

[3 seconds][Agent] : Hey, Daniel, how are you?

[1 seconds][Customer] : Hey buddy, not that man yourself.

[7 seconds][Agent] : Good, good.

[9 seconds][Customer] : Excellent mate. Alright, so I've just got a sale for you.

[14 seconds][Agent] : Oh, is it, uh, Paisi on the furniture sheet?

[17 seconds][Customer] : Yeah, that's that's right mate.

[19 seconds][Agent] : Uh, yeah. I spoke with her yesterday. OK, give me one SEC. Let me just quickly open the lead.

[24 seconds][Customer] : No, you're right mate. No worries.

[34 seconds][Agent] : Yep. Perfect, ma'am, whenever you're ready.

[36 seconds][Customer] : Thanks. I'll drop her in 321.

[42 seconds][Agent] : Hi. Good afternoon. Is that Pacey over the phone?

[44 seconds][Customer] : Yeah, Hi.

[46 seconds][Agent] : Hi. Hi, Pacey. You've got Zane on the phone for Mill Insurance. How are you?

[50 seconds][Customer] : Hi. Good. Thanks.

[51 seconds][Agent] : That's really good to hear. My colleague just mentioned you called in there. How can I help you out today?

[57 seconds][Customer] : Yes. So I want to confirm this policy that I was talking to you about, but I can't say.

[1 minutes 2 seconds][Agent] : Yeah, the one we spoke about yesterday, Pacey, I can't hear you anymore. You still there?

[1 minutes 15 seconds][Customer] : Yeah. So I can't play today, but I'd like to do the one that we were talking about.

[1 minutes 21 seconds][Agent] : Yeah, certainly we all have. We can organize that for yourself because it's a new phone called that. Pacey, I just have to mention again, the calls are recorded for quality and coaching, and any advice that I do provide, it is general in nature, may not be suitable to your situation. So you've got Zane on the phone for no insurance. And Pacey, can I get you to

please state your name and date of birth? Oh, that's fine. Yeah, we'll we can organise it for your dad. Could I get you to please state your own name and date of birth though, if that's all right?

[1 minutes 41 seconds][Customer] : Yeah, 24 to the 2nd 73 and it's for my dad, Mommy Chase, the Absolute 24 to the 2nd 73.

[1 minutes 55 seconds][Agent] : Lovely. Thank you. And I'll get you to please state your dad's name and date of birth as well, please.

[2 minutes][Customer] : Papua Pulu, the 5th of the 9th 49.

[2 minutes 4 seconds][Agent] : Lovely. Thank you. And can I please confirm that your dad is an Australian resident and male? Yeah.

[2 minutes 9 seconds][Customer] : Yes.

[2 minutes 11 seconds][Agent] : Lovely. Thank you. So with the coverage we can organize to get him protected, we don't have to take any upfront payments. You can pick a day that works for yourself. I'll just give you a run through of the main benefits, though I didn't get a chance to explain what the what you're actually getting for your money. I just explained the waiting period, but I didn't get a chance to explain the benefits. So I'll give you a quick run through of this. Basically with the amount of money that he's covered for that's going to be paid out to the family for when he's passed away, you guys get everything as a cash benefit.

[2 minutes 43 seconds][Customer] : And how long? What do you need and how long after does it get come?

[2 minutes 40 seconds][Agent] : So it's completely up to you as to how you use the money, but just know that you'll you'll so without what happens when you lodge the claim Pacey, when time comes he's passed away, you give us a ring, let us know. We've got a claims department here that will guide you through that process of what they need and ask for.

[3 minutes 3 seconds][Customer] : Does it take like days or weeks or?

[3 minutes 3 seconds][Agent] : So once everything has been lodged and no, so it's generally just a matter of confirming you to confirm some documents with us. Some of the things that they do require like it it's case by case that some of the things that they generally need to get the ball rolling

is just proof of LifeProof of death and a completed claims form which they'll provide to you. So once we've, once you've lodged the claim and once everything's been successful and approved, claims generally take 24 to 48 hours to pay up.

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

[3 minutes 35 seconds][Agent] : So generally one to two working days. OK, so they'll got the claims that will guide you through the whole process. They're there to make it easy for you to let you know exactly what you need. And they, they work to make sure we get the money to you as quickly as possible. So with the cover here, pay, see the amount of money he's insured for is going to get paid at his passing. Reminding you again, I know that you've disclosed that he's got the he's, he's got stage 4 cancer. So full transparency, that's not covered in the 1st 12 months, but it is after 12 months because.

[4 minutes 9 seconds][Customer] : Yeah, I know you said that yesterday.

[4 minutes 10 seconds][Agent] : Yeah, what? Thank you. I just obviously wanted to double check with this sort of thing just because obviously I know that he's very ill. So I don't want to there be any confusion around that.

[4 minutes 27 seconds][Customer] : So the guy that I spoke to before mentioned 150% rebate after you're 85 years old. I didn't really understand that.

[4 minutes 20 seconds][Agent] : For the 1st 12 months of the policy, he'll be covered for an accidental death, only after 12 months be covered death due to any cause and that. OK, so this is an early cash back choice. I see. So you would have that would have been attached to the policy documents that come that I would have sent yesterday.

[4 minutes 47 seconds][Customer] : Yeah, I didn't get that.

[4 minutes 45 seconds][Agent] : The quote in the PDS, the way the early cash back option works, see it's, it's outlined in the in the information that we sent through. But it's OK, I can explain that for you.

[4 minutes 57 seconds][Customer] : That it's not that. When Can you tell me what you sent it to? Yeah. Can you spell it, please? Cos I think I got it. Yeah, that's right. I just doubled it again. I'm not

sure if I got it drunk my arm. That's probably that yes, probably there. Hold on So this I've got so much junk. I didn't realize.

[5 minutes 2 seconds][Agent] : The e-mail address I sent it to apollo.ac@hotmail.com yes yeah it's it's got it here as a PU l.u.paese@hotmail.com check your check your junk or spam mail folder PCI know sometimes you can go through there and the umm the subject line is the name of the actual title of it It's it comes through as do not reply that's OK certify. I try not to even look in that folder yeah, you've got it there. Yep yeah, sure, no problems. Just wanna make sure it's come through. So that's important thing.

[5 minutes 53 seconds][Customer] : Do you know it's like there you are, That's why umm yeah, it just says 150% and I don't get.

[6 minutes 6 seconds][Agent] : Uh, but yeah with I'll explain that yeah, I'll explain that. So it's called an early cash back choice. Now this is there for your dad to use when he turns 85 or anytime after that. That's when the option becomes available for use. And if your father did want to use that option, what happens is he would actually end the cover and he can cash out for 150% of what he's insured for. So if he's covered for say 15,000, that means he can cash out for 22 1/2 thousand because that's 100 and 50% of what he's covered for. Yeah, that's when he turned 85. That's right.

[6 minutes 42 seconds][Customer] : Yeah, yeah, that that's been 15 years, but yeah, I know I'm gonna know about that. Yeah, that's fine. Alright.

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

[6 minutes 51 seconds][Customer] : I'm just saying like for other family members, you know, I mean, that's for, you know, other people that want to insure them for Yeah. OK, so.

[6 minutes 52 seconds][Agent] : So that's option works at that age 85 anytime after of course, of course. Yeah, I know, like I know that we spoke about yourself as well. So say you would have cover, right, if you were to have the same policy that we're talking about now, that's an option you could use when you turn 85. So if you want the money back at that age, then you may like to end your policy and you can cash out for 150% of what you're covered for. So that's how it works.

[7 minutes 6 seconds][Customer] : Yeah, yeah, that's only after you're 85.

[7 minutes 22 seconds][Agent] : That's right, 85, any time after, that's when you can use it. It's called your early cash back choice.

[7 minutes 21 seconds][Customer] : Oh, that's pretty good enough. Alright then.

[7 minutes 28 seconds][Agent] : See ya.

[7 minutes 27 seconds][Customer] : So I've set up where I'll make a payment, probably in a fortnight.

[7 minutes 35 seconds][Agent] : Yeah, sure. So first payment in a fortnight, not a worries.

[7 minutes 48 seconds][Customer] : None.

[7 minutes 38 seconds][Agent] : Are you still there, Pacey?

[8 minutes 7 seconds][Customer] : Yes.

[8 minutes 8 seconds][Agent] : Yeah. Just so I won't explain, when you guys get the money paid out to you, you'll be paid out whatever amount your dad is covered for or whatever he's been paid to us, whatever works out to be higher. So if you're able to hold the policy, if you don't change it, this is how we make sure that you cannot lose any money.

[8 minutes 20 seconds][Customer] : OK, then Yeah. So whichever is higher, OK.

[8 minutes 26 seconds][Agent] : So that's right. Yeah.

[8 minutes 30 seconds][Customer] : But if it's within a year, there's no cover.

[8 minutes 31 seconds][Agent] : Whichever is higher within the first year. He's only covered for an accident.

[8 minutes 35 seconds][Customer] : This is an accident, OK.

[8 minutes 37 seconds][Agent] : Not, not any, not any other cause of death aside from an accident. And now you get triple.

[8 minutes 39 seconds][Customer] : And accidents are the same on there, Yeah. So it's accidental when you don't have to pay anything on sort.

[8 minutes 44 seconds][Agent] : So you'll get, if he's covered 15,000, we pay 45,000 if it's an accidental death, no, no additional fee for you. Like if you're claiming and if it's an accidental death, you know, it's not as that you're going to be charged an excess just because it's an accidental death. You know, like if the claim is assessed that and he's passed away from an accident, we're paying

triple. Like that benefit is attached to your cover.

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

[9 minutes 15 seconds][Agent] : OK. So yeah, the premiums that you're charged for that benefit, it's all attached to one quote. So no additional fee for you to pay on top of that or anything when you're lodging a claim with the premiums that you're paying as well here, pay fee, unless you change the policy, the cost is never going to increase as you get older. The only thing that you'll see is that is your father does get older, the premiums will get cheaper. So if every five years you can hold the cover, we give a further discount of 5%, OK? Now you've got a 30 day cooling off. Attached to the policy, so you can apply to cancel at any time. If you do so in that cooling off. Any payments you've made to us you can apply to get fully refunded as long as you haven't made a claim. Just please be aware though, this insurance does not have a savings or investment element. So if you do cancel and it's outside of your 30 days of cooling off, then your cover will stop and you'll not receive anything back afterwards. OK, alright Stacey, I will confirm your postal address please, because we do also send you through a hard copy of the documents. Where does your mail go to?

[10 minutes 11 seconds][Customer] : OK, 37 Carlisle Ave. Busby. But I usually like e-mail.

[10 minutes 26 seconds][Agent] : Yeah, we do send an e-mail. We we also send it in hard copy and e-mail. You get a copy in both. OK.

[10 minutes 31 seconds][Customer] : Yeah, OK.

[10 minutes 35 seconds][Agent] : So it's 37 cart rate?

[10 minutes 34 seconds][Customer] : Sorry, I'm just writing Avenue Busby. So it decreases 5% after five years.

[10 minutes 43 seconds][Agent] : Yep, that's right. Not the amount he's covered for, not the 15,000, the premium, the cost of what you're paying. Yeah, yeah, yeah, that's right. What was the what was the post code for that suburb, please?

[10 minutes 49 seconds][Customer] : Yeah, I know, 2168.

[10 minutes 59 seconds][Agent] : AC 3168. OK. Could I? I I couldn't find that. But you said 2168 or 31682162168. OK, thank you. 37 Cartwright Ave. Now, do you want me to list that as a preferred

residential and postal address on your father's profile here?

[11 minutes 8 seconds][Customer] : Yeah, 2168, yeah.

[11 minutes 29 seconds][Agent] : OK, sure. No worries.

[11 minutes 29 seconds][Customer] : Did you wash it first?

[11 minutes 30 seconds][Agent] : I can do that.

[11 minutes 31 seconds][Customer] : Wash it first. Wash it.

[11 minutes 33 seconds][Agent] : And by the way, this number that you've the best contact number I've got in your dad's profile is 0413264716. Are you happy for me to note that down?

[11 minutes 36 seconds][Customer] : Yeah, yeah, yeah.

[11 minutes 44 seconds][Agent] : OK, sure. We can do that. All right now. So in regards to setting it up, we'll organ, we'll be able to organize that cover trade over the phone for him, pay a fee. So we'll get it. You can take it out on his behalf. Umm, so you wanted the first payment in a fortnight from today? That's correct.

[12 minutes 6 seconds][Customer] : Too hard for me. Yes, please.

[12 minutes 12 seconds][Agent] : And every fortnight after that is fine as well.

[12 minutes 11 seconds][Customer] : Hang on, What's late Friday?

[12 minutes 18 seconds][Agent] : Today's Friday. Yeah.

[12 minutes 17 seconds][Customer] : So yeah, Four nights Friday.

[12 minutes 22 seconds][Agent] : Yeah.

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

[12 minutes 22 seconds][Agent] : So the first one in a fortnight from today and then every fortnight after that. You happy with that?

[12 minutes 27 seconds][Customer] : Yes, yeah.

[12 minutes 28 seconds][Agent] : OK, so we'll just grab your direct debit details here, Pacey. I can either use a BSP and account number or debit card. What do you prefer?

[12 minutes 38 seconds][Customer] : A debit card.

[12 minutes 40 seconds][Agent] : Debit card. All right, just let me know when you've got the card

ready because we'll pause the recording before we get the details.

[12 minutes 41 seconds][Customer] : Oh, yeah, Yeah, OK, I got it right. Mm Hmm.

[12 minutes 49 seconds][Agent] : You got it. OK, so for security purposes whilst obtaining your card details the core recording will stop and it'll recommence after we have collected your details. So I'm just pausing that now. The. We're recording now for you, Pacey, so please be advised the call recording is now resumed for quality and monitoring purposes. And Pacey, can I confirm this is your card we're using to pay for your dad's policy and are you happy for us to use it?

[14 minutes 8 seconds][Customer] : Mm, hmm, Yep.

[14 minutes 22 seconds][Agent] : OK, lovely. Alright, thank you. Now that is everything I need to know for that section. Perfect. Just keep, if you wouldn't mind, just give me 10 seconds here, Pacey.

[14 minutes 34 seconds][Customer] : Mm, hmm.

[14 minutes 35 seconds][Agent] : Now your your address, is it the same address that you've asked me to note down in your dad's profile here?

[14 minutes 40 seconds][Customer] : Yep.

[14 minutes 42 seconds][Agent] : Thank you. All right. And I've already got your name and date of birth, so that's all fine. So you'd be the you, you're the paid purchaser here.

[14 minutes 52 seconds][Customer] : Yep.

[14 minutes 51 seconds][Agent] : So when you call in to talk about the policy, you've got full authority. So that's no issues. All right, the last thing I need to do now, I'm going to read you a declaration. After I've read the declaration, I'll ask you if you consent and your understanding. With your permission, your dad will have cover and we'll get your policy documents sent out to you. You'll get an e-mail confirmation and hard copy confirmation.

[15 minutes 13 seconds][Customer] : OK then.

[15 minutes 12 seconds][Agent] : OK, So when you when you do get a payment from the cover AC, when the time does come, you will receive whatever that he's insured for or whatever you've paid, whatever is higher. So if you hold the policy and you don't change it, you'll never lose any money.

[15 minutes 25 seconds][Customer] : Yep, that's fine.

[15 minutes 26 seconds][Agent] : He'll be covered for, of course. Yep.

[15 minutes 26 seconds][Customer] : Just a question, how do you rate you guys contract to other other people?

[15 minutes 34 seconds][Agent] : I suppose that's up for you to decide. PC.

[15 minutes 39 seconds][Customer] : Oh, OK. So are you like you don't know if you guys are.

[15 minutes 36 seconds][Agent] : It's hard for me to say that, OK, I mean, I can't really give any advice.

[15 minutes 45 seconds][Customer] : Yeah, I, I just so you guys are about the same price for the one. Are you on the high scale or lowest scale or?

[15 minutes 51 seconds][Agent] : I again, that's different. Different companies may have different benefits and features and the way they offer cover, it can be different for different providers. So I can't really say how if we're better or not. Pacey, again, that's on you to decide if like you understand what I mean.

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

[16 minutes 6 seconds][Agent] : It's really hard for me to answer a question like that. That's fair. But yeah, I, I, it's really difficult for me to answer a question like that because a, we don't provide advice and BI can't really say I, you know, we don't compare ourselves in that direct manner to, to other providers and say, you know, like with what you've explained, I can't say if we were better or not. That's up to you to decide. Now with your policy there, you're confirming that'd be covered for \$15,000, which is paid as 45,000. If it's an accidental death, first payment in a fortnight from today and every fortnight after that, and the cost being \$105.91, well, that'll be suitable and affordable for you.

[16 minutes 51 seconds][Customer] : Yes.

[16 minutes 52 seconds][Agent] : Alright, lovely. So I'll read the declaration out now Pacey. It takes me maybe 2 minutes to read and then I'll get your consent at the end. With your permission you'll have coverage in place.

[16 minutes 59 seconds][Customer] : Does that that include the amount or just the guideline?

[17 minutes 5 seconds][Agent] : It's so the the amount he's covered for will be outlined in the in the declaration.

[17 minutes 10 seconds][Customer] : OK, sure. Mm hmm.

[17 minutes 9 seconds][Agent] : I'll read it out as I read it. OK, so declaration says thank you for Paul Pulu, 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. Guaranteed funeral insurance Flexi Plus is issued by Hanover Lifree of Australasia Limited whom we refer to as Hanover. Hanover has an arrangement with Greenstone Financial Services, who are referred to as GFS, to issue an arrange of this insurance on its behalf. Your answers to the application questions in any related documents form the basis of the contract of insurance and how never relies upon the accuracy of the information you've provided when assessing your application. We collect your personal information to provide insurance quotes, issue cover and other related services.

[17 minutes 56 seconds][Customer] : None.

[17 minutes 50 seconds][Agent] : We will share this with your insurer and they share it 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 correct your information and lodge complaints about breaches of privacy. We made from time to time provide offers to you via the communication methods you've provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time. By contacting us, you've agreed to take out a single guaranteed funeral insurance Flexi Plus with the following cover. So file pull is covered for \$15,000 in the event of death. In the case of death is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple in the 1st 12 months your policy is enforced. So death benefit is only paid in the event of accidental death. The total premium for your first shift covers \$105.91 per fortnight. Your premium is guaranteed never to increase. Your premium will decrease by 5% on a reducing basis after every five years of holding a policy. When a valid death claim is lodged, we guaranteed

to pay the higher of your benefit amount or the total premium you've paid for that life insured, unless we immediately agree to adjust your benefit amount. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 150% of the chosen benefit amount. If you take up the SO FAR, you'll no longer have the right to claim under the policy for that life insured. If cover ends prior to age 85, no benefit is payable and there's no refund or premiums after the cooling off. If you change your cover, your premium will be affected, including your premiums and amount payable to GFS up to 80% of each premium. To cover the distribution cost of this policy. Your premium will be debited from your credit card, which you'll authorize your debit from and are provided to us. The policy documentation, PDS and FSC will be sent to you within 5 working days and if you've provided us with an e-mail address, your policy documentation will also be emailed to you today. We will also be sending you a key fact sheet which outlines key aspects of your cover and plain language. You should carefully consider these documents to ensure the product meets your needs and you have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. And if you are replacing an existing policy with this cover, we do recommend that you do not cancel that policy until you have received and reviewed our policy in full. There are risks associated with replacing policies. The new policy may not be identical to existing cover and there may be other risks you should consider depending on your circumstances. And we do have a complaints process, but you can access at any time by contacting us. Full details of this are available online and in the documentation that we're sending you. I see. Only to ask you now to get your dad covered is do you understand and agree with the declaration that I've just read you yes or no?

[20 minutes 25 seconds][Customer] : Yeah, yeah.

[20 minutes 27 seconds][Agent] : Thank you. All done. He's covered getting the policy documents sent through. I just want you to still have me on the phone at the moment there. Would you like any other information about the insurance now or would you like for me to read any part of the PDS to you over the phone?

[20 minutes 38 seconds][Customer] : No thanks.

[20 minutes 40 seconds][Agent] : OK, no worries. Basically that's all completed. If you need anything at all, please don't hesitate to give a call back in.

[20 minutes 46 seconds][Customer] : OK, then.

[20 minutes 47 seconds][Agent] : OK. Thanks so much for your time.

[20 minutes 49 seconds][Customer] : Thank you.

[20 minutes 51 seconds][Agent] : OK, thanks. Bye.