

[22 seconds][Customer] : Hello.

[23 seconds][Agent] : Hi, it's Rodina calling from Real Insurance Customer Care Team.

[29 seconds][Customer] : Not too bad.

[27 seconds][Agent] : How are you?

[30 seconds][Customer] : I'll put you under the wire.

[31 seconds][Agent] : Bye, bye, bye bye.

[38 seconds][Customer] : Hello.

[39 seconds][Agent] : Hi, it's Regina calling from Real Insurance customer care team. How are you?
Hi.

[44 seconds][Customer] : Oh, that's right. Yep.

[43 seconds][Agent] : Look, umm, yeah, go on.

[45 seconds][Customer] : OK, Yep.

[46 seconds][Agent] : Yeah, I had, umm, I had to make an inquiry yesterday and with one of your umm consultants.

[47 seconds][Customer] : So yeah, I have, I have made some enquiry yesterday and with one of your consultants and we don't need the insurance policy that we're paying out on at the moment.

[1 minutes][Agent] : And we don't need the insurance policy that we're paying out on at the moment.

[1 minutes 5 seconds][Customer] : So we wanted to cancel and they said that they needed to pass on the information to you.

[1 minutes 6 seconds][Agent] : So we want to cancel and OK, look, yeah, I can definitely help with that one there. Now it's a little bit repetitive. Do just need to let you know all calls are recorded for quality and monitoring purposes. Any advice that I provide is general in nature and may not be suitable for your situation. And because it's a new call there, if I can kindly just get you to verify your full name and your birthday. I'm Lorraine Harris, my birthday. Thank you.

[1 minutes 33 seconds][Customer] : I'm Lorraine Harris, My birthday is 13455 93 Walter St., Rutherford, NSW 2320.

[1 minutes 40 seconds][Agent] : And the line, just your address that we have on the system for your

96 Walter 3 Rutherford, NSW and just the post code for Rutherford, please, 2320. Excellent, thank you. And just the policy holder's full name, birthday and address, Stephen Charles Horace, 81153 and the same address is 9 three Walter St. Rutherford, NSW 2325. Thank you. I've got lorraine.harris02@gmail.com. And then I've got mobile 0400379795. Thank you. And landline, is it still 0249323468?

[2 minutes][Customer] : Stephen Charles Harris 81153 and the same address as 9C Walter St., Rutherford, NSW 2320 Yes, yes, yes.

[2 minutes 33 seconds][Agent] : OK, perfect. I'm just going to hop into your profile there. We've had the policy going for yourself and savings since 2006. It is an older one that we no longer offer any more. And the particular cover that you've got here, we do require cancellation request in writing.

[2 minutes 50 seconds][Customer] : I thought that would be the same. Yep. OK, no problem. Can I send an e-mail?

[2 minutes 52 seconds][Agent] : OK, Yeah, you could e-mail it if you'd prefer to.

[3 minutes][Customer] : Yep.

[2 minutes 57 seconds][Agent] : I can give you the the e-mail address if you've got a pen and paper handy with you.

[3 minutes 1 seconds][Customer] : Yep. Just hang on a SEC. OK. What's the e-mail address? Yeah, Yep, Yep. Mm hmm. Yep. Mm hmm.

[3 minutes 18 seconds][Agent] : OK, so it's service SERVICE at real life, cover dot com dot AU.

[3 minutes 41 seconds][Customer] : Yep, Yep, Yep, mm hmm. Right. Date of birth, OC number. Yep.

[3 minutes 41 seconds][Agent] : OK, Now in your e-mail, all you'd need to do is pop in your full name, your date of birth, policy number, and then a small sentence to say that you wish to cancel a policy.

[4 minutes 6 seconds][Customer] : OK, I cancel OC Yep.

[4 minutes 13 seconds][Agent] : OK. You also, oh sorry, you'd have to put Stevens full name, date of birth, policy number and then you have to pop in your full name, your date of birth and your address.

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

[4 minutes 24 seconds][Agent] : Once we receive that, our admin department will be able to process that as per the PDS and they'll send you a confirmation of cancellation within seven business days to confirm it has been cancelled.

[4 minutes 35 seconds][Customer] : Mm Hmm.

[4 minutes 36 seconds][Agent] : Now, do you mind me asking, will you be sending it from the e-mail address that we have on file?

[4 minutes 40 seconds][Customer] : Yes.

[4 minutes 41 seconds][Agent] : OK, excellent. If you do happen to send it from a different e-mail address, we would require either electronic signature or that I would signature end date. Now, do you mind me asking though, Lorraine, because you both had it going for quite some time. You're insured for \$8000 each and it is covering you both for your death due any cause worldwide 24/7 with that multiplier. So if death is due to an accident, that benefit amount is doubled with an additional 5000 on top. Any particular reason that we weren't happy with it?

[5 minutes 13 seconds][Customer] : We're just retired and we just it's 8080 something dollars a a month that we just haven't won't have in our pension to pay for it. So we we don't have life policies at the moment. So, you know, if anything happens to us, so the life policies will just kick in. And, and, and we took this out at a time when we'd actually got together and bought our own house. And at that stage we really didn't have the money to, if anything happened to either of us to cover the, the policy. So it was suggested we take it out.

[5 minutes 44 seconds][Agent] : Yeah.

[5 minutes 44 seconds][Customer] : So it's not, it's not valid now in, in that respect. So that's why we can't sleep.

[5 minutes 50 seconds][Agent] : No, that's OK. Well, look, send through the, the, the e-mail, the letter as soon as you can. Only reason I say as soon as you can is because Please note, until the policy is cancelled, payments will continue as normal. Undercover will remain in place. There is a payment scheduled to come out tomorrow. Would you mention there that you know you're, you're can't afford it at the moment? Would that be an issue if that payment came out? That's fine.

[6 minutes 12 seconds][Customer] : No, TH TH the payment can come out tomorrow, that's fine. So can we cancel it as of so we'll just keep it to for the next month.

[6 minutes 12 seconds][Agent] : So can we cancel it as on so just keep it for the next month?

[6 minutes 20 seconds][Customer] : So because of as of what date?

[6 minutes 23 seconds][Agent] : Look, so just if you send through the letter as soon as you can, it'll it'll just they'll action it for you and it just you'll have if the payment comes out tomorrow, you'd have coverage up until the 20th of July 2023. But if the payment comes down the 21st of July, you'd have coverage up until the 20th of August 2023.

[6 minutes 43 seconds][Customer] : Yep.

[6 minutes 42 seconds][Agent] : So even that payment does come out tomorrow and we do receive your letter tomorrow and that payment has come out. They they would either refund it or if we've received that e-mail in time or that you'd have coverage up until the next regular, but you'd get an e-mail just to confirm or, or a letter to confirm everything.

[6 minutes 58 seconds][Customer] : OK, that's fine. Alright.

[7 minutes][Agent] : Alright, my name is Regina. Regina.

[7 minutes][Customer] : And who am I talking to, Regina?

[7 minutes 5 seconds][Agent] : Mm Hmm.

[7 minutes 5 seconds][Customer] : OK, Thanks very much for that, Regina.

[7 minutes 7 seconds][Agent] : OK, that's OK.

[7 minutes 7 seconds][Customer] : I'll get this off.

[7 minutes 9 seconds][Agent] : Alright, look, is there anything else I could help you with?

[7 minutes 10 seconds][Customer] : Yeah, no, that's it. Thank you very much.

[7 minutes 12 seconds][Agent] : Thank you very much. All right, look, thanks so much for your time. You take care and enjoy the rest of your evening.

[7 minutes 19 seconds][Customer] : Thank you. You too, Regina.

[7 minutes 20 seconds][Agent] : Thank you. Bye bye.

[7 minutes 21 seconds][Customer] : OK, bye. None.