[2 seconds][Agent] : Good morning. Welcome to Bill Insurance. My name is Alfred. How can I help you?

[6 seconds][Customer]: Hello, good morning.

[10 seconds][Agent] : Sure.

[8 seconds][Customer]: I just want to ask you if it's with me because I'm with real insurance. I've got a few more claim with you guys.

[18 seconds][Agent]: OK, well let let's you look and your questions around. Sorry.

[20 seconds][Customer]: Yeah, but I just want to, but I just want to ask you if I can add uh, my sister onto it.

[32 seconds][Agent]: Your sister, umm, when you say right, right. All right, well, how old is your sister?

[34 seconds][Customer]: Yes, in the moment uh, in the moment I've got my husband and my cell phone uh, but I wanna add my sister to what uh casino plane UH60.

[54 seconds][Agent]: OK, so you can take out a funeral insurance cover for your sister if that's what your intention is, OK? Uh, she can't be added on to your plan because, uh, your plan would be, you know, just you and your husband and like direct family members, OK? Uh, as in as in immediate family. But yeah, the idea was that you want to take out a funeral cover on your sister's behalf. You can arrange and do that for her. OK. All right. So in that case, what I'll do is I'll take you through the process.

[1 minutes][Customer]: Yes, yes, yes, yes, yes, yes.

[1 minutes 23 seconds][Agent]: I'll explain to you the cover that's available. We can make out what level of cover I'd be interested in for your system. OK. All right. So, and can I just confirm? Also, Please note calls are recorded. Any advice I provide is general nature may not be suitable to your situation.

[1 minutes 30 seconds][Customer] : Oh, OK, yeah.

[1 minutes 40 seconds][Agent]: Can I?

[1 minutes 41 seconds][Customer]: Umm, can can I call? Can I call you after work? After 2:00?

[1 minutes 46 seconds][Agent]: Well, the process won't take too long. Have you got 5 minutes?

[1 minutes 49 seconds][Customer]: Yeah, of course that's me.

[1 minutes 51 seconds][Agent]: Yeah. So we'll, we'll go through it together. If we run out of time, you just let me know. OK.

[1 minutes 55 seconds][Customer]: OK, Yeah.

[1 minutes 56 seconds][Agent]: All right. Thank you. Can I can, can I please confirm that you are authorized to purchase this policy on behalf of the insured? Your sister.

[2 minutes 4 seconds][Customer]: Yes.

[2 minutes 5 seconds][Agent]: OK, That's fine. OK. So let's start then with the sister's details. What's your sister's first name?

[2 minutes 11 seconds][Customer]: Mele MELU mele MELE.

[2 minutes 14 seconds][Agent] : MESLE. Mele. OK. And surname.

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

[2 minutes 22 seconds][Agent] : Yeah. Yeah.

[2 minutes 20 seconds][Customer]: Mandavaje MANA VAHE Manavah.

[2 minutes 28 seconds][Agent]: So M at Manava. So MANAVAHE. Is that right?

[2 minutes 36 seconds][Customer]: Yes, yes.

[2 minutes 35 seconds][Agent]: All right. And can I? What's your sister's date of birth?

[2 minutes 39 seconds][Customer]: The one middle name.

[2 minutes 42 seconds][Agent]: Not required, but I mean, I can put down a middle name if you want. What's the middle name? Yep.

[2 minutes 44 seconds][Customer] : OK, PASIMATA.

[2 minutes 52 seconds][Agent]: Got it. OK, thank you. And her date of birth is? Yep. Fantastic. Happy birthday. That was what that was 2 days ago for your sister. Amazing.

[2 minutes 59 seconds][Customer]: Umm, the 26th of the 8th, 1964 Oh yeah, yes, yes, it's then 60.

[3 minutes 11 seconds][Agent] : All right, that's fantastic. That's fine.

[3 minutes 13 seconds][Customer]: Yeah, 0413, 836, 569.

[3 minutes 13 seconds][Agent]: And what would be a contact number there for yourself or for your system either 10413 836, 569. Got it. 5569. Yep, got it. OK. And can I confirm that Mellie is a female strain residence as well? Is that right? OK. And what's an e-mail address we can put down for either you or your sister?

[3 minutes 41 seconds][Customer]: Yes, yes, I can put my umm, one.

[3 minutes 49 seconds][Agent]: Yeah.

[3 minutes 50 seconds][Customer]: It's Kekina CEKINA. Yeah, Kolomalu. KOLOMALU.

[3 minutes 52 seconds][Agent]: TEKINA KO Hello MU Mal.

[4 minutes 3 seconds][Customer]: L0M 0LU yeah, yeah.

[4 minutes 9 seconds][Agent]: uyeahyeah@hotmail.com. OK, thank you.

[4 minutes 11 seconds][Customer]: kolomalu@hotmail.com yeah.

[4 minutes 16 seconds][Agent]: And what's the post code?

[4 minutes 19 seconds][Customer]: 216 umm, it's copper mother. I think it's 2166.

[4 minutes 22 seconds][Agent] : 216 66? Yep, 2166 is Cabramatta. Yeah, and that's where it is. Cabramatta.

[4 minutes 30 seconds][Customer]: Yes, yes, yes.

[4 minutes 32 seconds][Agent]: And what's the street address or postal address there?

[4 minutes 36 seconds][Customer]: Ah, can I put my one or hair one?

[4 minutes 40 seconds][Agent]: What would we can put down a postal address if you we can put down her one and your one too, if you want. It's up to you.

[4 minutes 46 seconds][Customer]: Yeah, I I can put my one because I'm the one I'm paying for it.

[4 minutes 45 seconds][Agent]: All right, so that's the postal address. Yes. So what's, what's the postal address? Yep.

[4 minutes 50 seconds][Customer]: So yes, uh, 26 Willy St.

[4 minutes 59 seconds][Agent]: Yeah.

[5 minutes 1 seconds][Customer]: uh, lens there.

[5 minutes 3 seconds][Agent]: OK what's the post code there?

[5 minutes 5 seconds][Customer]: It's 2166.

[5 minutes 5 seconds][Agent]: All right, so let's put that down here.

[5 minutes 7 seconds][Customer]: Yeah, it's the same 26 Willy.

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

[5 minutes 19 seconds][Customer]: Yep.

[5 minutes 13 seconds][Agent]: OK, so 26, what's, what's the street name again?

[5 minutes 23 seconds][Customer]: Willis. Willis.

[5 minutes 26 seconds][Agent]: Ah, Willis St. Yeah, found it. So 26 Willis St. Lansvale, NSW, 2166.

And that's the postal address, is that right?

[5 minutes 28 seconds][Customer]: Yes, yes.

[5 minutes 35 seconds][Agent]: OK, now since you're organizing this for your sister, we'll put down your details too. So you're the payee purchaser. OK. And you're his sister.

[5 minutes 43 seconds][Customer]: Yes, Linda.

[5 minutes 44 seconds][Agent]: OK, so your first name Linda. So. Linda. Yeah.

[5 minutes 53 seconds][Customer]: Yes.

[5 minutes 55 seconds][Agent]: Kolomalu. And that's spelled KOLOMALU. Is that right?

[5 minutes 54 seconds][Customer]: Kalamalu, right. Yes.

[6 minutes 4 seconds][Agent]: So that's your full name, Linda Kolomalu.

[6 minutes 7 seconds][Customer]: Yes.

[6 minutes 8 seconds][Agent]: All right. Thank you. And can I also have on file here your date of birth?

[6 minutes 13 seconds][Customer]: The third of the 8th, 1969.

[6 minutes 15 seconds][Agent]: Yeah, that is the 8th 1969. Umm, well, you, you and your sister in the same month. Very good.

[6 minutes 22 seconds][Customer]: Yes, Yes.

[6 minutes 26 seconds][Agent]: All right, And that's umm and umm, and your and the address is the one you've given me.

[6 minutes 31 seconds][Customer]: Yes.

[6 minutes 31 seconds][Agent]: OK, all right, now get straight to for you now. Umm, and I'll explain to the cover and then we can, you can pick the right amount.

[6 minutes 42 seconds][Customer]: Yep. Yep.

[6 minutes 41 seconds][Agent]: OK, so basically for your sister, the funeral cover today, the way it works is it provides a cash benefit of up to \$15,000 to your loved ones and you pass away.

[6 minutes 53 seconds][Customer]: Yep.

[6 minutes 52 seconds][Agent]: And it can be used not only for funeral expenses, but also for the final expenses like unpaid bills.

[6 minutes 59 seconds][Customer]: Yep.

[6 minutes 59 seconds][Agent]: And she can, you can nominate for your sister after oh, sorry. She and she can nominate up to five beneficiaries to receive her benefit. Now if death is due to an accident, then the chosen benefit will be paid out as as triple the amount OK. Also, in addition to that, before the policy anniversary following your sister's 75th birthday, if she was to suffer an accident with serious injuries such as quadriplegia or paraplegia, benefit now will be paid out as triple OK and JU. Just to let you know, for the 1st 12 months she will be covered for accidents with death and accidental serious injury.

[7 minutes 14 seconds][Customer]: Yep, Yep, Yep, Yep, Yep.

[7 minutes 34 seconds][Agent]: Only after the first 12 months, she will be covered to death due to any 'cause as well.

[7 minutes 40 seconds][Customer] : OK.

[7 minutes 39 seconds][Agent]: OK Also, in addition to that, there is a terminally ill advanced payment included in her cover as well. That would mean, which means after holding her policy for 12 months, if she was first diagnosed with a terminal illness for 12 months or less, to live by a medical practitioner. In that case, we'll pay out her fine in full to help her with things like medical expenses.

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

[8 minutes 2 seconds][Agent]: OK, now you can select the amounts for your sister between 3000 up to 15,000. That's the range. Just a couple seems to note here in regards to your premiums.

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

[8 minutes 12 seconds][Agent]: Your premiums are designed to stay the same as it just it gets older and when she reaches age 85, your premiums will cease. So you don't have anything more to pay and policy remains active. It's still in place and she automatically receives a 25% bonus cover as well. This will be applied to a benefit amount on top that point in time.

[8 minutes 20 seconds][Customer]: Yep, Yep, Yep.

[8 minutes 34 seconds][Agent] : OK, now you can also find information about our premium structure on our website as well.

[8 minutes 41 seconds][Customer]: Yeah.

[8 minutes 41 seconds][Agent]: Any questions so far about the funeral cover before we head towards some options?

[8 minutes 46 seconds][Customer]: Oh, no. Yeah.

[8 minutes 47 seconds][Agent]: OK, so one more thing. This cover does provide your sister with an early cash add option. So this means at any time after she reaches age 85, she can choose and her cover will pay her 75% of the fee insurance benefits, that'd be an option there as well. Now you may pay more in total premiums of the life policy than a benefit.

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

[9 minutes 8 seconds][Agent]: Now please be aware this insurance does not have a savings or investment elements. So if you cancel after the 30 days you cover will stop and you're not receiving anything back. All right, so keep that in mind.

[9 minutes 19 seconds][Customer]: Yeah.

[9 minutes 19 seconds][Agent]: Let's go now through some options together. Now for your sister, how much coverage were you thinking between 3 and 15,000? So what amount you want to look at 1st 15.

[9 minutes 30 seconds][Customer]: 15,000 Yeah, yeah.

[9 minutes 32 seconds][Agent]: OK, So if you can set up for your sister 15,000, the amount you'd be paying, I'll just let you know works out to be. Alright, so Linda, it works out to be an amount of \$44.15 a fortnight and 15 cents a fortnight.

[9 minutes 57 seconds][Customer]: \$44.15 Oh, OK.

[10 minutes 1 seconds][Agent]: Are you happy to continue with the 15,000 or do you want to look at a different amount?

[10 minutes 6 seconds][Customer]: Yeah, I continue with the \$15.

[10 minutes 9 seconds][Agent]: Happy with that Yeah all right, so that's fine. We'll provide you sister then today with an immediate cover.

[10 minutes 10 seconds][Customer]: Yeah, yeah, yeah, yeah.

[10 minutes 15 seconds][Agent]: OK, umm, we'll send out policy documents as well, umm, to e-mail and also postal address given umm So now in terms of payments, you can also select A future payment that would suit. OK, so umm today is the 28th of umm, August. So when would you like to schedule your first payment there for your system? Alright, that's fine. So so not this Thursday, are you saying a fortnight from this Thursday? Is that what you mean?

[10 minutes 27 seconds][Customer]: Yes, yes umm, the next fortnight, umm, not this Thursday but umm hang on because I get paid every fortnight, Yes, yes I bought 5 from this Thursday.

[10 minutes 55 seconds][Agent]: A fortnight from this Thursday? Alright, so looking at the calendar here, a fortnight from this Thursday happens to be I'll just work this out. That happens.

[10 minutes 54 seconds][Customer]: Yes, yes, yes.

[11 minutes 4 seconds][Agent]: So this Thursday is the 29th, that's tomorrow, OK, and then a fortnight from tomorrow that happens to be the 12th, the 12th of September.

[11 minutes 15 seconds][Customer] : Accepted. Yes.

[11 minutes 16 seconds][Agent]: So I'll do that for you. That's your first payment.

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

[11 minutes 18 seconds][Agent]: And then from there becomes every fortnight thereafter.

[11 minutes 19 seconds][Customer]: Yes, yes, yes.

[11 minutes 21 seconds][Agent]: OK, Now payment methods to attach. You can choose to attach a card or your direct debit out of your account. You'll be SP and account numbers.

[11 minutes 29 seconds][Customer]: It's it's direct settings from my account, but it's all already on file because it's it's OK.

[11 minutes 36 seconds][Agent]: Yeah, but since we're setting up a new one for Con for compliance purposes, we need to have you confirm them. Yeah. So, umm, account name would be your name. As in, I take it? Linda, umm, Kolo. Sorry, let me Kolomalo. Sorry.

[11 minutes 41 seconds][Customer]: Yeah, yeah, Colomalo, yeah.

[11 minutes 50 seconds][Agent]: So that's, uh, Linda. Linda Kolomalo. That's K0L 0MA L here L Yeah. OK, got it. And is that a savings account or check account? Is it savings or check account? [12 minutes 12 seconds][Customer]: Sorry, a saving.

[12 minutes 16 seconds][Agent]: Savings account. All right, take your time. But when you're ready, we'll start with the BSP number first.

[12 minutes 22 seconds][Customer]: Yeah, I'll just log into my account now, please.

[12 minutes 23 seconds][Agent]: Yeah, yeah, that's OK. Take your time. 012 yeah.

[12 minutes 35 seconds][Customer]: Yeah, the PST, it's 012, 492.

[12 minutes 43 seconds][Agent]: 492 OK 012492 that's Ainz Bank and account number is 462. 802, 673 OK, that's 462802673. Is that right?

[12 minutes 50 seconds][Customer]: 462, 802, 673 Yes.

[13 minutes 8 seconds][Agent]: And just to confirm, the e-mail that you give me is TEKINAKOLOMAL u@hotmail.com, is that right?

[13 minutes 23 seconds][Customer] : Correct.

[13 minutes 24 seconds][Agent]: All right, just making sure. Thank you for that. All right, and I'll just read out to you a declaration in your sister's name. I'll grab your acceptance and we'll send these documents out to you shortly. OK, so it reads. Thank you. Mellie Pasimata Manave.

[13 minutes 39 seconds][Customer]: Yes. None of mine, yes.

[13 minutes 38 seconds][Agent]: I'm sorry if I'm pronouncing umm, it is important to understand the

following information. I'll ask for your agreement to be standard. The annual policy not be enforced in this with these terms in full real funeral cover is issued by Hanover Life RA of Australasia Limited, then we're referred to as Hanover. Hanover has an arrangement with the Green Stain Financial Services trading as real insurance to issue an arrange of this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your content insurance and have relied upon the accuracy of the information you provide when assessing application. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this termination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes, issued cover and other related services. We'll share this with you on Shira and make sure with other strange service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access incorrect information and lodge complaints about breaches of privacy. By by green to this decoration you can send to be contacted us by green to this decoration you you can send to be contacted by us in relation to other products and services you can opt out of this at any time by contacting us.

[15 minutes 13 seconds][Customer]: My Mama had, yeah.

[14 minutes 59 seconds][Agent]: You've agreed to take out a single real funeral cover with the following cover mainly Pasimata the valley Amanavali it is Menavali Menavai is mana mana hey sorry I'm sorry about that Mana Vahe umm is covered for \$15,000 in the event of death in the case with death is accidental or if you suffered a fine accidental serious injury but if not it will triple cover is actually cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of return illness cover thereafter accidental serious injury cover for each life insured underage 75 starts immediately and ends on the policy anniversary following life insured 75th birthday. Once a life insured, which is age 85, you can choose to voluntary candidate persons cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you'll no longer write a claim policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by

contacting us. If you stop paying your premiums, we may end your cover, but we'll give you notice before doing so. If cover ends prior to age 85, no benefits payable. There is no refund or premiums to pulling off. If cover continues beyond age 85, the life insured will receive an extra an additional 25% of bonus cover from that day and you're not not be required to pay any further premiums. The bonus cover is not payable if the only cash out option has been taken out. Cover for each life insured ends on a day prior to the 100th birthday. We'll pay the funeral benefit and bonus cover for life insured. At this point, your total premium for your first year of cover is \$44.15 per fortnight. Your premiums are level, which means they're designed to stay consistent year on year and will only change if you go to your cover or the insurance just or the insurer adjusts the premium rates applying to your policy. The insurer can only make a change if if it is applied consistently across all policyholders. You may pay more in premiums in the best amount of life policy included in your premiums now payable to real insurance of between 32% and 59% calculated on a level basis over the life policy.

[17 minutes 22 seconds][Customer]: None.

[17 minutes 20 seconds][Agent]: Your premium will be debited from your bank account name of Linda Kolo Mali so Kolo Malo which you are authorized debit form have provided to us. We may provide many communications to you via the e-mail address you provided to us and this will include any legal notices required to provide you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. The policy documentation, PDS and FSG will be mailed to you and if you have provided, that's an e-mail address. Your policy documentation will also be emailed to you today. You should get to consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged your claim. [18 minutes 9 seconds][Customer]: None.

[18 minutes 5 seconds][Agent]: There are risks associated with replacing policies as a new policy may not be identical to your existing cover. We recommend that we do not cancel an existing policy until you have received Read our policy in full with the complaints process, which can access any

time by contacting us. Full details are available online and in the documentation we are sending you.

Do you understand and agree with the declaration? Yes or no? Thank you. Would you like any other

information or would you like me to read any part of the PDS to you? Yes or no?

[18 minutes 28 seconds][Customer]: Yes, yes.

[18 minutes 38 seconds][Agent]: Yes.

[18 minutes 46 seconds][Customer]: No, I just.

[18 minutes 38 seconds][Agent]: So what other information would you like or what part of the PDS would you like me to read out to you or do you have any? Yeah. All right. All right. So the question I'd ask here is would you like any other information or would you like me to read any part of the PDS to you? Yes or no? OK, that's fine. Well, congratulations, That's now been in place. Now there for your, your, your system. So as you know, office hours, we're open between Monday to Fridays from 8:00 in the morning, 8:00 PM tonight. This is Standard Time. In future, if any questions, feel free to reach out to us. OK, OK.

[18 minutes 47 seconds][Customer]: Yeah, No, no, no, yeah, yeah, thank you.

[19 minutes 15 seconds][Agent]: That's all been done. Haven't.

[19 minutes 15 seconds][Customer]: And umm, I'm, I'm just one because, umm, the funeral plan for my husband and I, I just wanna update the address instead.

[19 minutes 16 seconds][Agent]: Yeah, yeah, yeah, sure.

[19 minutes 27 seconds][Customer]: Already update what is mailing month.

[19 minutes 29 seconds][Agent]: I I would have to go into your husband's profile there and see if I could do that for you. Give me a second.

[19 minutes 32 seconds][Customer]: Yes, yes, yes, please.

[19 minutes 35 seconds][Agent]: No worries. OK, now let's search quickly for your husband. What's your husband's first name? Yep. Surname.

[19 minutes 54 seconds][Customer]: Yeah, Tekina TEKINAA Colomalo.

[20 minutes 7 seconds][Agent] : OK. And his date of birth?

[20 minutes 11 seconds][Customer]: The 12th or the 6th?

[20 minutes 15 seconds][Agent]: OK. All right. And can I have the contact number that's on file here? Uh, so now we have a different one.

[20 minutes 13 seconds][Customer]: 1974 0413836569 Yeah, the 611 is my old number, I think.

[20 minutes 47 seconds][Agent]: Uh, OK, so that's the one we've got.

[20 minutes 48 seconds][Customer]: 0422653733 Can you update that one please?

[20 minutes 52 seconds][Agent]: Is that that needs to be updated as well and all right. And what about the address that we have here on file?

[21 minutes 1 seconds][Customer]: Umm 26 The same address is in LA one. It's 26. Really. Really. Oh, the old address on the thing.

[21 minutes 8 seconds][Agent]: Is that the Yeah, the old address, please.

[21 minutes 11 seconds][Customer]: Oh, I can't remember which address we moved. Is that 78 Merry Street, MD?

[21 minutes 14 seconds][Agent]: OK, no, we have a different 1 here.

[21 minutes 20 seconds][Customer]: No, I can't remember.

[21 minutes 31 seconds][Agent] : OK. No, no, that's fine.

[21 minutes 24 seconds][Customer]: I think that one is in it is lecture #4 Queensway Flexure the second one.

[21 minutes 34 seconds][Agent]: No, that's fine. Yeah, Linda, hold the line.

[21 minutes 34 seconds][Customer]: No, I can't do the.

[21 minutes 39 seconds][Agent]: I'll, I'll transfer you to a customer support anyway.

[21 minutes 42 seconds][Customer]: Yeah.

[21 minutes 41 seconds][Agent]: OK, that will, you know, go through that with you and just update those details for you as well, OK.

[21 minutes 49 seconds][Customer] : OK. Thank you.

[21 minutes 50 seconds][Agent]: All right, OK.

[22 minutes 31 seconds][Customer]: Hello.

[22 minutes 31 seconds][Agent]: Hi, uh, Sarah, we've got some, we've got Linda on the phone right

now. She's taking his wife.

[22 minutes 36 seconds][Customer]: Mm, Hmm, OK.

[22 minutes 38 seconds][Agent]: I think she's got a funeral cover and her husband.

[22 minutes 44 seconds][Customer]: Uh huh.

[22 minutes 42 seconds][Agent]: I think it might be the second insurance from what I can see here, uh, on file she's confirmed her husband's full name and date of birth.

[22 minutes 49 seconds][Customer]: Mm, hmm.

[22 minutes 49 seconds][Agent]: Umm, contact number. She's also confirmed, which needs to be updated. OK, needs to update the address. She couldn't confirm the address. There's no e-mail. This is on file. Umm, she's given me her full name and date of birth and address and current address as well. Umm, I'll just hop out here so you can jump in there. OK.

[22 minutes 57 seconds][Customer]: OK, OK, OK, OK.

[23 minutes 6 seconds][Agent]: Uh, initially she had called in, set up a funeral cover for her sister, OK, Uh, and then she just asked me to update her husband's details and file as well, hence why we're having a chat.

[23 minutes 19 seconds][Customer]: OK. No, that's OK. So is Linda on the phone?

[23 minutes 21 seconds][Agent]: Linda is on the phone.

[23 minutes 22 seconds][Customer]: OK, Umm, because when I put that, umm, the policy number, it came up her information. So who? Yeah.

[23 minutes 22 seconds][Agent]: OK, I just want to put that, umm, the policy number it came up for her information. Yes. Oh, OK. Yeah, that's OK.

[23 minutes 28 seconds][Customer]: Yeah, no, that's OK. Umm. So what information? I need to confirm. I do apologize.

[23 minutes 28 seconds][Agent]: Umm, so Linda confirmed her husband's full name and date of birth, right?

[23 minutes 36 seconds][Customer] : Yep.

[23 minutes 37 seconds][Agent]: Wasn't able to confirm the old address, which needs to be

updated.

[23 minutes 39 seconds][Customer]: That's OK. Yep.

[23 minutes 40 seconds][Agent]: Umm, confirmed that it's a policy, policy type that funeral cover.

[23 minutes 45 seconds][Customer]: Thank you. Uh huh.

[23 minutes 44 seconds][Agent]: And I think she's confirmed this, the current phone number that's on listed there, which needs to also be updated as well.

[23 minutes 52 seconds][Customer]: OK. And what information? Linda confirm first, so say her full name and date of birth.

[23 minutes 55 seconds][Agent]: Full name, date of birth. Yeah.

[23 minutes 57 seconds][Customer] : OK.

[23 minutes 57 seconds][Agent]: When Are you ready to put me? Just for the next.

[23 minutes 57 seconds][Customer]: When you're ready, please put Windows through and I can take it from here.

[23 minutes 59 seconds][Agent] : OK. Thank you.

[24 minutes 1 seconds][Customer]: Thank you. Hi, Linda.

[24 minutes 3 seconds][Agent]: Hi, Lisa.

[24 minutes 4 seconds][Customer]: My name is Sarah from the customer support department.

[24 minutes 4 seconds][Agent]: My name is Sarah from the customer support department.

[24 minutes 6 seconds][Customer]: How are you today?

[24 minutes 6 seconds][Agent]: How are you today?