

[1 seconds][Agent] : Hello.

[2 seconds][Customer] : Hey, Kevin, how are you?

[2 seconds][Agent] : Oh, hi, Lucy. I'm good. Thank you.

[4 seconds][Customer] : That's good. I'm going to give you a policy number. I'm sorry, an ID number. Sorry.

[5 seconds][Agent] : I'm going to give you a policy number. OK. OK. Yep.

[11 seconds][Customer] : So it's 307-6196.

[19 seconds][Agent] : Oh, so not this one that we're talking right now. It's another one.

[21 seconds][Customer] : No, no, because it's Mom. This is Mom on the phone.

[27 seconds][Agent] : OK, thanks.

[23 seconds][Customer] : So I've already fixed up all the details for Zoe, so which means you can just get straight into that.

[29 seconds][Agent] : OK. Thank you, Sir, 3076.

[31 seconds][Customer] : At the moment it's 200,000.

[37 seconds][Agent] : Yeah, Thank you so much. And that's Zoe. Elizabeth, uh, Bonifan.

[34 seconds][Customer] : Yeah, 196, yeah.

[43 seconds][Agent] : Yep.

[43 seconds][Customer] : So. So at the moment, Zoe is on her mom's policy. She turns 21 on the 25th. OK, it's a really old policy.

[50 seconds][Agent] : OK, OK.

[52 seconds][Customer] : It's just an Andrews one that she has umm, which means then, umm, she's going to come off as soon as she's 21, not the policy anniversary.

[1 minutes][Agent] : OK, Yep.

[1 minutes][Customer] : So, umm, she's she's already got one set up for her daughter, but now she's going to set one up for Zoe. She might as well get it going now. Umm, because it is a different policy.

[1 minutes 7 seconds][Agent] : OK, there's no cap.

[1 minutes 9 seconds][Customer] : You can take out another one.

[1 minutes 10 seconds][Agent] : OK. Yep.

[1 minutes 10 seconds][Customer] : Yeah, it's not a different 1. So I had other daughters got 9 1/2 thousand. I did do a quote.

[1 minutes 13 seconds][Agent] : OK, Yep.

[1 minutes 16 seconds][Customer] : It is per month.

[1 minutes 18 seconds][Agent] : OK.

[1 minutes 19 seconds][Customer] : She will give you the dates because the next one's due tomorrow.

[1 minutes 29 seconds][Agent] : OK.

[1 minutes 23 seconds][Customer] : Umm, however, she's moved it to I've moved it to Friday, so she may change the date she'll to the date we can.

[1 minutes 31 seconds][Agent] : All right.

[1 minutes 31 seconds][Customer] : What else?

[1 minutes 35 seconds][Agent] : Beautiful. Beautiful.

[1 minutes 31 seconds][Customer] : I need to tell you all the address have been updated because we've just got all those details now and I've put in and as you can see, I've already put in Jane's details down the bottom.

[1 minutes 39 seconds][Agent] : Yes, Thank you. Yep.

[1 minutes 40 seconds][Customer] : So if you can just add on to that when you do do it just to copy those notes because you get your section and you just put in purchase a payee.

[1 minutes 47 seconds][Agent] : Yes, we'll do as well. There that.

[1 minutes 49 seconds][Customer] : Thank you.

[1 minutes 49 seconds][Agent] : Yeah. Thank you. You. You set up everything nicely at least.

[1 minutes 50 seconds][Customer] : Umm, 200.

[1 minutes 52 seconds][Agent] : I'll do my best. Thank you.

[1 minutes 53 seconds][Customer] : That's all right. I, I said to her that you might need to go through

all the policy details again. Umm, sorry, her profile details again. Umm, so she's aware of all that.

[1 minutes 59 seconds][Agent] : Yeah, I'll thank you. Thank you. Ready.

[2 minutes 1 seconds][Customer] : Anyway, it's all right.

[2 minutes 4 seconds][Agent] : Ready.

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

[2 minutes 4 seconds][Agent] : When you listen, Lucy. Thank you. Yes. Bye. Bye.

[2 minutes 6 seconds][Customer] : Bye, Jane. Thanks for holding. I do have my colleague Kevin on the line and he'll be able to set this up for you. OK, wonderful. Thank you very much. My pleasure.

[2 minutes 17 seconds][Agent] : Thank you so much for that.

[2 minutes 18 seconds][Customer] : You have a lovely day. Thanks, Kevin. Bye. Bye.

[2 minutes 20 seconds][Agent] : Thank you, Lucy. Hello. Good, uh, morning all. Good afternoon. Now there, uh, Jane, my name is Kevin from real insurance. How are you?

[2 minutes 28 seconds][Customer] : I'm very good. Thanks. How are you?

[2 minutes 29 seconds][Agent] : I'm good. I'm good. Thank you. And please that all calls are recorded. Any advice I provide is genuine nature. I mean, I'm suitable for your situation. So I'm here to assist you further by looking into a real funeral cover for your daughter Zoe. So can I just ask for her first name, middle name and date of birth, please? Uh, I'm Jane for the call recording. Yes, yes, yes. And a date of birth please.

[2 minutes 49 seconds][Customer] : Her name is Zoe Elizabeth Thompson, the 20th of the 2nd, 2002.

[3 minutes 2 seconds][Agent] : Perfect. So at the moment your daughter Zoe is 20 and she's a female Australian resident, is that right? Thank you so much for that. Yeah.

[3 minutes 10 seconds][Customer] : Yes, that's her address.

[3 minutes 12 seconds][Agent] : So I've got your address here, Unit 1/5, Richard Place, uh, Overstone TAS 7315, is that right?

[3 minutes 21 seconds][Customer] : That's her address.

[3 minutes 22 seconds][Agent] : Thank you. Is that, is that the address that you would like me to

leave for Zoe?

[3 minutes 27 seconds][Customer] : Yes, please.

[3 minutes 27 seconds][Agent] : OK, thank you. And the mobile number here, it's 0444525572. That's your phone number. Beautiful. Would you like me to also add beans always mobile or just leave? Keep it, keep it as yours.

[3 minutes 37 seconds][Customer] : Yes, I just keep it as mine.

[3 minutes 45 seconds][Agent] : Thank you. And I've also got the e-mail address hereaswellwhichisrubygloom646@gmail.com. Is that also correct? Beautiful. And once again, please, because I've recorded any advice I provide is genuine nature. I'm not suitable for your situation. Now Jane, you can choose any emails between 3:00 to \$15,000 to cover. Zoe, how much cover would you thinking of? Was that nine and a half \$1000?

[3 minutes 53 seconds][Customer] : Yes, yeah.

[4 minutes 10 seconds][Agent] : OK, let's take a look at that amounts there, of course. And umm, there are no medical checks to it. Acceptance is guaranteed for your daughter as long as she's an Australian resident, which you've confirmed. And she's also between 18 and 79 years of age, which you've also confirmed as well. So was everything all correct so far? Thank you. So long as you're happy to use your umm bank details so you'll be the purchaser and pay you either Jane, you can insure your daughter Zoe for the nine and a half \$1000 UMM. Now, if with the benefits, if she passes away due to an accident, we would triple out the claim, OK.

[4 minutes 27 seconds][Customer] : Yes, right.

[4 minutes 47 seconds][Agent] : Yeah. And there's also an accidental serious injury component within the cover to further protect Zoe. So if she were to suffer an accidental serious injury before the policy anniversary following her 75th birthday, such as quadriplegia or paraplegia, the benefit amount will be also tripled.

[5 minutes 2 seconds][Customer] : Yep, Yep.

[5 minutes 7 seconds][Agent] : So that's \$28,500 before the triple payouts based on nine and a half \$1000 policy. Yeah. So once you commence the policy for the 1st 12 months, Zoe will be covered

for accidental deaths and accidental serious injury only. And then after the first 12 months, Zoe will be covered for death due to any cause. And in addition, there is a terminal illness benefit, which means that after holding a policy for 12 months, if Zoe were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we will pay her out her claim in full. And that could be used towards medical expenses or even to provide for the family First agenda. OK. And the for the for the fortnightly. Oh, my apologies. The monthly premium to cover is only for nine and a half, \$1000 comes to \$20.40.

[5 minutes 31 seconds][Customer] : OK, Yep, Yep.

[6 minutes 3 seconds][Agent] : Yeah, that's per month. And once you commence it, your premiums for your daughter on the screen of insurance, they are leveled, which means they're designed to stay the same as the week or older. And when she reaches the age of 85, her premiums will cease. So you won't need to pay any more premiums beyond your daughter reaching that age and she can still be covered up until she reach a hundreds old.

[6 minutes 22 seconds][Customer] : I I'll be dead by then. I'll be, I'll be well then before they interrupt me. I'll be well then.

[6 minutes 24 seconds][Agent] : Oh, well, tech tech, uh, well, I, I guess if you're a little, Yeah, I, I get that.

[6 minutes 32 seconds][Customer] : That'll be no problem. Not, not.

[6 minutes 34 seconds][Agent] : Yeah, OK. I, I, I get what you meant there as well. And I just realized as I was just saying that as well. Right. But like, but once, like when, when, when your daughter reaches age of 85, her premiums will cease.

[6 minutes 45 seconds][Customer] : Yeah, yeah.

[6 minutes 46 seconds][Agent] : So, like, there'll be no more umm, umm, payments for the insurance beyond that point, and your daughter can still be covered up until she reaches 100 years old. OK.

[6 minutes 55 seconds][Customer] : Oh, OK.

[6 minutes 55 seconds][Agent] : Yeah, yeah. And if they're supposed to happen after age 85, they're doing a 25% bonus cover. We will be paid on top of the benefit amount for the beneficiaries as well.

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

[7 minutes 8 seconds][Agent] : Yeah. Otherwise, umm, there's an early cash out option available for, uh, there's an early cash out option available for Zoe at any time after she reaches 85 years of age. At that point, she can choose to end the cover if she likes and we will pay her out 75% of the funeral insurance benefit. But that would be optional for her. So something to consider, which could provide some more flexibility with the funeral insurance with us later in life. OK. Yeah. And depending on how long the cover's in place for as well, they're saying you may pay more in total premiums over the life of the policy than the benefit amount. And please be aware, this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you will not receive anything back. OK, Thank you. And the real reward on this cover is all Jane. So once the policy is in place with us for the 1st 12 months, we will refund you back 10% of your first use premiums back into your account. That comes to \$24.48 that you can receive back at that point after the first 12 months.

[7 minutes 35 seconds][Customer] : Yeah, yeah, yeah, yeah.

[8 minutes 15 seconds][Agent] : OK, so Yep. So I'll note down your details to you to let us know that you're the purchase and the payee as well. So I've got here, umm, uh, can I ask for you to confirm your first and last name as well, Jane please? Yep. Is that a PPLEB EE? And your date of birth as well?

[8 minutes 26 seconds][Customer] : Jane Appleby Yep, it's the fourth of the 10th.

[8 minutes 38 seconds][Agent] : Thank you so much for that all address. Yep, Yep Yep. 2. So a DVE court.

[8 minutes 37 seconds][Customer] : 1970 280 Court, Cherwell Park, Burnley, Tasmania 7320 No no ADYE.

[8 minutes 58 seconds][Agent] : Oh oh, there, yeah, there. Yeah, yeah, yeah. ADYE and then court. Thank you. And that's in, uh, shorewill. Yep. Is that park?

[9 minutes 6 seconds][Customer] : Yeah, yeah.

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

[9 minutes 15 seconds][Customer] : OK. Yes, We, we, we split the hands on that one. Trust me.

[9 minutes 15 seconds][Agent] : P Oh, OK, OK, sure will do you want me to leave as Sure will park So SHOREWE double L and then park which is PARK.

[9 minutes 26 seconds][Customer] : Yes, yes, please.

[9 minutes 32 seconds][Agent] : Thank you. Yep. And that's in Tasmania 7320. Yep. Is that right?

[9 minutes 42 seconds][Customer] : Yes, thank you.

[9 minutes 43 seconds][Agent] : Thank you. So is the mother. Payee for this cover, Yeah. And also just in case, I'm Jenny. There was a policy in place as well. If you are replacing an existing policy with this cover, we recommend that you did not cancel that policy until you have received and reviewed a policy in full. And it may not be identical to your existing cover, just in case. So we'll note down your preferred payment method to, as always, insurance. Would you like to use a card or a BSP and account number? The Jane?

[10 minutes 20 seconds][Customer] : It will have to be a Visa card please.

[10 minutes 24 seconds][Agent] : Yeah, we can do that, yeah. So for security purposes while obtaining your card details, the call recording will stop and recommend after we have collected your details. So that turns off the recording. We'll just wait a few months. None. None. None. None. O umm Jane, thank you for providing it for me and please be advised that the call recording is now resumed for quality monitoring purposes. And umm Jane, can I ask if you're happy for us to use your Visa debit card umm, to link up to your daughter's Always funeral insurance with us? Would that be OK? Thank you. And umm, monthly premium is \$20.40. We generally collect payment within the next 7 days. When the next seven days will be more suitable for you there, Jane.

[13 minutes 20 seconds][Customer] : Yes, it will be the 13th.

[13 minutes 37 seconds][Agent] : OK, so that will be on Friday, is that correct? Yeah.

[13 minutes 42 seconds][Customer] : Yes, I'll ring up and pay for it on Tuesday, but I I'll do it a day early.

[13 minutes 43 seconds][Agent] : So, oh, OK. Well, if you umm, like we do the 13th, umm, that's the, that's the first collection day, so 13th of January 2023 of every month on the 13th. Is that how you

wanted to set that up?

[14 minutes 3 seconds][Customer] : Yeah, please.

[14 minutes 3 seconds][Agent] : OK. All right. Thank you.

[14 minutes 5 seconds][Customer] : The thing, The thing is I'm on disability payment.

[14 minutes 8 seconds][Agent] : OK.

[14 minutes 10 seconds][Customer] : My I, my pays come in at different dates.

[14 minutes 21 seconds][Agent] : Oh, OK. Yeah.

[14 minutes 13 seconds][Customer] : So what I normally do is I just sort of ring up and just say it before I let you guys know that I'll be a couple of days or whatever out from the payment date, so.

[14 minutes 28 seconds][Agent] : Uh, I see. OK, yeah. So you're happy to align it to be on the 13th of every month for Zoe's Premium, but whenever you get paid, it could be like a day early or, uh, late or so that that's when you'll give us a call and let us know beforehand.

[14 minutes 37 seconds][Customer] : Yeah, Yeah.

[14 minutes 43 seconds][Agent] : And sometimes you make a manual payment yourself. OK, I get that. Yes.

[14 minutes 47 seconds][Customer] : Yeah.

[14 minutes 46 seconds][Agent] : So yeah, that can be done. Just call in and you can apply to make that PLA payment arrangement. You can also apply to umm, umm, make any changes if you do need to update things. OK, thank you.

[14 minutes 56 seconds][Customer] : Yeah.

[14 minutes 57 seconds][Agent] : All right. So umm, Yep, there we are. All right. So I've aligned that there. So I confirm your e-mail is rubygloom646@gmail.com.

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

[15 minutes 10 seconds][Agent] : Yep. Could you receive the policy scheduled to your e-mail anywhere within the next half an hour or so and the postal copy will will be sent out any within two to five working days.

[15 minutes 20 seconds][Customer] : Yeah. Mm. Hmm.

[15 minutes 20 seconds][Agent] : So I'm going to read you out.

[15 minutes 21 seconds][Customer] : Yeah. And that'll guide you guys in the.

[15 minutes 23 seconds][Agent] : Yes Yep, that would be to the address listed that I've umm, put under for Zoe.

[15 minutes 24 seconds][Customer] : Yeah, Yeah. Beautiful.

[15 minutes 29 seconds][Agent] : Thank you Yep.

[15 minutes 29 seconds][Customer] : Thank you.

[15 minutes 30 seconds][Agent] : So I'm going to read umm out the declaration and I'll ask you to say yes or no there, Jane. If you need me to repeat anything, let me know as well. So it reads thank you, Zoe Elizabeth Bonifan. So I'll spell it out. So Zoe LR Sorry, I'll spell it. I'll start again. ZOEELIZABETH and then Bo Double NESIN, is that right?

[15 minutes 48 seconds][Customer] : Yep, Yep, Yep, that's correct.

[16 minutes 1 seconds][Agent] : Thank you, Yep, so every Jen, thank you Zoe. Elizabeth Bonifin, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree these terms in full. Real funeral cover is issued by Hanover Live free of Australasia Limited. Hanover has an arrangement with Greenstone Financial Services fighting as Real Insurance to issue and arrange this insurance on its behalf. Your answers to the application questions and in related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. Hanover has set a targets market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes, issued cover and other valid services. We will share this with your insurer and may share it with other Australian service providers for the purpose of administering a policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. We may, from time to time provide offers to you by the communication methods you have provided to us in relation

to other products and services. By agreeing to this declaration, 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 agreed to take out a single real funeral cover up with the following cover. Zoe Elizabeth Bonifin is covered for \$9500 in the event of death. In the case where death is accidental or if you suffer a defined accidental serious injury, the benefit amount will triple. Cover is for accidental death only for the 1st 12 months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental serious injury cover for each Life Insured Underage 75 starts immediately and ends on the policy anniversary following the Life Insured's 75th birthday. Once your 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. If you take up this early cash adoption, you will no longer have the right to claim under the policy for that Life Insured. This policy does not have a saving or investments component. If cover ends prior to age 85, no benefit is payable and there is no refund of the premiums after the cooling off. If you choose to retain cover beyond age 85, you will be entitled to an additional 25% of bonus cover from that date and you will not be required to pay any further premiums after the life insured's 85th birthday. The bonus cover is not payable if you take the early cash adoption cover for each life insured ends on the day prior to the 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point, the total premium for you that you have cover is \$20.40 per month. Your premium is designed to stay the same year on year and will only change if you owe to your cover or the insurer adjusts the premium base applying to your policy. You may pay more in premiums than the benefit amount over the life of the policy. Including 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 were authorized to debit from and provided to us. We may provide written communications to you via the e-mail address you provided to us, and this will include any legal notices we are required to provide to you in writing. If you would prefer to receive these only via mail, you can update your communication preference at any time.

[20 minutes 5 seconds][Customer] : OK.

[20 minutes 5 seconds][Agent] : We will send you a welcome pack including your policy schedule, PDS and FSG via mail if you have provided us with an e-mail address. Your pause 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. During which you may cancel your policy in. Any premium you may have paid will be refunded in full unless you have lodged a claim. We have a complaints process which you can access at any time by us. Full details are available online and also in the documentation that we are sending you. So, Jane, do you understand and agree with the declaration of this Wednesday on behalf of your daughter Zoe's federal Insurance with us, yes or no? Thank you so much. Would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[20 minutes 52 seconds][Customer] : Yes, no, it's all good. Thank you very much.

[21 minutes 4 seconds][Agent] : Wonderful there. Of course, today it was very nice to talk to you there and take you through the process as well. So once everything comes out to you. So you should receive your e-mail copy first, whereas the postal copy will be sent out to Zoe's address and that generally takes two to five working days. Umm, towards the back of the PDS should be the very last pages and if I'm not mistaken, should be the beneficiary form to fill out and send back to us. That form can be posted back or sent through e-mail, whichever is easier for, for Zoe. OK.

[21 minutes 31 seconds][Customer] : OK. Yeah.

[21 minutes 32 seconds][Agent] : All right. And I do appreciate time. Take care of yourself there. And happy birthday for your daughter in next coming weeks. Thank you so much.

[21 minutes 39 seconds][Customer] : Have a good day.

[21 minutes 40 seconds][Agent] : Thank you. Thank you. Bye.

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