

[1 seconds][Agent] : Thanks for holding. I appreciate your patience. I've got my colleague Phil from the support department. He'd also assist you with nominating your beneficiaries for your policy here.

[8 seconds][Customer] : OK.

[8 seconds][Agent] : And.

[8 seconds][Customer] : Thank you.

[9 seconds][Agent] : Well, I'll just let you know that Katie has confirmed for contact these as well as your ID. It's all been done. Alright.

[9 seconds][Customer] : Yeah, OK.

[16 seconds][Agent] : No thanks a lot DJ, but good afternoon, Katie. How are you?

[20 seconds][Customer] : Hi, I'm good. Thanks. How are you?

[23 seconds][Agent] : Yeah, not too bad. Thank you. Alright, so I'll just let you know, again, my name is Philip from the customer support team at Australian Cities Insurance. Alright, so DJ was just saying that he's just set this policy up for you and you're wanting to add your beneficiary to the policy, is that correct?

[30 seconds][Customer] : Yeah, that's right. Yes.

[39 seconds][Agent] : Yep. Alright, not a problem. I can definitely do that for you. Alright, so while I'm just pulling that information up, OK, can I just ask one other question? Who is insured on the policy?

[39 seconds][Customer] : Yeah, myself. Yeah, you do then.

[1 minutes 3 seconds][Agent] : Yep, that's it.

[1 minutes 4 seconds][Customer] : Yeah, me.

[1 minutes 4 seconds][Agent] : Thank you for that today.

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

[1 minutes 6 seconds][Agent] : Alright, so to add the beneficiaries, what we do require is their full name, date of birth, address and phone number. Do you have all that information with you?

[1 minutes 17 seconds][Customer] : Yep, Yep.

[1 minutes 16 seconds][Agent] : Yeah, OK. So alright, so you as the policy owner providing an instruction on who to pay the policy benefit to in the event of your death. This nomination will be

processed in accordance with the conditions set out in your PDF. Can you please confirm that you understand and the information you will provide is true and correct? Yes or no? Alright, and what is the first name of the person you'd like to list as your beneficiary?

[1 minutes 50 seconds][Customer] : Yes, it'll be Dain, DAIN, Dain.

[1 minutes 58 seconds][Agent] : M IN and the surname?

[2 minutes 9 seconds][Customer] : You want his middle name?

[2 minutes 12 seconds][Agent] : Yeah. What's his middle name?

[2 minutes 10 seconds][Customer] : So Dainac, Mark James. Mark James Patton.

[2 minutes 14 seconds][Agent] : Mark James. And same surname as your surname?

[2 minutes 23 seconds][Customer] : That's correct. Yep.

[2 minutes 23 seconds][Agent] : Kay, alright.

[2 minutes 31 seconds][Customer] : 23rd of the 5th, 1958.

[2 minutes 28 seconds][Agent] : And just Dane's date of birth please and just Dane's relationship to you, Alright.

[2 minutes 44 seconds][Customer] : He was my husband. Sorry, it's I guess we're still married, but we're not together. We haven't been for a long time anyway, so that's why I put pardon.

[2 minutes 55 seconds][Agent] : So if you're asking is this the fact though at the fact though.

[3 minutes 3 seconds][Customer] : We don't live together. Know what you call it ex. I just put an ex ex-spouse Cos I'm not easy for you know, I'm not living with him. I'm not de facto just haven't got divorced yet.

[3 minutes 24 seconds][Agent] : And what was Dane's address starting with his post code 2 259 and what suburb would that be?

[3 minutes 30 seconds][Customer] : 2259 14 Lake Munmorah, MUNMORAH. Yep.

[3 minutes 42 seconds][Agent] : Yep, and it was #14 Hartog Ave.

[3 minutes 45 seconds][Customer] : Hartog HARTOG Ave.

[3 minutes 51 seconds][Agent] : in Lake Memorial, NSW 2259.

[3 minutes 52 seconds][Customer] : That's right. Oh 40448080338.

[3 minutes 59 seconds][Agent] : Alright, and what about a phone number for Dane 0404480 338?

OK, And was they the only person you wanted to list as a beneficiary?

[4 minutes 23 seconds][Customer] : No, I want to make children. Which NEL?

[4 minutes 28 seconds][Agent] : Yep. Alright, so just give me a second.

[4 minutes 54 seconds][Customer] : Yep, Ashley. ASHLERGH, Adam.

[4 minutes 51 seconds][Agent] : So you said Danielle and what was Danielle's surname?

[5 minutes 5 seconds][Customer] : Adam.

[5 minutes 6 seconds][Agent] : Padden and just her date of birth, please.

[5 minutes 13 seconds][Customer] : 11th of the 6th, 94.

[5 minutes 23 seconds][Agent] : And you said that she was your daughter. And is she living with you or a different address?

[5 minutes 25 seconds][Customer] : Yeah, she's in Queensland at the moment. OK, get that address. OK, two set.

[5 minutes 54 seconds][Agent] : No, you're alright.

[5 minutes 55 seconds][Customer] : Yeah, 626 slash.

[6 minutes 2 seconds][Agent] : Yeah. What was the first? Sorry. K45 AA and what suburb would that be?

[6 minutes 4 seconds][Customer] : Sorry, 4500 Brenda.

[6 minutes 15 seconds][Agent] : And just the street number again please.

[6 minutes 18 seconds][Customer] : Street number is 626.

[6 minutes 26 seconds][Agent] : Yep, 2.

[6 minutes 21 seconds][Customer] : And then like, slash down, you know, and two Nicole way, NICOLEY. OK, nice. Nicole. Nicole Way.

[6 minutes 42 seconds][Agent] : So what? We've got spelling as NICOLWAY.

[6 minutes 48 seconds][Customer] : No, Nicole, Nicole, way, WAY. She's temporarily staying at this a friend's place at the moment. I mean, I don't know what to do with it to give it find addresses. Her father, I don't know. Well, do I just get in touch with everyone that I found that she's got a

permanent, small, permanent address? Yep.

[7 minutes 36 seconds][Agent] : You can just put that address down for now, OK. And then when she does get it, that permanent address, you can always call and update that address.

[7 minutes 46 seconds][Customer] : Yeah.

[7 minutes 48 seconds][Agent] : OK.

[7 minutes 49 seconds][Customer] : Alright.

[7 minutes 51 seconds][Agent] : And did you have a phone number you wanted to look down for?

[7 minutes 56 seconds][Customer] : OK, I'll have to open the phone.

[7 minutes 53 seconds][Agent] : Danielle, You're right.

[7 minutes 58 seconds][Customer] : Hang on, hang on. I'll get there. Any other one 47256208? 3246 five. OK Hello. Hello. Sorry.

[8 minutes 51 seconds][Agent] : Yeah, I'm still Ek 0407256 2 08. And was there anybody else you wanted to list as a beneficiary Luke?

[8 minutes 53 seconds][Customer] : OK, 040725 yeah, 256208 And the last one is Luke L No, you know Luke UK. Luke. Oh yeah, he does. I can think of it. Luke James. Oh gosh, Luke James better.

[9 minutes 24 seconds][Agent] : And did Luke have a middle name and same surname again, pattern?

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

[9 minutes 38 seconds][Agent] : And what was Luke's date of birth please?

[9 minutes 41 seconds][Customer] : And he's 21st of the 9th, 19/19/98.

[9 minutes 52 seconds][Agent] : And Luke's your son. Is that correct? And is Luke living at the same address as you or a different address?

[9 minutes 55 seconds][Customer] : That's right, he's living at 14 Hardtop.

[10 minutes 21 seconds][Agent] : So what was the post code for? Thanks Edwards.

[10 minutes 25 seconds][Customer] : 2259 Lake Menorah.

[10 minutes 24 seconds][Agent] : Again, sorry, 2259 and just the suburb again, sorry, that was in Ave. alright.

[11 minutes 1 seconds][Customer] : OK. Is this 04324 31175?

[10 minutes 57 seconds][Agent] : And did you have a phone number you wanted to list down to Loop 04324, 31175? OK. Alright, So what you need to work out now, Kay, is how you want the percentage to be split between the three of them?

[11 minutes 30 seconds][Customer] : Just to you know, third each, you know like 1010 thousand each.

[11 minutes 37 seconds][Agent] : Alright, So the way it will work out then one would have 34 cent and two would have 33%. So who did you want to have the 34%?

[12 minutes][Customer] : I don't know. I don't know. I mean, I just thought it was just like 10 for each one. Doesn't work like that.

[12 minutes 8 seconds][Agent] : No, doesn't work like that.

[12 minutes 20 seconds][Customer] : Alright, it's not alright. Umm, yeah, because it doesn't go straight. Oh my gosh. How do they get work it out like that?

[12 minutes 50 seconds][Agent] : Just each person needs to have a percentage of your benefit. We don't just divide the benefit up, it's a percentage of the benefit that each person gets. They will get the full 100%, that's correct.

[12 minutes 42 seconds][Customer] : If you've got 3 beneficiaries and your your premium, you know you coverage for 30,000 and how can and if I only had one beneficiary it would it would that just get the whole lot and if there was only two of them that could be 58, is that right?

[13 minutes 22 seconds][Agent] : That will be however you want that. It will be 505060407030.

[13 minutes 42 seconds][Customer] : I think that's I can look at I'm the 34 and the girl, the kids, the 33 H OK that way.

[13 minutes 28 seconds][Agent] : However you wanted it to be split between OK. Alright, it's OK. I can confirm your beneficiaries have been updated and we'll be sending you a policy schedule to reflect these changes. Please ensure that your information is correct. It is also important to contact us should any of the details of your beneficiaries change so we can update our records to avoid any unnecessary delay during the claims process when they supply their proof of identity.

[14 minutes 20 seconds][Customer] : Yeah, right. OK, OK.

[14 minutes 39 seconds][Agent] : OK, is there anything else that I can do for you today?

[14 minutes 46 seconds][Customer] : No, that's all. I think that's fine.

[14 minutes 48 seconds][Agent] : Alright.

[14 minutes 50 seconds][Customer] : Thank you.

[14 minutes 49 seconds][Agent] : Well, thank you for your time, Kay, and you have a great afternoon.

[14 minutes 51 seconds][Customer] : You too.

[14 minutes 52 seconds][Agent] : Thanks a lot.

[14 minutes 52 seconds][Customer] : Thank you.

[14 minutes 53 seconds][Agent] : Bye.

[14 minutes 53 seconds][Customer] : Bye.