

[16 seconds][Customer] : Hello. Hi.

[18 seconds][Agent] : Good morning. My name is Good morning. My name is Bobby. I'm calling from Real Insurance customer support. Am I speaking with Wendy?

[24 seconds][Customer] : Correct. Hi.

[25 seconds][Agent] : Good Mor.

[25 seconds][Customer] : How are you?

[26 seconds][Agent] : Good morning, Wendy. I'm very well. Thanks. How are you today?

[29 seconds][Customer] : Good. Good.

[30 seconds][Agent] : Good to know that the reason for my call, Wendy, is that time we received a request that you're wishing to update some details on your policy with us and I'd like to help you. I hope this is a convenient time to speak with you, please.

[40 seconds][Customer] : Yes. No, that's good.

[42 seconds][Agent] : Thanks very much. And before we proceed when they, Please note all calls are recorded for quality and monitoring purposes and any advice you provided. General nature may not be suitable to your situation. Could you please confirm for me, Wendy, your full name and date of birth, please? Thanks. And the reservation address please. Thanks. Thanks very much. The contact number of course, is 0409392049 for the mobile.

[58 seconds][Customer] : Wendy and Kasiri, Date of birth 24th of 4th 69 461 Great Richard Highway Falcon Bridge 2776 392049 Yep.

[1 minutes 16 seconds][Agent] : Thank you. We have a landline number 0247517431.

[1 minutes 22 seconds][Customer] : That's correct. Nicholas. Wendy.

[1 minutes 24 seconds][Agent] : Finally, an e-mail address is micholaswendy@bigpond.com. Thanks so much. And I can see here that you do have with us your final expenses, funeral insurance cover and we were made away that you wishing to update the beneficiary details. I'm happy to confirm that that can be done with you over the phone.

[1 minutes 29 seconds][Customer] : Yep, Yep, Yep.

[1 minutes 45 seconds][Agent] : You just need to please help us with the full name, date of birth,

address details of the new beneficiaries and we can have that updated for you. Thanks.

[1 minutes 52 seconds][Customer] : OK, so it's Jessica Rose Kazarian. So I just want Marcus as a beneficiary taken off.

[1 minutes 57 seconds][Agent] : Thank you. Pretty busy, man. Please, I went there. Just bring that up.

[2 minutes 29 seconds][Customer] : So he's still on the funeral insurance, but it's it's beneficiaries just to change that. Yeah.

[2 minutes 32 seconds][Agent] : Oh yes, AB, absolutely. Thank you.

[2 minutes 36 seconds][Customer] : Thank you.

[2 minutes 41 seconds][Agent] : Just bring that up. The the name of the beneficiary, please. Thanks. You said it was Jessica.

[2 minutes 56 seconds][Customer] : Rose. Yep. ROSE Kazeri. Rose. Rose.

[2 minutes 53 seconds][Agent] : JE double SIC A sorry Jessica's middle name again, please, if you don't mind, Rose. Thank you.

[3 minutes 8 seconds][Customer] : ROSE.

[3 minutes 9 seconds][Agent] : Thanks, Jessica.

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

[3 minutes 10 seconds][Agent] : Rose and the same surname, KAZARIAN. Thanks.

[3 minutes 15 seconds][Customer] : Yep.

[3 minutes 38 seconds][Agent] : And Jessica's date of birth, please. Thank you. The 20th of November, 2000.

[3 minutes 41 seconds][Customer] : 20th of the 11th, 2000, 2000 yeah.

[4 minutes 26 seconds][Agent] : And can I please confirm, Wendy, that Jessica is a female Australian resident and her relationship to you please? And would her address be the same as yours and her contact number please?

[4 minutes 40 seconds][Customer] : Yes, just one moment.

[4 minutes 47 seconds][Agent] : Thanks. So it's 0487 mm, hmm, 257MM, hmm, 744, thank you. Just

to reconfirm that place. So it's 048725774425, 7744. Thank you. Thanks. And would you like for Jessica to receive all of the benefit amount 100%?

[5 minutes 1 seconds][Customer] : So it's 0487 257 744 257744 OK, yes.

[5 minutes 33 seconds][Agent] : Thanks.

[5 minutes 34 seconds][Customer] : So it's me on there as a beneficiary. And if I pass away, she gets yeah then her.

[5 minutes 43 seconds][Agent] : That is correct.

[5 minutes 51 seconds][Customer] : Brendan, it's funeral insurance as well.

[5 minutes 44 seconds][Agent] : So the policy is currently for yourself, Marcus and Talia and if the the children's cover for Y Yes. So this is with reference to the policy that belongs to you, where you are the policy owner, Wendy.

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

[6 minutes 9 seconds][Agent] : So I've, I've made those amendments and the updates on that policy that you currently have for yourself and for Marcus and Talia are insured under this policy. Now if the unfortunate happens to Marcus and Talia, you the policy owner are the beneficiary. But if the unfortunate happens to you, you now have Jessica as your beneficiary. Wendy.

[6 minutes 31 seconds][Customer] : Yeah. But I'm trying for Marcus, Wendy, Brendan, Jessica and Talia's funeral insurance.

[6 minutes 41 seconds][Agent] : Do you have separate policies for Brendan and for Nicholas and Jessica?

[6 minutes 48 seconds][Customer] : I have a separate policy for Nicholas, but where's Brendan gone?

[6 minutes 48 seconds][Agent] : Because yeah, uh, Brandon's children's cover has, umm, expired on this policy. He was insured on this policy until his 21st birthday.

[7 minutes 8 seconds][Customer] : Well, Jessica and Brendan are twins, so they're both 21.

[7 minutes 5 seconds][Agent] : And on the and, and, umm, Jessica is also no longer on this policy. She's not insured on this policy either.

[7 minutes 17 seconds][Customer] : Oh, what can I make that? Can you put a new policy then?

[7 minutes 22 seconds][Agent] : Of course. What I'll need to please do for you is be transferring your call to my colleagues who can help set up a policy for Jessica and Brandon. And I'll just please put you on hold. And we will be, of course, sending an update, Wendy, that the beneficiary details for your policy have all been updated now.

[7 minutes 37 seconds][Customer] : So this funeral insurance covers Jessica?

[7 minutes 44 seconds][Agent] : That is correct.

[7 minutes 40 seconds][Customer] : No, it covers Talia, me and Narcos, right? Right.

[7 minutes 44 seconds][Agent] : Currently it's for the three of you yourself, Marcus and Talia, and when Talia reaches 21 years of age, her cover will also expire like it's done on the others. You can always then set up on your policy for Talia as well.

[8 minutes][Customer] : I've not. I've got a policy for Nicholas. Can you say that?

[8 minutes 5 seconds][Agent] : No, I can't. I can only see the one that's for you. But I can do a search on the system to see if I can only see your policy right now. The one that belongs to you.

[8 minutes 13 seconds][Customer] : Oh, can you have a look to Nicholas?

[8 minutes 15 seconds][Agent] : Yeah, sure.

[8 minutes 14 seconds][Customer] : Because I'm trying to hear it as well.

[8 minutes 16 seconds][Agent] : Sure. Of course I'm going to help. Yeah, thanks. Please bear with me a moment. Thanks for patience, Wendy. I'm just organising for the update to Jessica being 100% beneficiary being sent out to you by post and then I'll get into next details with you as well. Thanks.

[9 minutes 11 seconds][Customer] : Yep, thank you.

[9 minutes 15 seconds][Agent] : Thanks.

[10 minutes 35 seconds][Customer] : Cos I didn't see receive anything to say that they the things weren't covered.

[10 minutes 42 seconds][Agent] : I can check that for you.

[10 minutes 48 seconds][Customer] : Yeah. So how come my repayments is still the same if they're

not on it?

[10 minutes 43 seconds][Agent] : We do generally send out a notification prior to that happening the the premiums on the policy. And thanks for asking that, Wendy. The premiums on the funeral insurance cover that you have for yourself, Marcus and Talia is based on the age of the eldest insured on the policy. The children and the others are insured on that policy at no extra cost. The premiums are based on the age of the eldest insured.

[11 minutes 21 seconds][Customer] : Right.

[11 minutes 20 seconds][Agent] : That's how that works and that's why the premiums don't change when the children now turn 21 years of age.

[11 minutes 23 seconds][Customer] : Oh, OK, OK.

[11 minutes 26 seconds][Agent] : A and umm, thank you so much for your patience again there, Wendy. I can see that.

[11 minutes 38 seconds][Customer] : Yep.

[11 minutes 29 seconds][Agent] : Yes, you do for Nick have the, the guaranteed funeral insurance cover, which is set up in the November of 2019 and you pay the \$30.54 for next cover and that policy is all up to date. And most recently a payment of uh, \$30.54 was requested on the 17th of March last week. And that's it.

[11 minutes 50 seconds][Customer] : And I'm the beneficiary for that one, aren't I?

[11 minutes 50 seconds][Agent] : Uh, I'll just confirm that for you. Yep. Nick is nominated yourself as the 100% beneficiary. That's right, Wendy.

[12 minutes][Customer] : OK, OK. So I need to set up for the twins.

[12 minutes 5 seconds][Agent] : Yes, please. And I'll be happy to transfer your call to my colleagues who can assist you with that. That's something you'd like to do today.

[12 minutes 13 seconds][Customer] : Yeah. I thought that was still on it, but they're not obviously. So.

[12 minutes 12 seconds][Agent] : And please, Wendy, sure, please put you on hold for a moment. I'll be transferring your call to my colleagues that they can help you with that. Thank you.

[12 minutes 23 seconds][Customer] : OK. Thank you.

[12 minutes 24 seconds][Agent] : Thanks Monday.

[14 minutes 49 seconds][Customer] : Hey, Bobby, how's it going, man? I'm very well. Thanks.

[14 minutes 49 seconds][Agent] : Hi, Jamie. I'm very well. Thanks. How are you today?

[14 minutes 51 seconds][Customer] : How are you today? Not too bad, thanks. Uh, you got Wendy on the line, did you? OK.

[14 minutes 56 seconds][Agent] : That's right, Wendy has had them. She's got twins whose children's insurance expired last year and she's wanting to set up two policies for them.

[14 minutes 55 seconds][Customer] : And she's wanting to set up to for funeral insurance.

[15 minutes 6 seconds][Agent] : And yeah, lucky for you got twins. Yeah, that's right.

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

[15 minutes 9 seconds][Agent] : And I'm just going to help you with the the clients IDs for Jessica. One of the children is Jessica.

[15 minutes 9 seconds][Customer] : Cool, cool.

[15 minutes 14 seconds][Agent] : She's one of the twins and her, her ID is 727, 35703570. Yeah, Jessica.

[15 minutes 17 seconds][Customer] : Uh, her ID is 773-570-3570 and that was Jessica. Has she got the same surname as Wendy?

[15 minutes 24 seconds][Agent] : Has she got the same surname that that is correct.

[15 minutes 26 seconds][Customer] : That is correct.

[15 minutes 27 seconds][Agent] : So 727-3570 for Jessica and Brandon, the other twin, his ID is 727-3571.

[15 minutes 28 seconds][Customer] : 773570 and 727-3571.

[15 minutes 43 seconds][Agent] : That is correct. Kazarian.

[15 minutes 40 seconds][Customer] : And it was, uh, Brandon Kazarian.

[15 minutes 46 seconds][Agent] : Uh, Kazarian, Yeah, that's the surname.

[15 minutes 48 seconds][Customer] : Cool.

[15 minutes 47 seconds][Agent] : So these two children whose cover expired in the, I believe it was in November of last year.

[15 minutes 54 seconds][Customer] : Yep.

[15 minutes 54 seconds][Agent] : And, uh, she's wanting to set up that cover for them. So you wanna help them?

[15 minutes 57 seconds][Customer] : Yeah, I can definitely help them.

[15 minutes 57 seconds][Agent] : Yeah, definitely. Sure.

[15 minutes 58 seconds][Customer] : I'll just confirm that she was the one who prompted the cover there for her twins.

[15 minutes 59 seconds][Agent] : So she was absolute ABS absolutely. Yeah. She was surprised that they were no longer insured. She says I said it's expired when they turn 21. She's she has she has a third child next.

[16 minutes 9 seconds][Customer] : OK, OK, cool.

[16 minutes 10 seconds][Agent] : She's already got one in place for him, but she wants in uh uh, she wants 2 in place for these, uh, ones as well.

[16 minutes 16 seconds][Customer] : No problem, Bobby. Thank you, Sir.

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

[16 minutes 17 seconds][Customer] : If you want to, I'll just jump in the lead actually.

[16 minutes 20 seconds][Agent] : Yeah, Thanks.

[16 minutes 21 seconds][Customer] : Actually, there's no need to yet. Just just one transfer 1st and I'll take it from there.

[16 minutes 21 seconds][Agent] : Yeah, I'll uh, yeah, sure, thanks. I'll just nonetheless hop out of the lead just in case you wanna get in.

[16 minutes 27 seconds][Customer] : And once again, that was for funeral insurance.

[16 minutes 29 seconds][Agent] : That is correct.

[16 minutes 30 seconds][Customer] : Cool, my friend. Thank you very much.

[16 minutes 30 seconds][Agent] : Definitely a a funeral insurance cover. You're welcome. Thanks

very much, Amy. And I'll be out in just a moment.

[16 minutes 32 seconds][Customer] : Ready to rock and roll. All good.

[16 minutes 36 seconds][Agent] : But allows me to and which finally did they? I'll do a warm transfer.

Thanks a lot, Jamie. All the best.

[16 minutes 42 seconds][Customer] : Cheers, buddy.

[16 minutes 48 seconds][Agent] : Thank you so much for your patience there, Wendy. My my colleague Jamie will now be able to assist you in putting those funeral insurance in in place for Brandon and Jessica. Thanks very much, Jamie.

[16 minutes 59 seconds][Customer] : Thanks, Bobby.