

[2 seconds][Agent] : Yes, sure, yes, sure. So Cecilia on the line, Yes.

[2 seconds][Customer] : Hey, Savesh, So Cecilia on the line, she has cover with us.

[6 seconds][Agent] : Has cover with us, yes.

[8 seconds][Customer] : So don't go into that profile.

[7 seconds][Agent] : Uh, so don't go into that profile. You'll have to just create a new profile for her daughter and, uh, she's looking at cover for her.

[10 seconds][Customer] : You'll have to just create a new profile for her daughter and she's looking at cover for her.

[15 seconds][Agent] : She's in her 20s.

[15 seconds][Customer] : She's in her 20s.

[16 seconds][Agent] : OK. For funeral insurance. Yep.

[17 seconds][Customer] : So just Yep.

[19 seconds][Agent] : OK, everything's on the top of the funeral scripts.

[19 seconds][Customer] : So everything from the top on the funeral script.

[22 seconds][Agent] : OK, yeah, no problem.

[24 seconds][Customer] : Thank you.

[23 seconds][Agent] : You can put her through whenever.

[27 seconds][Customer] : Thanks so much for holding there, Cecilia.

[27 seconds][Agent] : Thanks so much for holding there, Cecilia.

[28 seconds][Customer] : I've savesh here and he'll help you organise the funeral cover for your daughter there.

[29 seconds][Agent] : I have service here, and he'll help you organize the funeral cover for you to order that.

[33 seconds][Customer] : Thank you. OK, Thank you. Yep.

[33 seconds][Agent] : Thank you. Welcome to real insurance. You're speaking with Savish? Umm.

Can I please start with your, umm, first and last name, please.

[46 seconds][Customer] : Bye.

[46 seconds][Agent] : Umm, Cecilia. Yeah. And Cecilia, what was your date of birth, please? 17th of the second.

[46 seconds][Customer] : Cecilia An Anderson, 17th of the second.

[54 seconds][Agent] : I'm 65.

[54 seconds][Customer] : I'm 60. Card.

[57 seconds][Agent] : Thank you and you are a female Australian resident.

[1 minutes][Customer] : Yes.

[1 minutes 1 seconds][Agent] : Thank you, uh, associated. I'll just let you know that all calls are recorded. Any advice I provide is generally nature. I mean, obviously about your situation. So, uh, my colleague, that uh, manager told me that uh, you're looking at getting some funeral insurance for your daughter. Is that correct? Yes, my daughter was under me when she was younger. Yes, 24. Oh, I see.

[1 minutes 12 seconds][Customer] : OK, yes, my daughter was under me when she was younger, but now she's 24, so I just want to see.

[1 minutes 25 seconds][Agent] : I just want to say, yeah, she was on my cover before. OK, All right, so let me just, uh, create a new profile for your daughter. Uh, just bear with me. Uh, So what is your daughter's first name? Uh, Wendy, So Wendy, correct?

[1 minutes 26 seconds][Customer] : Yeah, she was on my cover before Wendy, correct?

[1 minutes 43 seconds][Agent] : Uh, same last name, yes.

[1 minutes 47 seconds][Customer] : Yes.

[1 minutes 50 seconds][Agent] : And what's, uh, Wendy's date of birth please? 6, Yep. 6th, so 6th of the 8/19/99.

[1 minutes 54 seconds][Customer] : 6th of the 8th, 1999, correct?

[2 minutes 6 seconds][Agent] : Yeah. OK. I do have a profile here for her. OK. And just to confirm, just to confirm again, Wendy is also a female Australian resident.

[2 minutes 16 seconds][Customer] : Yes, yes, yes.

[2 minutes 22 seconds][Agent] : Yes, thank you. And uh, by any chance, uh, would you have, uh,

Wendy's mobile phone number on you? Uh, not probably.

[2 minutes 31 seconds][Customer] : Not on me, no because it's on the phone but I can't see it at the moment.

[2 minutes 35 seconds][Agent] : Uh, sure, no problem. That's all right. That's all right. No problem then.

[2 minutes 39 seconds][Customer] : You can put my mobile on if you want.

[2 minutes 38 seconds][Agent] : And uh, so Yep, uh, what was your mobile please? 04/08 Yep 924 Yep 953 Thank you and umm for the e-mail address there as well. Umm Wendy, would you like me to put your one? Yes.

[2 minutes 44 seconds][Customer] : 0408924953 yes yes.

[3 minutes 3 seconds][Agent] : So what is that the line just been a bit model there. Peter dot Cecilia, Peter live so specially less spelt CEC ILIS yeah@live.com. Did you say Yep, at liveyep.com Yep, dot AU. Thank you. And as, uh, Wendy also live with you at 31 Callaway Dutch WS6065.

[2 minutes 59 seconds][Customer] : peter.cecilia@live.com dot AU Peter dot Cecilia at Live El Lia yep@live.com dot AU Yes she does.

[3 minutes 38 seconds][Agent] : OK, And I've also got a landline number There is, uh, when, uh, is that correct as well?

[3 minutes 43 seconds][Customer] : No, we don't.

[3 minutes 42 seconds][Agent] : So 089 but you don't have.

[3 minutes 45 seconds][Customer] : We don't have landline anymore, sorry.

[3 minutes 47 seconds][Agent] : OK, all right, no problem. OK, just give me a second.

[4 minutes 8 seconds][Customer] : No worries.

[4 minutes 19 seconds][Agent] : System is attached. So what I'll do is because you already have the car with us, but I'll just give you a refresher here uh, just so because it may have been a for a while there. So the archive is designed to provide a cash benefit of up to \$15,000 to your loved ones with new pass away. They can use the funds not only for funeral expenses but any other final expenses like on pay bills, mortgages or to maintain their lifestyles. You can nominate up to five beneficiaries

to receive this benefit amount and if that is due to an accident, your chosen benefit will triple. In addition, before the policy anniversary following a 75th birthday, if you were to suffer an accidental serious injuries such as quadriplegia or paraplegia, the benefit amount will also triple. As you know, it's easy to apply, there are no medical checks and acceptance is guaranteed if you are Australian. If you are, if you are an Australian resident aged between 18 and 79. Now just so you know, for the first 12 months you'll be covered for death for accidental death and accidental serious injury.

[5 minutes 34 seconds][Customer] : Mm hmm.

[5 minutes 31 seconds][Agent] : Only after the first 12 months you will be covered for death due to any cause. In addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you are first diagnosed with a terminal illness with 12 months or less biomedical practitioner, we will pay your claim in full to help you with things like medical expenses. So how is that sounding for you so far? Is that, is that kind of bringing back from the time that you had the insurance? Is it the same?

[6 minutes 1 seconds][Customer] : Yes, yes, Yes, it is. Yeah.

[6 minutes 3 seconds][Agent] : OK, beautiful. Now, uh, you can choose car from any from anywhere from \$3000 up to \$15,000. And there's a couple of things that you need to know that your premiums are level, which means they are designed to stay the same as you get older and when you reach the age of 85, your premiums will cease without nothing more to pay and you'll also automatically receive a 25% bonus cover. This will be applied to your benefit amount and with the cover as well. I have to mention too that you may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment elements. So if you cancel outside of the 30 days, your car will stop and you will not receive anything back unless you're eligible for and choose the early cash back offer because I'm not too sure, but do you remember that also now covers we have what is called an early cash out option. So at any time after you reach 85 years of age, you can choose to and end your cover and we will pay you 75% of the funeral insurance benefit. Now, uh, what level of cover were you looking at getting for Wendy?

[7 minutes 10 seconds][Customer] : The one that we got, I guess like basic cover, just the funeral

sort of, you know.

[7 minutes 7 seconds][Agent] : Uh, the one that we bought quite basic cover, just the, uh, you know, sort of, you know, yeah. Was it, uh, was it cover for like anywhere between, uh, 3000 to \$15,000? You can choose for her. Uh yeah. I think our benefit was uh large.

[7 minutes 24 seconds][Customer] : 2253 thousand 250, yeah, I think our benefit was life insurance benefit was like 18,000 or something like that.

[7 minutes 34 seconds][Agent] : The insurance benefit was like 18,000 or something like that. So OK, but well, uh, the because the maximum you can go with the funeral cover for uh fall, uh Wendy is a \$15,000. So would you like me to choose that one for you? Yes.

[7 minutes 35 seconds][Customer] : So yeah, something like that, yeah. Yeah, that'd be fine. Yep. 4/9.

[7 minutes 51 seconds][Agent] : OK, So what you're looking at paying for when the, uh, for \$15,000 fortnightly works out to be \$16.22 a fortnight and uh yes and also uh, also because you are a real uh member uh, that uh, one second. I just tell that there's a there's a discount as well. We have a real reward attached to the policy. Following your first policy anniversary date, we will refund you 10% of the premiums you have paid in that time. We will send you a free will kit valued at \$30.00 with each policy. So your real reward after the anniversary would be \$42.18 as well after the 1st anniversary date. But, uh, but what you're looking at paying for her would be work out to be \$16.22 a fortnight. So, uh, do you think that would be, uh, enough of cover there for Wendy?

[8 minutes 49 seconds][Customer] : Yeah, yeah, just just mainly for the funeral. I'll just. I'll be alright, I think.

[8 minutes 47 seconds][Agent] : Uh, yeah. And I mean, and, and she's suffered an accidental serious injury. Then the benefit amount will triple, which will be \$45,000.

[8 minutes 54 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah. That'll be a good start, yeah.

[9 minutes 3 seconds][Agent] : Yeah, OK, so umm, just check something here as well. So, umm, 31 Calloway Dache Vistan Australia 6065 is that they have when he lives with you as well. And that's your postal address as well. OK, no worries. And, uh, as a business as well, they are, they normally

collect, generally collect payments within the next 7 days.

[9 minutes 21 seconds][Customer] : Yes, yes, next Wednesday. Is that alright? Could I pay you now or start the policy?

[9 minutes 35 seconds][Agent] : Uh, so when in the next 7 days, I will be more suitable for you, uh, to make the first fortnight, the premium, uh, the policy can be up and running as of today. Umm, uh, you want, uh, and, uh, when did you want the first payment to come out? You wanted the first time to come out today.

[10 minutes 2 seconds][Customer] : Yeah, that's alright.

[9 minutes 59 seconds][Agent] : Uh, yes, OK. Just kind of just just need to check this for the other. You can actually deduct the money today. Just put you on a quick call. I'll be back with you. It's not.

[10 minutes 11 seconds][Customer] : If if not, I can do it next next Wednesday or something.

[10 minutes 11 seconds][Agent] : I can do this next next Wednesday or something.

[10 minutes 15 seconds][Customer] : Is that about seven days?

[10 minutes 16 seconds][Agent] : Yeah, seven days. Yeah, that's fine. Yeah.

[10 minutes 19 seconds][Customer] : OK.

[10 minutes 18 seconds][Agent] : So we can do it next Wednesday, which is the 11th of January.

[10 minutes 19 seconds][Customer] : Yep, Yes.

[10 minutes 22 seconds][Agent] : Thank you. And would you be paying for the policy using, uh, a credit card, debit card or BS PIN account number? Uh, let's see what I'll tell you.

[10 minutes 32 seconds][Customer] : I think what I'm paying is just come up automatically out of my account.

[10 minutes 35 seconds][Agent] : Didn't come up automatically out of mind, just. OK.

[10 minutes 38 seconds][Customer] : Credit card.

[10 minutes 40 seconds][Agent] : Did you say credit card account?

[10 minutes 39 seconds][Customer] : Account, Yeah, yeah. Credit card. Yep.

[10 minutes 41 seconds][Agent] : Yeah, credit card. Oh, OK. All right. Just bear with me. So for security purposes while obtaining your card details, the call recording will stop and will recommend

after we have collected your details. The. So please be aware, please be aware the call recording is now resumed for quality and monitoring purposes. So socially, we just come to the last part here. We have to read out the terms and conditions to you and, uh, once I finish reading it, uh, I'll ask you a few questions. They have to agree at the end and then we can set this up policy for you there for Wendy.

[12 minutes 41 seconds][Customer] : Yes, OK, listening.

[13 minutes][Agent] : OK, Just just give me a second. Oh, sorry, I think I made a small mistake here. 1 moment. So I just might be to take this card details again for me because the account name came up under your name instead of sorry, your daughter's name instead of your name. So for security purposes, I'll obtain the the card sorry, for security purpose, we'll obtain your card details. The call recording will stop and we recommend after we have collected your deed. The. OK, so please be advised that the call recording is not received for quality and monitoring purposes.

[14 minutes 31 seconds][Customer] : Yep.

[14 minutes 31 seconds][Agent] : Uh, OK. So we can't come down to the declaration here. I just read it out to you. Uh, uh, uh, so it's obviously it's on behalf of it says, uh, thank you. Wendy Anderson, it is important that you understand the following information. I will ask you for your agreement to these terms at the end and your policy will not be in force unless you agree to these terms in full. Real funder cover is issued by Hanover Live free of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services trading as Real Insurance to issue and arrange this insurance on its behalf. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided then accessing your application. And now I set a target market determination for this product. We describe the type of consumer this product is designed for. Our distribution practices are consistent with this determination. You can obtain a copy on our website. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to

access and collect the information and lodge complaints about breaches of privacy. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services, but due to this depression you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. You have a good to take out a single real Fiona cover with the following cover.

[16 minutes 12 seconds][Customer] : Mm hmm.

[16 minutes 12 seconds][Agent] : Wendy Anderson is covered for \$15,000 in the event of death. In the case where death is accidental or if you suffer a different accidental serious injury, the benefit amount will triple.

[16 minutes 28 seconds][Customer] : Mm hmm.

[16 minutes 24 seconds][Agent] : Cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of a terminal illness. Cover thereafter accidental serious injury Cover for each life insured under age 75 staff immediately and ends on the policy anniversary following the life insurance 75th birthday.

[16 minutes 44 seconds][Customer] : Mm hmm.

[16 minutes 44 seconds][Agent] : Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount.

[16 minutes 56 seconds][Customer] : Mm hmm.

[16 minutes 55 seconds][Agent] : If you take up this early cash out option, you will no longer have a right to claim under the policy for that life insured. This policy does not have a savings or investment element component if cover ends prior to age 85. No, but sorry, I'll read that out again. This policy does not have a savings or investment component. If cover ends right prior to age 85, no benefit is payable and there is no refund of premiums after the cooling off.

[17 minutes 28 seconds][Customer] : Mm, hmm.

[17 minutes 28 seconds][Agent] : If you choose to return cover beyond age 85, you will be entitled to an additional 25% of bonus cover from that debt and you will not be required to pay any further premiums after the life insurance 85th birthday. The bonus cover is not payable if you take the early

cash out option car for each life insurance ends on the day prior to their 100th birthday. We will pay the few the benefit and bonus cover for the life insured. At this point your total premium for the first year of cover is \$16.22 per fortnight. Your premium is designed to stay the same year on year and will only change if you alter your cover or the insurer. Just the premium rates applying to the policy. Sorry applying to your policy.

[18 minutes 13 seconds][Customer] : Mm hmm.

[18 minutes 12 seconds][Agent] : You may pay more in premiums then the benefit amount over the life of the policy. Included in your premium is an amount payable to real insurance of between 31% and 57%, calculated on a level basis over the life of the policy. Your premium will be debited from your credit card, which you're authorized to debit from and have provided to us. We may provide written communications to you via the e-mail address you have provided to us, and this will include any legal notices we are required to provide you in writing. If you prefer to receive these only via mail, you can update your communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FSD via mail. If you have provided us with an e-mail address, your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. Uh, during which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. We have a compliance process which you can access at any time by contacting us. Full details are available online and in the documentation we are sending you. So we've got two final questions. Yes, Cecilia. So do you understand and agree with the declaration I've read you yes or no?

[19 minutes 25 seconds][Customer] : Yes, Yes.

[19 minutes 28 seconds][Agent] : Yes, thank you. And last question is, would you like any other information about the insurance now or would you like me to read any part of the PDS to you, yes or no?

[19 minutes 39 seconds][Customer] : No.

[19 minutes 38 seconds][Agent] : Uh, no, thank you. It's processing it for you now. OK, that that's

successfully gone through there. Then that's all been completed for Vendi and we may use your e-mail address to contact you from time to time. Cecilia, Just to confirm again, your e-mail address is peter.cecilia@live.com dot AU, correct?

[20 minutes 2 seconds][Customer] : Correct.

[20 minutes 3 seconds][Agent] : Thank you. All right, so that's all. All that's been completed for you and your documents will be sent you shortly to your e-mail. Is there anything else that I could assist you with today? Cecilia? No, no, that is good.

[20 minutes 15 seconds][Customer] : No, no, that'd be great. Thank you. That's excellent.

[20 minutes 18 seconds][Agent] : OK. Thank you so much for signing up your daughter there. So I hope you guys enjoy the policy.

[20 minutes 24 seconds][Customer] : OK, thank you.

[20 minutes 25 seconds][Agent] : Thank you.

[20 minutes 25 seconds][Customer] : Bye.

[20 minutes 25 seconds][Agent] : Thanks a lot. Bye.

[20 minutes 28 seconds][Customer] : Bye.