not guaranteed acceptance. So we do check in like run through an eligibility questionnaire in order to make sure you know exactly what you are or aren't entitled to. So there are no nasty surprises come to claims time here with us. So what I'll do is I'll provide you with a more updated quote, then you can use this.

[2 minutes 43 seconds][Customer] : Yeah, yeah, it's all, Yeah, it's all good. I've got it sorted.

[3 minutes 16 seconds][Agent] : Thank you for letting me know. So if we were able to offer you something that was a bit more cost effective or something a bit more updated and enhance, what would stop you from comparing? It's all good.

[3 minutes 31 seconds][Customer] : Yeah, sorry, but nothing really. I just like basically our admin staff does checks on all, basically all our expenses all the time. And yeah, we're pretty, pretty happy with the cover. We're getting to the premium.

[3 minutes 55 seconds][Agent] : Yes. So if we could offer you something that was a bit more cost effective that would that not be of interest to compare those prices together, see if there's a better deal out there for you.

[4 minutes 8 seconds][Customer] : Umm, you guys, he, he can't bundle it in the Super Canyon. It's it's gonna be.

[4 minutes 12 seconds][Agent] : Unfortunately, we can't, umm, we don't liaise with Super Umm again. Reason being is that may be some differences as opposed to the way a direct life insurance like us works, as opposed to Superfund. UMM, we like to make sure we're not just for guaranteed

acceptance cover that gives you a default level. We want to make sure we know if we can provide you with the cover. We're not providing you with cover, taking your money every fortnight just to let you find out you know covered for a certain UMM procedure at the end of it there, if that makes sense. So what I can do for you is with the quotes here for our income protection. Doesn't take long at all. I can e-mail a little for you. You can use this to compare with your current cover. I can see you had previously held cover here with us. You had two different covers. What had UMM, prompted you to to, UMM, taken that out initially? Correct. Yeah. Here with us. What was that? Sorry.

[4 minutes 50 seconds][Customer] : Yeah, they come up, but by just by a ball, you need to have it just by a lawyer, you need to have it as a subcontractor.

[5 minutes 27 seconds][Agent] : Oh, OK, So, umm, that was the reason you had initially taken it out here with us? Yeah. What was the reason for you, uh, cancelling that there, if you don't mind me asking? Oh, OK, so like the level, the benefit amount you would have received from us wasn't a sufficient amount for the price you would be paying, is that correct?

[5 minutes 28 seconds][Customer] : But but yeah, yeah, well when I refused like what I was covered for, I, I know it was only 40 bucks a fortnight or whatever from memory, but yeah, it was just, I wasn't really covering much at all and, and I needed it, yeah.

[6 minutes 11 seconds][Agent] : Yeah.

[6 minutes 7 seconds][Customer] : But it's just I like, I worked myself back then and now I don't so I don't really need it anymore. So.

[6 minutes 17 seconds][Agent] : Oh, OK. So you had a higher level, like you needed a higher level back then whilst working for yourself. Oh OK.

[6 minutes 23 seconds][Customer] : Yeah, well I I was self-employed as a car and stuff, so I just need an insurance. But now I work for a company back in an office so I don't really need.

[6 minutes 36 seconds][Agent] : Oh OK. Well you may find that if your circumstances have changed, then the level of copy you may need may have changed. Also, we may be able to offer you something a bit more accurate to your current position.

[6 minutes 52 seconds][Customer] : Yeah.

[6 minutes 51 seconds][Agent] : Look at potentially lowering that for you. If you're dropping your benefit amount, your premiums may drop us.

[6 minutes 52 seconds][Customer] : What what what do you what what insurance are you revert?

[7 minutes 2 seconds][Agent] : Yeah. So it's your, it's income protection cover through bill insurance.

[6 minutes 59 seconds][Customer] : What I don't even know is income insurance in case you get hurt or.

[7 minutes 9 seconds][Agent] : Yes. So this, with this cover, it gives you the piece of mind knowing if you're unable to work due to this disabling sickness or injury, you suffer a loss of income. You can use this cover as an income protection, Umm, we'll pay you a benefit amount to cover your costs of living whilst you're not currently working. So if you're this will help pay living costs.

[7 minutes 30 seconds][Customer] : I guess because I already employee at another company, I got like they obviously work cover and that, but like I'm, you know, versus can't do that.

[7 minutes 40 seconds][Agent] : Oh, OK. So that's if something happened on the work ground there that you'd be covered through your work, Yeah.

[7 minutes 40 seconds][Customer] : But yeah, but and I don't actually need it for the weekend. That's all good. But yeah, basically I'm, I don't work for myself anymore, so that's why I've changed it.

[8 minutes][Agent] : No, of course. Now what if something was to happen outside of work, whether it was on a holiday, on the road, at home, elsewhere, TRA, whilst travelling.

[8 minutes 9 seconds][Customer] : That's all good.

[8 minutes 12 seconds][Agent] : Not a problem. I'll look at the second sense of change. Don't hesitate to give us a call. I'd be more than happy to help you out there.

[8 minutes 20 seconds][Customer] : No worries. Thank you.

[8 minutes 21 seconds][Agent] : Thank you. Have a good day.

[8 minutes 20 seconds][Customer] : You too. Bye.

[8 minutes 24 seconds][Agent] : Bye.