

[18 seconds][Agent] : Good morning, Raymond. My name is Josh. I'm calling from real insurance. How are you today?

[17 seconds][Customer] : Hello, I'm pretty good thanks.

[23 seconds][Agent] : Oh, that's good. Manny, I'm giving you a call as we have received your expression of interest online with regards to a funeral insurance.

[31 seconds][Customer] : That's why I just want to quit.

[33 seconds][Agent] : Yeah, absolutely. I can. I can, I can do that. Just so I can assist you further, may I have your full name and date of birth? Just Please note all our calls recorded. Any advice I provide is general nature may not be suitable to your situation.

[48 seconds][Customer] : Yeah, you ready?

[50 seconds][Agent] : So yeah. Yeah. Absolutely. Yep. Yep.

[52 seconds][Customer] : And it's Ryan and George Evans, 10th.

[58 seconds][Agent] : Can I confirm that you're a male and Australian citizen? Awesome.

[1 minutes 1 seconds][Customer] : That's right, born in great Australia.

[1 minutes 5 seconds][Agent] : I love it, man. I love that. So am I. So am I, So I love that. And date of birth. Raymond.

[1 minutes 7 seconds][Customer] : I'm pretty from Aussie man, 10th of the 454.

[1 minutes 18 seconds][Agent] : Nice. OK. And you go by Mr.

[1 minutes 24 seconds][Customer] : No, not really. That's right. Right? Music, right.

[1 minutes 30 seconds][Agent] : Yep. OK. And would I be able to get a home address? We'll do things a little backwards. Can I start with the post code please? 2402 was it?

[1 minutes 40 seconds][Customer] : 2418, Yes.

[1 minutes 47 seconds][Agent] : And what suburb is that one? Is it?

[1 minutes 50 seconds][Customer] : No, it's just a town, right?

[1 minutes 57 seconds][Agent] : Oh, right. OK. Oh, OK. Yeah, right. Is it? Oh, cool. Oh, wait, I can't even say some of these words. What? What? What area is it? Oriola.

[2 minutes 8 seconds][Customer] : Wariola Museum, WIRILDA.

[2 minutes 14 seconds][Agent] : Awesome 'cause those two of those warrior rail and then war. Yeah, war.

[2 minutes 19 seconds][Customer] : That's that's it.

[2 minutes 21 seconds][Agent] : OK. And is your postal address the same as your home address? OK. Oh, and just an address line there please.

[2 minutes 25 seconds][Customer] : Yes, 88 Market St.

[2 minutes 33 seconds][Agent] : 88 Market St. Awesome. And put that in there. Just making sure I have all your details here. Wait a minute. OK, so, so Raven, can I have a better understanding why you're looking into funeral insurance today? Are you new to it or currently have some cover in place?

[3 minutes 5 seconds][Customer] : What was that again?

[3 minutes 6 seconds][Agent] : Oh, sorry Raven. Umm, so just so I can have a better understanding of why you're looking into funeral insurance today. Uh, are you new to it or do you currently have some cover in place?

[3 minutes 16 seconds][Customer] : My my colour.

[3 minutes 18 seconds][Agent] : No worries. Alright, well what I'll do is explain the main features and benefits and run through some options with you. So Raymond, our company is designed to provide a cash benefit of up to \$15,000 to your loved ones when you pass away. They can use the funds not only for funeral expenses but also any other final expenses like unpaid bills. You can nominate up to five beneficiaries to receive this benefit amount and if death is due to an accident, your chosen benefit will triple. 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. It's easy to apply, there are no medical checks and acceptance is guaranteed if you're an Australian resident aged between 18 and 79. Just so you know, for the 1st 12 months you will be covered for accidental death and accidental serious injury. Only after the first 12 months you'll be covered for death due to any cause.

[4 minutes 30 seconds][Customer] : Yeah.

[4 minutes 30 seconds][Agent] : 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, uh, or or less to live by a medical practitioner, we will pay your claim in full to help with those things like medical expenses. So Raymond, uh, you could choose between \$3000 up to \$15,000. And a couple of things to note, your premiums are level, which means they are designed to stay the same as you get older. And when you reach the age of 85, your premiums will cease. So you have nothing more to pay and you AI and you will also automatically receive a 25 percent bonus cover. This will be applied to your benefit amount. Do you have any questions for me so far?

[5 minutes 21 seconds][Customer] : It's not not too young.

[5 minutes 23 seconds][Agent] : No worries, love it, love it. OK Betty, your cover also provides you with an early cash out option. So anytime a 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. This also applies to your partner if you have a joint plan. So let's go through some pricing together. As I mentioned, the level of cover ranges from \$3000 up to \$15,000 and you can get cover just for yourself or you and your partner. So WH what benefit amount would you like me to look at? 1st 15? OK, let's have a look at that one. So just remember the the value for accidental serious injury is also adjusted and it's three times the base amount.

[6 minutes 1 seconds][Customer] : 15 Yeah, this is a joint thing between me and 15H.

[6 minutes 14 seconds][Agent] : So you are so you you're looking to do a joint one, are you?

[6 minutes 23 seconds][Customer] : That's it.

[6 minutes 24 seconds][Agent] : OK, so let me let me just add this one. OK, so I'll just need the first name. Just some details of the other person who will be joining you on the policy.

[6 minutes 33 seconds][Customer] : So it's mine. Yeah.

[6 minutes 34 seconds][Agent] : Yeah.

[6 minutes 35 seconds][Customer] : Yeah.

[6 minutes 35 seconds][Agent] : First name, Yeah.

[6 minutes 36 seconds][Customer] : Leone, Leon.

[6 minutes 39 seconds][Agent] : Could you spell that one for me, please, Leon?

[6 minutes 43 seconds][Customer] : OK L ON i.e.

[6 minutes 45 seconds][Agent] : So Leon, YE OK And surname, please? And could you spell that one for me, please? Sir? Evans. OK. And date of birth.

[6 minutes 54 seconds][Customer] : S EZANS, 2nd of June 19.

[7 minutes 11 seconds][Agent] : Sorry, which was that one?

[7 minutes 13 seconds][Customer] : 62nd of June 1960, 60.

[7 minutes 12 seconds][Agent] : Sorry, the 2nd of June 1960. Awesome. So just to confirm, it was the 2nd of June 1960. Awesome. And just the phone number.

[7 minutes 34 seconds][Customer] : Oh 439, 494, 345.

[7 minutes 35 seconds][Agent] : Yep, either one, 0439, 494345. OK. And can I confirm that Leonie is also a female Australian resident? Yep. OK, awesome. OK. So can I confirm, is Leonie your wife? Yeah, wife.

[8 minutes 8 seconds][Customer] : Yes, 42 years, 41.

[8 minutes 16 seconds][Agent] : OK, OK. I'm just just updating some details. OK, Alrighty. Now let's look into some benefit amounts for you guys. So you guys wanted to look at the top, which was \$15,000 each.

[8 minutes 42 seconds][Customer] : Yeah, we got the top press and then.

[8 minutes 44 seconds][Agent] : Yeah, Yeah, we can work our way down. Absolutely. Umm, OK, so for you guys, for both of you to be \$15,000 each, it will bring your fortnightly premium to \$113.64. Umm, so we have a real reward attached to the policy as well. Following your, umm, first policy anniversary date, we will refund you 10% of the premiums you have paid. In that time. We will umm, send you out a free wheel kit value that's \$30 E uh, with each policy. So for that one, like explained, I was the real reward after the first pre the anniversary of your first policy premium, you'll get back \$295.46 for you to spend on whatever you like.

[9 minutes 38 seconds][Customer] : What's dear house insurance to be kids? We've got a house insurance. It's 300,000.

[9 minutes 48 seconds][Agent] : That's so how's, how's that sounding so far? Did you want me to

look at some other quotes for you?

[9 minutes 52 seconds][Customer] : Well, it'll be good if it is about 50.

[10 minutes 2 seconds][Agent] : So just remember the accidental serious injury and accidental accidental serious injury and accidental death will triple to \$45,000 each.

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

[10 minutes 16 seconds][Agent] : So if you were to die unfortunately in an in an accident in the 1st 12 months your the 15,000 will triple to 45,000 12,000 each so. So for \$12,000 each it comes to \$90.91 per fortnight with a real reward of \$236.37.

[11 minutes 11 seconds][Customer] : Yeah, OK.

[11 minutes 14 seconds][Agent] : So how does how's that sounding in terms of suitability?

[11 minutes 17 seconds][Customer] : Oh, it's sounding alright.

[11 minutes 22 seconds][Agent] : No, that's OK. That's no rush.

[11 minutes 19 seconds][Customer] : I can you just give us a bit of time to think about it.

[11 minutes 26 seconds][Agent] : Yeah, that's OK. That's fine.

[11 minutes 28 seconds][Customer] : Just want to get a few other points, that's all.

[11 minutes 30 seconds][Agent] : Yeah, no, that's that's understandable. So you guys are in the market for quotes, umm, at the moment. Yeah, Yeah. Nice. That's OK, yeah. No, that's that's OK, that's OK.

[11 minutes 30 seconds][Customer] : Just yeah, I'm running pensioner so.

[11 minutes 42 seconds][Agent] : So umm, you may pay more in total premiums over the life of the PO policy than the benefit amount. Please be aware this insurance does not have a savings or investment element. So if you cancel outside the 30 days, your cover will stop and you will not receive anything back unless you are eligible and choose the early cash back offer. So, so the 12,000 each. How, how does that sound so far? Because what I could do is what I could do for you is get you immediately covered over the phone today. I can send you out all the policy documents to review. This policy gives you a 30 day cooling off. So if you decide this policy is not suitable for for either of you and cancel within the 30 days, then you'll receive a full refund of your premium unless

a claim has been made.

[12 minutes 34 seconds][Customer] : Yes. OK. Let's leave a bit then we'll get back to you. Right.

[12 minutes 41 seconds][Agent] : So would you like me to send you out any quotes on anything that I've quoted you on today, or would you like to have a look at other quotes? Oh, you wrote it all down. Oh, awesome.

[12 minutes 48 seconds][Customer] : We, we've got it down your road. OK.

[12 minutes 57 seconds][Agent] : Yeah.

[12 minutes 58 seconds][Customer] : Thank you.

[12 minutes 58 seconds][Agent] : So would you like me to call you back at any time during this week? I'm here 9:00 to 5:00 Monday to Friday this week. So I'm happy to call you back at any, any time of those days.

[13 minutes 7 seconds][Customer] : Yeah, and his wife told you back. What was his name?

[13 minutes 12 seconds][Agent] : My name's Josh.

[13 minutes 11 seconds][Customer] : What's what's what's your Josh? OK. His wife Will told you back if if she. Yeah.

[13 minutes 19 seconds][Agent] : Wife will call me back.

[13 minutes 20 seconds][Customer] : Yes.

[13 minutes 21 seconds][Agent] : Yeah.

[13 minutes 21 seconds][Customer] : OK.

[13 minutes 22 seconds][Agent] : No, that's OK. That's all good. Yeah.

[13 minutes 26 seconds][Customer] : You in cinemas?

[13 minutes 25 seconds][Agent] : Alrighty, so is is that everything you guys need from me today or would you guys need me to, umm, give you any other quotes?

[13 minutes 35 seconds][Customer] : That's about it. Thank you.

[13 minutes 37 seconds][Agent] : That's all good. Alrighty, what I'll do if I haven't heard anything by Friday?

[13 minutes 46 seconds][Customer] : Yeah, no, that's fine.

[13 minutes 41 seconds][Agent] : I can I'll call you guys up on Friday and umm, we can chat from there if if you guys have come to a conclusion.

[13 minutes 48 seconds][Customer] : This phone. This phone.

[13 minutes 48 seconds][Agent] : Yeah, Yep. Perfect.

[13 minutes 51 seconds][Customer] : OK.

[13 minutes 50 seconds][Agent] : Alrighty, so I'll call back Friday about this time.

[13 minutes 55 seconds][Customer] : Yep.

[13 minutes 55 seconds][Agent] : I'll call, I'll call about I'll call at 11.

[13 minutes 58 seconds][Customer] : Yep. OK, OK.

[13 minutes 59 seconds][Agent] : Yeah no worries.

[14 minutes 1 seconds][Customer] : Thanks, Josh.

[14 minutes 2 seconds][Agent] : No, that's OK guys. You guys have a great day.

[14 minutes 4 seconds][Customer] : Thank you. Bye.

[14 minutes 5 seconds][Agent] : See you later.

[14 minutes 7 seconds][Customer] : Bye.