

[11 seconds][Agent] : Oh, hi there. This is Tara from Rail Insurance. Who am I speaking with Darren?

[14 seconds][Customer] : Hey, am I speaking good?

[15 seconds][Agent] : Hey Darren, Excellent. Darren. Just a quick call, just calling back as per the message I received from one of my colleagues earlier. Just firstly Darren, if I can call and let you know our calls are recorded and any advice I provide is general nature may not be suitable for this situation, but also just for security. Can I call and confirm your surname, date of birth and full address?

[38 seconds][Customer] : Yeah, Grantham 9/6/66 70 Davies Crescent Darren. Yeah, their name?

[56 seconds][Agent] : Now what? What's the suburb and the post code 57 double O? It's your date of birth, 12th, 9th 66. Excellent, thank you. And lastly, the, uh, type of policy you hold with us.

[59 seconds][Customer] : Yeah, Port Augusta and 5700 Double OH 12966 I think it was death cover, insurance, dental, funeral, one of them funeral Co Yeah.

[1 minutes 22 seconds][Agent] : Yep, no, but funeral that's Yep, absolutely.

[1 minutes 25 seconds][Customer] : Funeral.

[1 minutes 26 seconds][Agent] : That's what I was after. Excellent. Darren, thank you so much. Umm, correct me if I'm wrong, no e-mail address for you and this is the best and only number as well. Is that right?

[1 minutes 27 seconds][Customer] : Yeah, yeah, yeah, yeah.

[1 minutes 34 seconds][Agent] : Excellent, thank you. Let me just open up your funeral policy. Umm, correct me if I'm wrong, Dary, you are wanting to cancel this policy. Umm, is that right?

[1 minutes 42 seconds][Customer] : Yeah, yeah.

[1 minutes 42 seconds][Agent] : That's why my colleague put down notes on. OK. Now with regards to cancellation, we do require cancellation request to be made in writing, but we can get to that in a SEC. So don't. If you don't mind me asking, you've held this policy since 2008. What's, uh, made you, uh, change your mind about the policy?

[2 minutes][Customer] : Just that I thought it was a bit better covered, which it isn't. So I'm just gonna

go into mine. Well, it's only paying 5 grand. Yeah, it's 15 grand. When I know that it's just the way it's sort of written up. It's like it was different. Yeah.

[2 minutes 15 seconds][Agent] : All right, you know, you can go to top. You can because you've had this policy since what's 2008.

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

[2 minutes 19 seconds][Agent] : What was that 15 years now coming up to 15 years, you know, instead of having to cancel it, have you considered maybe doing a top up cover for the difference of the 10,000? So this so you go ahead.

[2 minutes 32 seconds][Customer] : No, because because a lot of them when you read into them, they only go to a certain age and then they won't pay the money. So if I live past a certain age, you you don't get nothing back off you or nothing anyway. So there's no point being being in. If I do my own, I can just get the money out when you want.

[2 minutes 44 seconds][Agent] : No, but not, not with us, not not. I think there's a misander with us. That's a misunderstanding. Let me bring up your policy and I'll explain to you. So with us, once you get to a certain age, umm, the what can it be? Either you stop paying uh, for the print that you still get covered, but you stop paying for it. Umm, or that we pay you and give you what you're covered for. Give me one second. Let me bring up your one and I'll tell you exactly how your one works.

[3 minutes 5 seconds][Customer] : Yeah, yeah.

[3 minutes 14 seconds][Agent] : OK, Won't be a SEC with us. It doesn't stop stop you from being insured. So give me one second. All right. So obviously, OK, here we go. So it's a catch benefit to pass away. If this was due to an accident, the benefit amount is tripled. Now here we go alright, so bit of information OK on this one, but uh, I can dive into it further after reading it if you don't understand exactly what it means, OK. Umm, Now once the oldest person covered under the policy turns 35, you have the option to cancel your policy and receive a cash up benefit, 50% of the funeral insurance benefit now for wildlife insured. Uh, once the oldest person covered under the policy turns 90, premiums are no longer payable. Uh, and you'll also receive a 25 percent, uh, some insured bonus on the funeral insurance benefit at no additional cost to you from the age of 90. If you're up to

cancel, you cover and receive the cash up benefit will be 50% of the increased funeral insurance benefit amount for wildlife insured. OK. Do you want me to explain that better?

[4 minutes 23 seconds][Customer] : Yeah, yeah, I know you, man.

[4 minutes 24 seconds][Agent] : If we'd like to break it down exactly what it means, yeah. So you still get covered even up after the age of 90. So after the age of 90, we're not you're not paying no more, but you still are covered.

[4 minutes 29 seconds][Customer] : Yeah, yeah, Yeah.

[4 minutes 37 seconds][Agent] : OK, So now, and pretty much all our policies have that.

[4 minutes 37 seconds][Customer] : Well, what happens if what happens if you die before that age?

[4 minutes 44 seconds][Agent] : So you still. Yeah, yeah, yeah.

[4 minutes 47 seconds][Customer] : It's a little good tooth, Yeah.

[4 minutes 48 seconds][Agent] : That's not you. You, well, you served out your waiting period because that waiting period is 12 months. You've voluntarily served that out. Umm, you know what I mean? And you've paid, I think my colleague tried to give you this before you. You've paid.

[4 minutes 55 seconds][Customer] : Yeah, \$3557 there.

[5 minutes 1 seconds][Agent] : So you know, that's yeah, that's right. So you still are covered.

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

[5 minutes 8 seconds][Agent] : Umm, if you wanted to be like if you wanted to be 15, you can. I can put you on to one of my colleagues and they can help you get that top up cover for the extra \$10,000.

[5 minutes 20 seconds][Customer] : So what what I ruled is that cost.

[5 minutes 24 seconds][Agent] : Umm, I have a look.

[5 minutes 23 seconds][Customer] : So do you know, as you as you get older, as you get older, do you pay more into it? Oh, you probably what?

[5 minutes 25 seconds][Agent] : You're paying as you get older. No.

[5 minutes 30 seconds][Customer] : Yeah.

[5 minutes 31 seconds][Agent] : So, yeah, let me have a look with your policy. Give me one

moment. OK. So let me have a look with this policy, I don't think it does your policy that you're that you have you're paying fortnightly. No, your 1 does not increase. Let me have a look now.

[6 minutes 23 seconds][Customer] : So I just stayed like the payments now.

[6 minutes 20 seconds][Agent] : Yours does not increase, it stays 10. Yeah exactly. Let me just have a look. I can tell you umm, what will be a SEC what will be in the future. Sorry about this.

[6 minutes 45 seconds][Customer] : Yes, right.

[6 minutes 46 seconds][Agent] : Yeah, it doesn't. It does not increase at all. Your one stays at \$10.70 for this one. Even if you were to take up another one like the the \$10,000, I couldn't tell you. Well, actually I might be able to tell you a price. Hold on, give me one second.

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

[7 minutes 3 seconds][Agent] : If you were to top up an extra 10, sorry, I won't be a SEC. So, so we need the difference 10,000, OK, So what it'll be for an additional 10,000, it will be another \$25.30 on top. So you're paying, We said 1070, wasn't it \$10.70, 2530? Uh, what's that, 1070?

[7 minutes 40 seconds][Customer] : Yeah, got a poor night.

[7 minutes 46 seconds][Agent] : That's gonna be 3036 dollars, Yeah.

[7 minutes 51 seconds][Customer] : Yeah.

[7 minutes 51 seconds][Agent] : And that'll be for a total of 15,000.

[7 minutes 54 seconds][Customer] : So 15 grand policy. Nah, I might just get out of it, mate. That's alright. I'll just go into my own and pay me own Feel good. I'll just cancel it.

[7 minutes 58 seconds][Agent] : Yeah, yeah, yeah. OK. No, not a problem.

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

[8 minutes 10 seconds][Agent] : No, no, not a problem. Let me bring it up again. It'll get out of that quote screen. Now, as I mentioned uh earlier, umm, being insurance policy, we do require the cancellation request to be made in writing.

[8 minutes 26 seconds][Customer] : Yeah.

[8 minutes 27 seconds][Agent] : Umm, let's have a look now. I'll give you the details. Sorry I won't be a moment. So part of that letter, umm, we require. So if you're going to send it via, would you be

able to send it via e-mail or would you be posting it?

[9 minutes 32 seconds][Customer] : Yeah, I've gone to my initials, got e-mail address, so it's, but I don't know what it is.

[9 minutes 36 seconds][Agent] : OK, that's OK. Not to worry. It that wouldn't matter. The main thing is that it's going to have to be a letter that you've signed very importantly, umm, pretty much requesting to cancel the policy, but also providing your full name, your date of birth, your policy number as well.

[9 minutes 38 seconds][Customer] : So I can like, yeah, yeah, yeah. If I can find that because he's modern. I haven't got any paperwork because I haven't been sending nothing for that long.

[9 minutes 58 seconds][Agent] : OK, that's OK.

[10 minutes 5 seconds][Customer] : Yeah.

[10 minutes 4 seconds][Agent] : If you have a pen and paper I'll I can provide you with that.

[10 minutes 8 seconds][Customer] : Where's the pen then?

[10 minutes 25 seconds][Agent] : We got one. Yeah. So.

[10 minutes 27 seconds][Customer] : Yep, Yep.

[10 minutes 29 seconds][Agent] : Yeah, so, so you're going to, it's going to be your full name, your date of birth, your policy number. Umm, the policy number is 1210.

[10 minutes 42 seconds][Customer] : 1210. So 1210.

[10 minutes 45 seconds][Agent] : Yeah, yeah, yeah. 0562, correct. 1/5.

[10 minutes 48 seconds][Customer] : Yep, 0562 15.

[11 minutes 1 seconds][Agent] : Yep, Yep, Yep.

[10 minutes 59 seconds][Customer] : Alright, so I'll read it out again 1210056215.

[11 minutes 9 seconds][Agent] : That's the one perfect. Umm, and definitely put down, please, the full name, date of birth and the policy number that you need to put that in that letter and that the letter must be signed by you.

[11 minutes 20 seconds][Customer] : Yeah, alright, so.

[11 minutes 20 seconds][Agent] : OK, umm, whether it's an electronic signature or if it's, uh, or

attach a letter with your signature and either one works as long as there's a signature there, that'll be perfect. Now, once we receive the letter, the cancellation of your policy, umm, once received the within around the 24 to 48 hours or two business days, umm, the cancellation takes place, umm, and within seven business days from that, you will receive a letter from us to confirm that the cancellation has taken place as well. But importantly in saying that, Please note that until the policy is canceled, the payments will continue as normal and the cover will remain in place. OK. All right. Do you have any questions for me or anything I can clarify for you?

[12 minutes 4 seconds][Customer] : Yeah, no, sorry. When I'm doing the full name I do is Darren Paul Grantham like that, That's the whole full middle name and everything.

[12 minutes 15 seconds][Agent] : Yeah, yeah, yeah.

[12 minutes 17 seconds][Customer] : Yeah, OK. No worries.

[12 minutes 19 seconds][Agent] : All right, that'll be perfect. Let's have a look. Yeah. If you do change your mind, you don't need to do anything. You just can keep it going. It's up to you and leave it at that. But if we can help you further, don't hesitate to reach out as well. OK then.

[12 minutes 33 seconds][Customer] : Yeah, no problem. Thank you.

[12 minutes 33 seconds][Agent] : All right, No worries. Thanks for your time today.

[12 minutes 38 seconds][Customer] : Yeah, see you.

[12 minutes 37 seconds][Agent] : I really appreciate it. Bye. Bye.