

[10 seconds][Customer] : Hello.

[11 seconds][Agent] : Good morning. Could I please speak with Brittany? Hi, Brittany. My name is Sandy and I'm calling from Real Insurance. How are you today?

[13 seconds][Customer] : Yes, speaking good. How are you?

[20 seconds][Agent] : Very well, thank you. Thank you for asking. So I'm here to give you a call back. Before I do continue, I will remind you that our calls are recorded for quality and monitoring purposes. Any advice? Our providers general in nature and may not be suitable for your situation. If I could kindly have you state your full name, your date of birth and your e-mail for me please.

[41 seconds][Customer] : Brittany Hutchins, 10th of 90,000.

[47 seconds][Agent] : Perfect. And we have you residing about Unit 1146 Camaro Crescent, Wyland, NSW 2770 and I need this mobile as a point of contact.

[44 seconds][Customer] : Brittany hutchinson@gmail.com Yes, yeah, yeah.

[58 seconds][Agent] : Thank you ever so much. New details are finishing loading up there. Umm, and I believe you've called in in relation to the funeral policy 38 double O 1 double O 52 generally do ask for cancellation in writing. So I can see you've only just set this policy up. Can I ask for anything in particular that's changed your mind with the cover?

[1 minutes 18 seconds][Customer] : I've been told that I can't put my son onto it because he's too little.

[1 minutes 23 seconds][Agent] : Put your son as sorry, what?

[1 minutes 25 seconds][Customer] : Yeah, I wanted to add my son onto it.

[1 minutes 29 seconds][Agent] : Oh, under the funeral cover.

[1 minutes 31 seconds][Customer] : Yeah. And they told me that I wasn't. I couldn't do that.

[1 minutes 34 seconds][Agent] : Oh, OK. So how old's your son?

[1 minutes 37 seconds][Customer] : Here's one.

[1 minutes 38 seconds][Agent] : Oh, is that him? I can hear there in the background a bit of a handful. Is he? Oh, look, little boys will be.

[1 minutes 40 seconds][Customer] : Yeah, yeah, yeah, yeah.

[1 minutes 46 seconds][Agent] : But then they grow up to be the most gentlest little souls that you could ever wish for. So I remember mine. He's 21 now, but I can remember when he was that age. And I thought, oh, dear, oh, dear. What have I got myself in for? Let me have a look at that for you. See, I can see you put yourself on there for \$15,000, but just let me have a quick look at that. So you are happy with the policy?

[2 minutes 11 seconds][Customer] : Yeah, I wanted my partner and my son on it. They said I could add my partner but they said I couldn't add my son on to it.

[2 minutes 10 seconds][Agent] : It was just umm, oh, OK OK, let me just check that for you. I'm just going to check.

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

[3 minutes 6 seconds][Agent] : I'm just going to confirm that for you because I was thinking that we could. So you're all ready for Christmas with your little one or it is a fun time for them. So he'd just be coming to that age where he'll be able to, you know, get a grip of what's going on.

[3 minutes 25 seconds][Customer] : Yeah, yeah, yes, yeah. Last year he was only around 5 months old, but he didn't really understand.

[3 minutes 47 seconds][Agent] : Yeah, that was not my daughter. She was her first Christmas. She was exactly, you know, five months old on Christmas Day, and she spent most of the day, you know, roughing around in, umm, you know, the paper and things like that. So.

[4 minutes 3 seconds][Customer] : Yeah, Yep.

[4 minutes 15 seconds][Agent] : Let me just I'm just going to put you on hold while I bring up these details because I'm not. I was thinking maybe that we're not required an age up, but I'll just ask for grace period of two minutes or more. But I do think my best to be back to you soon and let me just bring up all the details 1 moment.

[4 minutes 30 seconds][Customer] : Alright, alright, cool. Yep.

[11 minutes 9 seconds][Agent] : Thank you so much for your patience there Brittany and apologies for placing on hold. OK, so that is correct with the policy, but unfortunately children are not the O an option on there. Umm, now your policy itself, as it currently stands, umm, it is there for that \$15,000

for yourself. Umm, you can obviously have your partner on there by all means. I mean that would have to be a, a replacement policy adding the two of you on there. But as your policy currently stands, it is there umm, covering you. So, so that \$15,000 umm, there to provide your loved ones with that cash benefit in the event you pass away. Primarily it's designed to be used for funerals and other final expenses. However, the beneficiaries can use it how they choose. Now with your policy as well, if death was due to an accident or if you were to suffer an accidental serious injury before the policy anniversary following the 75th birthday, both say the amounts will triple, so \$45,000 each. Now do keep in mind, uh, in the event that you were to, let's say, claim on the injury cover, if the unseen did happen, that's not going to spell the end of your cover. You would still have your death benefit available to your loved ones as well.

[12 minutes 28 seconds][Customer] : Yeah.

[12 minutes 29 seconds][Agent] : OK, so it's not one or the other. So the first 12 months you'll be covered against accidental death and accidental series injury only and after 12 months covering death due to any cause. In addition to that, the policy of also offers a terminal illness advance payment, which means after holding your policy for 12 months, if you're provided a first diagnosis of 12 months or less delayed by a medical practitioner, you can claim the full benefit as a living benefit. And again with that, it's up to you how you wish to use that the medical bills, they, they living whatever you want. And if you get better or go on permission, we're not going to ask you to pay that back. Umm Oh dear uh. Once you reach age 85, your premiums will see some more automatically added 25% bonus cover to the benefit amount. Once you reach age 100, your cover and will pay you both the funeral insurance benefit amount in force immediately prior to 85th birthday and the 25% bonus cover from the age of 85. You do also have the option of an early cash out option. So anytime after each 85 years of age, you may like to end your cover and we'll pay you 75% of the funeral insurance benefit amount. Uh, and in addition to that, just keeping in mind after 12 months, you do get the 10% cash back. So 10% of whatever you paid to us, umm, goes back to you as well, and you have a premium of \$15.75 for that as well. But I guess with that, they're just keeping in mind, you know, you've got, umm, obviously your death, you've got your terminal illness, you've got

your injuries, umm, and then you've also got your cash back as well on that as well. On the policy.

[14 minutes 10 seconds][Customer] : None. Yeah. And I would. I do have a chance, but just because I want one that I can have my son on. So that's to keep this thing.

[14 minutes 19 seconds][Agent] : Yeah. Oh, look, I'm sorry to hear that. Umm, with that, yeah, I mean, it wouldn't be something while you keep yourself covered while you do take the time to look around just in case.

[14 minutes 31 seconds][Customer] : No, it's I, I've spoken to my mum and she said her when I was kids, so I'll just ring them up.

[14 minutes 29 seconds][Agent] : All right, all right, let me get this organized for you. And with that there, I mean, was there any reason that you did go initially ahead with it if you knew that they weren't able to add your little one on to it or?

[14 minutes 52 seconds][Customer] : So they so I thought he added my car and my I'm on to it and then I realized he didn't.

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

[15 minutes 1 seconds][Customer] : So I was bringing him up yesterday or the other day, and I said that no, it was just for my end, that I couldn't add him on.

[15 minutes 12 seconds][Agent] : Oh, OK. So you are under the impression that your partner and your son were already on there.

[15 minutes 13 seconds][Customer] : Yeah, yeah, yeah.

[15 minutes 20 seconds][Agent] : Oh, dear. I'm sorry. Sorry. I'll pass that feedback on. So I do sincerely apologize that you you had thought that. OK, let me get this organized for you one moment. Now with that, because you are within your calling off. I can actually cancellation for you over the phone. So we are awaiting the requirement to put your cancellation in writing and by agreeing to this declaration, you acknowledge that the instruction to cancel your policy is immediate, final and non reversible.

[15 minutes 46 seconds][Customer] : Yep, Yep.

[15 minutes 57 seconds][Agent] : From agreement to this declaration. You Brittany will no longer

have coverage and your real funeral cover 38 double O 1 double O 5 two and you'll receive a refund of any premiums paid. Not that you've actually paid any premiums at this stage. Can you please confirm that you agree with this declaration and it's stopping to cancel the policy? Yes or no?

[16 minutes 18 seconds][Customer] : Yes.

[16 minutes 19 seconds][Agent] : OK, let me do that for you. Now, what you may find is that you will still get your documents in the post if you haven't already received them. Don't be alarmed, have a good read through them. Umm. And if you do have any other questions or you want to revisit the cover, you are more than welcome to do so. But you also get a letter to show that the policy has indeed been cancelled to allow that 7 to 10 business days. So they might come a day or two apart. Was there anything else I can help you with? Really?

[16 minutes 50 seconds][Customer] : Yeah, No, that was it.

[16 minutes 54 seconds][Agent] : Thank you very much for your time and have a lovely day.

[16 minutes 57 seconds][Customer] : You too. Bye.

[16 minutes 58 seconds][Agent] : Bye bye.