

[1 seconds][Agent] : Thanks for calling Wheel Insurance. You're speaking with Zane? How can I help?

[5 seconds][Customer] : Yeah, fine. I'm just after re a quote for 13,000 for a couple funeral plan.

[14 seconds][Agent] : Yeah, sure. Are you talking about a funeral insurance?

[17 seconds][Customer] : Yeah, we had one. We just cancelled the because there was something some IP with with one mob. I did not put the paperwork. Now I can't remember what I was doing.

[34 seconds][Agent] : That's OK.

[34 seconds][Customer] : Uh, yeah, I just wanted to quite because we signed with another mob, but I'm not certain whether that's umm, you call it good enough.

[51 seconds][Agent] : OK. No worries. I can definitely run you through what options you have available. Have you ever made enquiries with us before?

[57 seconds][Customer] : No, not that I know of.

[59 seconds][Agent] : No, that's all right.

[59 seconds][Customer] : Oh, I don't think so.

[1 minutes 1 seconds][Agent] : No, that's OK. I'll go through what options you have available and we can help you with some pricing.

[1 minutes 8 seconds][Customer] : Oh ****.

[1 minutes 5 seconds][Agent] : I'm just going to start off by confirming some of your basic details to help you with this.

[1 minutes 9 seconds][Customer] : Oh, that's right, that's OK.

[1 minutes 12 seconds][Agent] : OK, Can I start with your first name, please?

[1 minutes 14 seconds][Customer] : Noelene. Willis.

[1 minutes 16 seconds][Agent] : OK. And Nolen being NOELWEN.

[1 minutes 20 seconds][Customer] : NOELENE.

[1 minutes 23 seconds][Agent] : Oh, ***. OK, thank you. And your surname, please. Nolen.

[1 minutes 24 seconds][Customer] : Yep, Dad's name was Noel and got named after Dad.

[1 minutes 30 seconds][Agent] : OK, fair enough. And just your surname, please. Dolly. OK. WI

double LIS.

[1 minutes 33 seconds][Customer] : Willis, you better not be playing up today.

[1 minutes 41 seconds][Agent] : OK, thank you. And just your date of birth, please.

[1 minutes 37 seconds][Customer] : Yeah, WI double Lis telling my machine off. It played up yesterday.

[1 minutes 47 seconds][Agent] : Oh, OK. No, that's fair. Could I also get your date of birth, please?

[1 minutes 51 seconds][Customer] : 3rd of the 2nd.

[1 minutes 54 seconds][Agent] : Perfect.

[1 minutes 52 seconds][Customer] : 62 husbands older than me.

[1 minutes 55 seconds][Agent] : No worries though, I'll just grab his details in just a moment. I'm just going to mention first, the calls are recorded for quality and coaching. Any advice that you provide, it is general in nature may not be suitable to your situation. Now if I may also grab your husband's details as well then only do you share his surname Stephen with Aph? Yep, Stephen Willis. OK sure.

[2 minutes 13 seconds][Customer] : Stephen with Aph, same last name as me, 301160.

[2 minutes 23 seconds][Agent] : And just his date of birth, please, 301160 perfect.

[2 minutes 31 seconds][Customer] : He must be. I've married him for 42 years.

[2 minutes 30 seconds][Agent] : Alright, now let's have a look here now I OK, wow, that's a very long time.

[2 minutes 38 seconds][Customer] : Yes, sometimes I wish out of times. I think, oh, what will I do if he's not here?

[2 minutes 38 seconds][Agent] : That is a very oh, that's terrible. That's.

[2 minutes 47 seconds][Customer] : Especially when I got a snake in my bird ivory.

[2 minutes 53 seconds][Agent] : So at the moment then you don't have any cover right now, do you? OK, sure.

[2 minutes 57 seconds][Customer] : We've enquired into Australian seniors, yeah, they've umm, we've put a policy on with them.

[3 minutes 7 seconds][Agent] : Yeah, right, right.

[3 minutes 8 seconds][Customer] : It's \$75 a fortnight, it hasn't started and umm, oh, triples.

[3 minutes 27 seconds][Agent] : OK. Well, what I'd like to do for you first let me just.

[3 minutes 21 seconds][Customer] : If one of us has an accidental debt sort of thing, umm and it doesn't change in price, it stays at that one price fall. However, you know, for the length of time I just saw say the husband, that's a lot of dead money, you know, once you pay.

[3 minutes 43 seconds][Agent] : So you've just taken out cover with the Australian Seniors Insurance Agency, have you?

[3 minutes 46 seconds][Customer] : Yeah, I said to him, did you inquire around elsewhere? So I haven't you got the three day. That so I thought I'd inquire around.

[3 minutes 59 seconds][Agent] : OK? OK, no worries. So if I may just first explain what benefits we include so that we know what you're actually getting for cover and that we know what you're paying for, and then we can look at some pricing. So without cover, medical checks are not needed. We don't ask you to go to the doctors or get any blood test or anything like that. Right from the time that we cover you, we'll provide you with immediate protection, but for the 1st 12 months of the cover, you will be insured for an accidental death and an accidental serious injury only. And then after the first 12 months, you'll then be covered for death due to any cause. With us though, if you were to pass away in an accident, we do pay triple what you're covered for.

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

[4 minutes 41 seconds][Agent] : So you know, if you've got cover with us, let's say \$13,000, if you then pass away in an accidental death, we then pay 39,000. In addition to this, normally there's a terminal illness benefit which is included as part of the policy. Now what this means is that after holding a policy with us for 12 months, if you were first diagnosed with a terminal illness, so it's 12 months or less to live. And if that is by a medical practitioner, then we would just pay you out the full amount of money that you're covered for whilst you're still living. So that way you can use it in any way that you want to.

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

[5 minutes 17 seconds][Agent] : And then once we cover you, we'll continue to insure you all the way until you reach 100 years of age. But you only need to pay for the cover up until you reach 85 years of age. So as soon as you turn 85 years old, you stop paying completely. But then we keep covering you up until you turn 100 years old. OK. And with your premiums, your premium is a level premium and you may pay more in total premiums over the life of the policy than the benefit amount, right? So those are the main benefits. Just in regards to how the cover works and what we provide. Does that all make sense so far?

[5 minutes 52 seconds][Customer] : Yeah, it does.

[5 minutes 54 seconds][Agent] : OK, now let me help you with some quotes. You let me know what's manageable for you. So we can offer you anywhere from \$3000 up to 15,000 only. So what amount did you want me to quote yourself and statement on?

[6 minutes 5 seconds][Customer] : We, umm, had a 13,001.

[6 minutes 10 seconds][Agent] : OK, so so you want me to quote in 13,000 each? Sure. All right. Well, with this policy here, your total fortnightly premium to cover you both would be \$76.67. And then after you've held the policy with us for one year, as our way of thanking you for being a customer, we would refund you back \$199.32.

[6 minutes 14 seconds][Customer] : Yeah, yeah, uh huh.

[6 minutes 35 seconds][Agent] : OK, so that's the amount of money that is going to go back to your account. It'll be just following your first policy anniversary date, but we will debit that \$199.32 back to your account.

[6 minutes 50 seconds][Customer] : Oh, OK. Oh *****.

[6 minutes 47 seconds][Agent] : Again, as I was saying, thank you for being insured with us in case you get that money following your first Polish anniversary date.

[6 minutes 56 seconds][Customer] : Did that teddy work? Oh, no temper tantrum.

[7 minutes 1 seconds][Agent] : Does that seem like something that would be suitable for you, Noleen, or did you want me to look at something that's maybe a bit lower?

[7 minutes 7 seconds][Customer] : No, that that's roughly about what we've got now. So I'm

guessing that answers all my questions and better tell the husband. Alright then I'll get.

[7 minutes 23 seconds][Agent] : Would you be happy with what we could offer you?

[7 minutes 25 seconds][Customer] : Yeah, but I am. But I'll get back to you. It's OK. I gotta get a drink of water now. Yeah.

[7 minutes 33 seconds][Agent] : OK, well I can send the details through e-mail in if you want to sit down and show it to state in and see if it's something that suits you both.

[7 minutes 38 seconds][Customer] : No, I'm. No, I'm Willy.

[7 minutes 43 seconds][Agent] : Could. Could you spell that for me if that's OK?

[7 minutes 45 seconds][Customer] : Yeah.

[7 minutes 47 seconds][Agent] : Yep, Yep. Gmail.com. OK, no worries. So I can get the details sent there for you so that you can go through it with Steven.

[7 minutes 46 seconds][Customer] : NOELENEWI doubleli502@gmail.com Yep, Yep.

[8 minutes 5 seconds][Agent] : Do you have a mobile number by any chance? Yep.

[8 minutes 8 seconds][Customer] : 04/07, 845190 Savvy. Aren't you my budgie? My budgie's the big dog. Dog.

[8 minutes 22 seconds][Agent] : Oh, I see. I can. I can hear him in the background.

[8 minutes 27 seconds][Customer] : Yeah, he's doing me. Woof, woof, woof.

[8 minutes 33 seconds][Agent] : Fair enough. Are you, do you think you'll be able to speak with statement at some station there, Noi?

[8 minutes 29 seconds][Customer] : I don't know where he's barking at, but he's having a go at him. Not until about 6:30 in the evening. He's a truck driver. And that's when you'll be home.

[8 minutes 45 seconds][Agent] : OK, fair enough. I'll get everything sent through to you.

[8 minutes 50 seconds][Customer] : Yep.

[8 minutes 48 seconds][Agent] : If it's something that suits you, just call us back when you're ready and then we can assist you further. OK.

[8 minutes 52 seconds][Customer] : OK.

[8 minutes 54 seconds][Agent] : All right. Take care, Noi.

[8 minutes 54 seconds][Customer] : Thanks very much.

[8 minutes 55 seconds][Agent] : You're welcome. All right, bye.

[8 minutes 57 seconds][Customer] : Bye. Bye.