

[27 seconds][Agent] : The. Thanks for there, Robert.

[39 seconds][Customer] : That. That's right.

[40 seconds][Agent] : Yes, I met you see the capital for real insurance. How are you?

[44 seconds][Customer] : Good. Thank you.

[45 seconds][Agent] : Excellent, excellent. Uh, just before I go on calls are recorded and any advice our providers general may not be suitable to your situation and see the capital from real insurance. So Robert, my colleague has informed that, uh, you're looking to some funeral cover for your mother.

[59 seconds][Customer] : Yeah. Yeah, Yeah.

[1 minutes][Agent] : OK, not a problem. So I'll grab a few details. I'll run you through how it works. What's the date of birth when you're ready?

[1 minutes 5 seconds][Customer] : Yep, I have.

[1 minutes 6 seconds][Agent] : So her date of birth, 24th of December 1945.

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

[1 minutes 10 seconds][Agent] : What's the first name and surname?

[1 minutes 12 seconds][Customer] : Lauren, Lauren Ma MIHER.

[1 minutes 18 seconds][Agent] : MAHEI. Thanks for that. And, uh, can I confirm that Lauren is a female Australian residence?

[1 minutes 24 seconds][Customer] : Yes.

[1 minutes 25 seconds][Agent] : And, uh, what's the best contact number? You want me to use this 10406133630?

[1 minutes 32 seconds][Customer] : Yes, please. Yes.

[1 minutes 34 seconds][Agent] : And your name's Robert, is that right or good? Morris, let me load that up for you. So let's see. So we see how the cover works. Is umm, you can choose within 3 to \$15,000. OK? Umm.

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

[1 minutes 52 seconds][Agent] : In the event of an accident to death, the benefit amount will triple

and then there's no medical checks or blood test required to guaranteed acceptance cover as long as she's an Australian resident aged UH-40 to 79. So obviously based on the details, she's fully approved for the cover.

[2 minutes 7 seconds][Customer] : Yep.

[2 minutes 7 seconds][Agent] : Uh, just one thing you need to know. For the 1st 12 months she'll be covered for accident to death. Only after the first 12 months should be covered for death due to any cause, OK?

[2 minutes 16 seconds][Customer] : Yep.

[2 minutes 16 seconds][Agent] : So regardless of any, uh, you know, medical conditions she might have now or she might have had in the past, it doesn't matter. After the first four months, she will be covered for death due to any cause.

[2 minutes 25 seconds][Customer] : OK, Yep.

[2 minutes 25 seconds][Agent] : OK, beautiful. But, uh, what it meant? Did you want me to quote you on how much and we can go up or down?

[2 minutes 32 seconds][Customer] : It's hard to say because I don't know how much is it, you know, isn't it, Ha. If anything, you know, when something does happen to it, how much it's going to cost to have a, you know, buried or cremated. I just don't know how much. Yeah. So.

[2 minutes 35 seconds][Agent] : Yeah, Hun, 100 percent, 100% Well, look, I, I'll let you, I'll let you know. I mean, look, at the end of the day, right, what it's what we do is we pay the money out as a, uh, generally within 24 to 48 hours of receiving the relevant documentation directly to the beneficiary. So if it's gonna be yourself, uh, then you know, for example, you receive the money you can and then you use it on whatever you need to, If there's any money leftover, that's for you to keep.

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

[3 minutes 3 seconds][Agent] : Umm, but at the end of the day, yeah, you, you know, it's really just assist you with the funeral cost and other final expenses.

[3 minutes 11 seconds][Customer] : Yeah.

[3 minutes 10 seconds][Agent] : Just letting you know that according to the government's Money Smart website, private funerals typically cost something in the region of \$4000 for basic creation.

[3 minutes 18 seconds][Customer] : Yep.

[3 minutes 18 seconds][Agent] : Uh, up to \$15,000 for a more detailed bill of service. OK, so, uh, but I could give you as many quotes as you want.

[3 minutes 23 seconds][Customer] : OK, alright.

[3 minutes 26 seconds][Agent] : Uh, where did you want me to start it? That the what amount?

[3 minutes 31 seconds][Customer] : What was the minimum?

[3 minutes 32 seconds][Agent] : Minimum \$3000, maximum 15,000 mm Hmm.

[3 minutes 38 seconds][Customer] : Maximum 15,000?

[3 minutes 43 seconds][Agent] : Mm hmm. And it goes up in increments \$500.

[3 minutes 49 seconds][Customer] : Just go. Let's go 10.

[3 minutes 55 seconds][Agent] : OK, I'll give you an example. It starts with ten \$10,000 cover. Bearing in mind if you pass away, if she passes away the accident to death, it'll triple to \$30,000. You're looking at \$110.95 per fortnite. Umm. I'll give you an example of the minimum \$3000 cover, which pays at \$9000. In the event of an accident to death, you'd be looking at about \$33.28 a fortnight. Bear in mind, these premiums are level. OK? So they decide to stay the same as she gets older. Once she turns 85, though, you don't have to pay any more premiums, but she's still gonna be covered with us, OK? Umm. So \$5000 covering, you're looking at \$55.47 a fortnight. What's your budget? Pay How much? What's? Yeah. What's what's affordable for you?

[4 minutes 32 seconds][Customer] : Yeah, at fortnight do what I I, I think it'll probably cost what about 5K for a grave pot?

[4 minutes 41 seconds][Agent] : Every two weeks you tell me, can you afford \$100 a fortnight or \$80.00 or 6040 5K?

[4 minutes 56 seconds][Customer] : Wouldn't it?

[4 minutes 57 seconds][Agent] : OK.

[4 minutes 58 seconds][Customer] : Would it?

[4 minutes 58 seconds][Agent] : Umm, look, I mean, like I said, yeah, the, I can tell you about the average, uh, range is umm, but at the end of the day, remember, like I said, umm, you know, once you pay up the money, you, it's up to you how you want to use it. You know what I mean? Also, the 5000 is \$55.47 a fortnight. Remember with us you do get a 10% cash back as well following the first policy anniversary date for being a loyal customer. Umm So Robert, you get back \$144.23. OK umm also, once she turns 85, as I mentioned, you stop paying premiums all together, but she's still covered. And if she passes away after the age of 85, we do pay out an additional 25% bonus cover as well on top of that benefit of that.

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

[5 minutes 44 seconds][Agent] : OK, so let's say we cover for \$5000 and she passes away at the age of 87. It'll be \$5000 plus an additional \$1250 on top.

[5 minutes 56 seconds][Customer] : OK.

[5 minutes 54 seconds][Agent] : You know what I mean? Umm, it has the 5000 signings. Is that within your budget?

[5 minutes 58 seconds][Customer] : Yeah, Yeah. It should be all good, yeah.

[6 minutes 3 seconds][Agent] : Yeah. Now what we do is we do give you that Peace of Mind knowing that she's covered from today, obviously, but I'm gonna let you choose when you want the first payment to come out so you can choose a payday or the day after you've paid, whatever is easier for you. We will give you a 30 day cooling off. As well, just in case you do change your mind for whatever reason. We will refund any premiums you've paid unless the claim has been made. OK umm, but can I just get your would the address? You want me to get your address or? Yeah.

[6 minutes 29 seconds][Customer] : Yeah, yes, please.

[6 minutes 31 seconds][Agent] : What's your post code? When you're ready, Sir. Which suburb or town is that? And the street name and number?

[6 minutes 33 seconds][Customer] : 4505 Brethengarry, 57 Sunsteetter St.

[6 minutes 43 seconds][Agent] : 57 Santika St. Yep. Is that where you're? Yeah. SENS EE KER. Is that where your mail goes as well?

[6 minutes 47 seconds][Customer] : Yeah, yeah, yes.

[6 minutes 52 seconds][Agent] : Do you have a landline number or just a mobile?

[6 minutes 56 seconds][Customer] : No, just mobile.

[6 minutes 58 seconds][Agent] : OK so we're going to use your 10406133630. How about an e-mail address?

[7 minutes 2 seconds][Customer] : Yeah, it's ROBO.

[7 minutes 7 seconds][Agent] : Arabia robo.

[7 minutes 9 seconds][Customer] : Yeah, yeah. Minus in the middle.

[7 minutes 12 seconds][Agent] : Oh yeah, yeah- yeah. Mm, hmm.

[7 minutes 11 seconds][Customer] : Minus yepyp68@live.com dot AU.

[7 minutes 19 seconds][Agent] : At live.com dot AU beautiful. And that we're just going to put you down as the, uh, purchase Sir slash payee. So I do need to just get your details again. So it's Robert and what's your surname? Same surname and, uh, your date of birth when you ready, Robert. Yep. And your address is, that is the same one that you gave me before.

[7 minutes 30 seconds][Customer] : Ma MIHER, it's the 7th 1968, yes.

[7 minutes 44 seconds][Agent] : Yeah, same address as above. OK. Oh, good. No worries. Umm, so remember, just to recap, uh, for the 1st 12 months, your mother would, your mother would be called for accident today, only after the first 12 months she'll be called for death due to any cause. In addition, there was a terminal illness benefit as well, Robert, which means after holding your policy for 12 months, So after she holds the policy for 12 months, umm, she, she was first diagnosed with a terminal illness. The 12 months or less to live by a medical practitioner. Uh, in that case, what we would do is pay out 100% of the funeral benefit amount to her while she's alive. OK, umm, so she can use that while she's alive. Now, remember, the premiums are designed to stay the same as she gets older.

[8 minutes 21 seconds][Customer] : OK, Yeah.

[8 minutes 27 seconds][Agent] : Once she turns 85, she stops paying premiums altogether, but she's still covered with us and there's a 25% bonus to cover payout that she wants to pass you out

to the age of 85. You can also find information about our premium structure on our website as well. There's another option once you do 85, if she wants to, she can choose to in the cover and we'll pay out 75% of the funeral insurance benefit. And it's just another option that we've got for her. Umm, but you might know this already, but you put you may pay more in total premiums of the life of the policy than the benefit amount. Please be aware this insurance doesn't have a savings or so it does not have a savings and missing element. So if you cancel outside of the 30 days, your cover will stop and you're not receiving anything back. But but the 30 days they're referring to is the cooling off. OK. Umm, and that starts from the first payment date. And when did you want that first payment to come out?

[9 minutes 8 seconds][Customer] : Yeah, I I'm just wondering, can it be done monthly at all?

[9 minutes 21 seconds][Agent] : Monthly. Yeah, of course you do 4 nightly. Monthly or yearly you still pay the same premium. Umm, but if you still pay the same, you still pay end up paying the same premium. OK, so do you want me to change this to monthly? Do you get paid monthly? It's up to you mate. It's just, yeah, you still pay the same.

[9 minutes 37 seconds][Customer] : No I get paid weekly but I'm just thinking I'm I'm just thinking how much would it be for 10K for monthly?

[9 minutes 52 seconds][Agent] : So \$10,000 a month, \$240.38. If you were to go, say eight, \$8000 cover, it's \$192.31. If you were to go \$7000 cover, it's \$168.27. Uh, the 6000 is \$144.23 for the month. Remember, you could always apply to take that extra cover on top in the future, subject to eligibility.

[9 minutes 59 seconds][Customer] : OK, Yeah. No, we'll just leave it at the five for now.

[10 minutes 21 seconds][Agent] : OK, So if you have that flexibility in the future, umm, so yeah, 6000 is \$144.23 for the month and the 5000 it works like to be \$120.19 for the month 5000. Yeah, yeah. All good. Now there's also a free legalized online will keep you get access to as well. She'll get access to umm, that's valued at 160 dollars. I just wanna just confirm. Umm, can you please confirm you asked once it purchased this policy on the on behalf of the insured just to clear yes or no?

[10 minutes 37 seconds][Customer] : Yeah, yes, Yep.

[10 minutes 54 seconds][Agent] : Yep. And that's what I confirm. You've understood everything so far and I happy to continue the \$5000 cover for your mother.

[10 minutes 59 seconds][Customer] : Yes, yes.

[11 minutes 4 seconds][Agent] : Beautiful. Now, do you want to use BSD account number for this or Visa Master debit card or credit card? What's easier for you?

[11 minutes 13 seconds][Customer] : No, yeah, we'll do MasterCard then.

[11 minutes 16 seconds][Agent] : Yeah, not a problem. Let me know when you have it in front of you and I'll just pause the call. Recording first.

[11 minutes 21 seconds][Customer] : Yeah, I've just got to grab my wallet.

[11 minutes 20 seconds][Agent] : OK, Organ that over. Take your time. OK, you're ready.

[11 minutes 43 seconds][Customer] : OK, Yep.

[11 minutes 50 seconds][Agent] : OK, so that's really desire to you. So for security purposes, while obtaining your card details, uh the call recording will stop and recommence after we Click to get it. And as I pause the call recording, so please be advised, the call recording is now resumed for quality monitoring purposes. And when did you want the first payment to come out?

[12 minutes 42 seconds][Customer] : Could we make it 2 weeks from today?

[12 minutes 44 seconds][Agent] : Yeah, well, good, mate. So two weeks from today will be the 29th of October and will come out every fortnight from there on. What I'm going to do is read out the terms and conditions as if I'm reading it out to your mom. But I need you to answer the two questions at the end.

[12 minutes 47 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 54 seconds][Agent] : OK, so easy. So it's easy and thank you, uh, Lauren Mott, it's important you understand the following information that we'll also give into these terms at the end. And your policy will not be for. So unless you agree to these terms in full. Wheel funeral covers issued by Hanover License Leisure Limited would be referred to as Hanover. Hanover has an arrangement of Greens to Financial Services Australia as wheel insurance. The issue of the reins as insurance on its behalf, your answer to the application questions in any related documents form the

base of the contract of insurance and Hannah relies upon the accuracy of the information you provide of an SSC application. Hannah has set a target market termination for this product, uh, which describes the type of consumers this product is designed for. Uh, distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information, provide insurance quotes you should cover and other related services. We will share this with the insurer may share with other assurances providers for the purpose of administering your policy or handling claims. Uh, privacy policy tells you more, including how to access and create the information and lodge complaints about breaches of privacy. By agreeing to this declaration, you consent to be contacted to buy us in relation to other products and services. Uh, you can opt out of this at any time. By contacting us. You have agreed to take out a single wheel funeral covered with the following cover. Lorimar's covered with \$5000 in the event of death. In the case of death is accidental, uh, the benefit amount will triple. Covers accident to death only for the 1st 12 months Are covered with death by any cause or diagnosis of a terminal illness covered thereafter. What the life insurance reaches age 85. You could choose the end. So you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash, that option, you will not only have a right to claim under the policy for that life insured. This policy is an insurance policy and does not have a savings investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, uh, we may end your cover, but we will give you notice before doing so. It's cover ends prior the age 85. No benefit is payable and there's no refund of premiums after the cooling of paid. The cover continues beyond the age 85. The life insured uh, we'll receive an additional 25% of bonus cover from that day and you'll not be required to pay any further premiums. The bonus cover is not payable if the yearly cash out option has been taken out cover. Each life insurance ends on the day prior to the 100th birthday. We will pay the funeral benefit and bonus cover for the life insurance. At this point, the total premium for your first year covers \$120.19 per month. Your premiums are level which means they are designed to stay consistent. Year on year will only change if the owe to you cover or they ensure just the premium rates apply to your policy. They sure can

only make a change if it is applied consistently across all policy holders. You may pay more on premiums and the benefit amount over the life of the policy included in your premiums and amount payable to real insurance of between 32% and 59% calculated on the level basis over the life of the policy. Your premium we debited from your, uh, sorry. Your premium will be debited from your credit card, which you authorized debit from, and they're provided to us. We may provide billing communications to you by the e-mail address you provided to us. Business included. Legal notices. We are required to provide 2 body. If you prefer to receive these only by mail, you can update the communication preference at any time. The policy documentation, PDS and SSG will be mailed to him if you provide us with an e-mail address. Your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets and needs. You have to say they're cooling off. You may cancel your policy and any premium you may have paid will be refunded in full unless you've launched the claim. There are risks associated with the placing policies as a new policy may not be audit to go to existing cover. We recommend that you do not cancel the existing policy until you have received and reviewed our policy in full. We have a complaints process which you can access at any time by contacting us. Full details are available on line and in the documentation. We are sending 2 questions there. For your first question, do you understand and agree with the declaration? Just declare yes Sir, No. Would you like any other information or would you like me to read any part of the PDSD? Yes or no?

[16 minutes 41 seconds][Customer] : Yes, that could be all good. Thank you.

[16 minutes 48 seconds][Agent] : Yeah. Can I just get a clear yes or no for that? Sorry.

[16 minutes 53 seconds][Customer] : Sorry.

[16 minutes 50 seconds][Agent] : That's alright mate. D can I just get a clear yes or no for that last question?

[16 minutes 57 seconds][Customer] : Yeah.

[16 minutes 59 seconds][Agent] : Yeah. So would you like any other information or would you like me to read any part of the PDS to you?

[16 minutes 57 seconds][Customer] : No, no, no.

[17 minutes 4 seconds][Agent] : Beautiful. So your mother's covered as of now under the terms and conditions. Any questions at all, give us a call. But look, apart from that, uh, you have a wonderful day. OK. Uh, thank you very much for your time.

[17 minutes 12 seconds][Customer] : Alright, Thank. Yep. Thank you.

[17 minutes 13 seconds][Agent] : Let me just double check, uh, hold on one SEC 29. Yeah. So fortnight from today, you said yeah, August.

[17 minutes 20 seconds][Customer] : Yes, yes.

[17 minutes 19 seconds][Agent] : So the first payroll will come on the 29th. OK.

[17 minutes 22 seconds][Customer] : Yep.

[17 minutes 22 seconds][Agent] : But you're still coming from today. Beautiful. You have a wonderful day. Cheers, mate. Thank you. Bye. Bye.

[17 minutes 26 seconds][Customer] : Thank you. Bye.

[17 minutes 26 seconds][Agent] : Bye.