

[3 seconds][Customer] : Oh, hey, you why are you still here? Are you on there? Are you doing a name? Oh, is that great, Cisco? I have Allen on the line. She wants to cancel her family life cover and she wants to replace like she wants to open maybe a funeral cover. So I said to her, look, let's get this one cancelled for you first and then I'll ask the care agent to transfer you to sales. They can go into a bit more detail about this funeral covers that we have.

[10 seconds][Agent] : My bad, Don't you handle that as well?

[34 seconds][Customer] : Don't you handle that as well?

[38 seconds][Agent] : It's a cancel replace.

[36 seconds][Customer] : No, I know it would be if they set it up, but she's not 100%. If she wants to take it, she just wants to know about the cover. So I told her we'll try.

[47 seconds][Agent] : Oh, so she doesn't 100% want to cancel and replace? Uh huh.

[50 seconds][Customer] : No, no, she wants to cancel this one 100%, but she just wants to speak about the funeral cover. She doesn't want. She might take it out, she might not, but in that case that they do open it up for her, they can just transfer her.

[1 minutes 3 seconds][Agent] : No, I will. I will do that. Cancel replacement.

[1 minutes 6 seconds][Customer] : Oh my God, I love you.

[1 minutes 8 seconds][Agent] : Umm.

[1 minutes 8 seconds][Customer] : I love you woman. And then go home. Let me just finish these notes. I wanted to say if she can cancel, start funeral advisor or transfer to care. All right, let me get my *** out of here for you. All right, this service outcome is taking forever.

[1 minutes 30 seconds][Agent] : Did she tell you why she wants to cancel at a funeral?

[1 minutes 31 seconds][Customer] : Did she tell you why? And she said it was way too expensive. I did look at her. Premiums are about to go to like 600 and something dollars. Yeah, have a look at it. I just jumped out.

[1 minutes 40 seconds][Agent] : Oh, my God, 1955 OK, 60 7. All right. Name, date and birth address, contacts, emails done.

[1 minutes 54 seconds][Customer] : All been done for you.

[1 minutes 55 seconds][Agent] : All right, Pop her through.

[1 minutes 57 seconds][Customer] : Thank you. I'll do 1 transfer. Thank you so much for your patience, Alla.

[1 minutes 57 seconds][Agent] : Thank you so much for your patience.

[2 minutes 3 seconds][Customer] : I have my colleague Regina on the line and she'll be able to assist you further. Yeah. Thank you.

[2 minutes 10 seconds][Agent] : Hi, you're speaking with Regina from Real Insurance customer care team. How are you?

[2 minutes 15 seconds][Customer] : Good. Thank you. How are you?

[2 minutes 17 seconds][Agent] : Yeah, really good. Thank you for asking.

[2 minutes 23 seconds][Customer] : Yes.

[2 minutes 19 seconds][Agent] : So you've come through because you're looking at cancelling this policy and taking out a funeral cup policy or. Yeah. Alright, let's have a look. Yeah, let's have a look.

[2 minutes 25 seconds][Customer] : I want to cancel this one, but I just I need to have some information about, you know, Yes.

[2 minutes 34 seconds][Agent] : So I'm just going to quickly confirm the transferring agent has verified your full name, your birthday and your address. Is that correct? Excellent. I've got mobile number 0430999333, thank you. And I've also got mobile number 0404334475.

[2 minutes 41 seconds][Customer] : Yes, yes, that's right.

[2 minutes 59 seconds][Agent] : E-mail asmorrisahlam@gmail.com.

[3 minutes 5 seconds][Customer] : Yes, yes.

[3 minutes 7 seconds][Agent] : All right, thank you. But just now, in order to cancel the policy, all we require is just a simple letter in writing. However, before I provide you with those details, was there any particular reason that you were considering canceling this life policy?

[3 minutes 24 seconds][Customer] : Well, it's too much pressure right now too, and very expensive. Everything expensive.

[3 minutes 34 seconds][Agent] : Yeah.

[3 minutes 29 seconds][Customer] : I can't afford it anymore because nearly 600 every month I can't afford it anymore.

[3 minutes 35 seconds][Agent] : Are you receiving any income at all or? No, No. OK.

[3 minutes 39 seconds][Customer] : Not really, no, no.

[3 minutes 41 seconds][Agent] : So you don't receive any income.

[3 minutes 42 seconds][Customer] : So that's why I mean, everything is to change right now, not well, it's not the same like before.

[3 minutes 50 seconds][Agent] : Yeah. All right.

[3 minutes 50 seconds][Customer] : So that's why it's too much pressure.

[3 minutes 52 seconds][Agent] : And no, I understand, especially if you're not receiving any income. Look, I'm just having a look at this policy that you've got here for yourself. And right, just keep in mind once we cancel your policy, because if the policy does have an age eligibility there of 65 S over the age of 65, we wouldn't be able to put you back on the cover. OK. I'm just doing a quick look on this one here you've both been fully approved on this cover with no additional loadings or explosions.

[4 minutes 17 seconds][Customer] : Yeah, yeah, yeah.

[4 minutes 21 seconds][Agent] : OK, so it does cover you both for the desk to any cause worldwide 24/7. It has umm, the, the terminal on this advance payment. So if either of you were diagnosed with the, you know, 12 months or less to live by a medical practitioner, you claim your whole benefit as a living benefit. And this gets paid directly into your account as cash the whole amount. And you can use this for whatever you need to. If you got better, we're not going to ask you to pay it back and also has a \$10,000 advance payment the beneficiaries can request for the funeral cost. Have you thought about even reducing this one down to something like \$100,000 each? Next comes at 200 and 7166 a month for the life 1. So if you reduce the life one, but you mentioned you're not getting any income.

[5 minutes 4 seconds][Customer] : It's 1, Yeah, it's what I'm saying. It's 270 something you said for both or for just one person's?

[5 minutes 10 seconds][Agent] : Yeah, for both of you, 100,000 each for the death due any cause, 100,000. The terminal illness is included in this one and the 10,000 advance for the funeral. No, no, that's OK. Look, I'm just having a look at one more thing there because you mentioned there that you're not getting any income.

[5 minutes 35 seconds][Customer] : No, my husband, he does not want it.

[5 minutes 44 seconds][Agent] : Another option for you and I can give you some of the funeral quotes that you wanted as well.

[5 minutes 48 seconds][Customer] : Yes.

[5 minutes 48 seconds][Agent] : If you went \$50,000 each, OK for both of you is 100 and 3583 a month and we can waive your next payment as well.

[5 minutes 59 seconds][Customer] : No, don't worry. She he says no, it's all done.

[6 minutes 3 seconds][Agent] : No. Did you want me to run through how the funeral works?

[6 minutes 10 seconds][Customer] : Let's give you how much it cost.

[6 minutes 6 seconds][Agent] : Because if you were to sign, cancel this one, sign up the funeral one that you were wanting, it has the you.

[6 minutes 12 seconds][Customer] : Let me know how much it cost.

[6 minutes 14 seconds][Agent] : Yeah, Yeah. Look, I for the funeral one, I can quote you anywhere from 3000 to 15,000 at the most.

[6 minutes 23 seconds][Customer] : The 15th. Yeah.

[6 minutes 20 seconds][Agent] : How much did you want me to quote you on 15,000 and the joint one for you and and your husband.

[6 minutes 27 seconds][Customer] : Yeah.

[6 minutes 28 seconds][Agent] : All right, let me have a look quickly.

[6 minutes 30 seconds][Customer] : Thank you. Mm.

[6 minutes 30 seconds][Agent] : 15,000 for both and you'd like to pay monthly. Yeah.

[6 minutes 33 seconds][Customer] : Hmm, yes. Mm hmm.

[6 minutes 35 seconds][Agent] : All right, so for 50,015 thousand and don't forget with the funeral

one, OK, it has the 12 month waiting period. So for the 1st 12 months, it's only going to cover you for the death due and accidental death and accidental serious injury only OK. If you went only for the 1st 12 months, after 12 months it covers for the death due any 'cause. If you were 15,000 each, 15000, OK, 15,000 is \$238.09 a month for the funeral one. Where is the life?

[6 minutes 57 seconds][Customer] : Only MMM mm hmm, no, don't worry. Mm hmm. No, no, don't worry.

[7 minutes 18 seconds][Agent] : Yeah.

[7 minutes 18 seconds][Customer] : No, don't worry.

[7 minutes 20 seconds][Agent] : You didn't want to look at dropping your life fund down to \$135.83.

[7 minutes 20 seconds][Customer] : No, no, no, no, thank you.

[7 minutes 27 seconds][Agent] : No, no. OK, Look, I did want to let you know a payment did come out today for \$570.49.

[7 minutes 26 seconds][Customer] : No, he said no, no, I was going to call you yesterday because it was public holiday.

[7 minutes 37 seconds][Agent] : Yeah.

[7 minutes 37 seconds][Customer] : I didn't do it.

[7 minutes 40 seconds][Agent] : Yeah, that payment's already gone through. Look, did you want to send us?

[7 minutes 39 seconds][Customer] : Yes, I'm going to refund it. Are you calling to resolve this?

[7 minutes 46 seconds][Agent] : I, I wouldn't be able to refund it. I'm sorry.

[7 minutes 50 seconds][Customer] : Why?

[7 minutes 51 seconds][Agent] : So the policy doesn't have a saving investment element on it.

[7 minutes 56 seconds][Customer] : What do you mean?

[7 minutes 56 seconds][Agent] : So you'll have coverage, you'll have coverage up until the next payment. So your next payment's June, the 11th of July. So you'll have coverage up until the 10th of July. So you've got Peace of Mind if something was happened from now till then, you'll still have coverage.

[8 minutes 7 seconds][Customer] : Yeah, but, but I mean the other part, the other day they told me when I call you to cancel the policy from the day I ask you, they will calculate it. That's what they told me.

[8 minutes 23 seconds][Agent] : Umm, I, I when did you speak to somebody about that one?

[8 minutes 31 seconds][Customer] : I mean, a couple of months ago, my sister, she canceled her policy. I spoke behalf of her and they told me from the day I spoke to you, from the day I give you a notice I need to cancel, that you calculated.

[8 minutes 47 seconds][Agent] : So, so we do require the cancellation request in writing. Umm, did she sent?

[8 minutes 52 seconds][Customer] : I'll do it right now that I think it's alright for me. I'll do the right thing right now, but I'm asking are you going to refund it or calculate uh?

[9 minutes 4 seconds][Agent] : I wouldn't be able to. I can. I wouldn't, I wouldn't be able to. So did you speak to somebody about this policy and they told you you'd be able to refund the payment?

[9 minutes 12 seconds][Customer] : Sorry, but I mean, how can they gave me different information, my sis, my sister policy and my policy is the same. And then she California cancel her policy and they told me they can correct from the day I give you notice.

[9 minutes 39 seconds][Agent] : Yeah, I I don't know who you spoke with or when when that was, but on on your policy, I don't have.

[9 minutes 44 seconds][Customer] : But could you well, could you check with the your manager?

[9 minutes 47 seconds][Agent] : Yeah. Can I pop you on hold for a quick moment?

[9 minutes 49 seconds][Customer] : Yes, yes, yes.

[9 minutes 49 seconds][Agent] : It may be more than two minutes.

[9 minutes 51 seconds][Customer] : Thank you.

[9 minutes 51 seconds][Agent] : Thank you.

[9 minutes 52 seconds][Customer] : Because don't forget it was the weekend and public holiday. That's why it was. I'm giving you a notice today.

[10 minutes 1 seconds][Agent] : All right, give me a quick moment. I will pop you on hold for a quick

moment, maybe more than two minutes. I'll try and be all right.

[10 minutes 5 seconds][Customer] : Yes, yes, yeah.

[10 minutes 7 seconds][Agent] : Perfect. Thank you. Thank you.

[10 minutes 7 seconds][Customer] : Alright, thanks.

[11 minutes][Agent] : Thanks so much for your patience. I do appreciate your holding. Alright, so once we get your e-mail or your letter, we can organise that for you.

[11 minutes 4 seconds][Customer] : Just hold on, OK? I'm going to do it right now.

[11 minutes 19 seconds][Agent] : Yeah, yeah, I can e-mail you the instructions.

[11 minutes 11 seconds][Customer] : Would you please send me the message with your with the with I have to send it back please.

[11 minutes 22 seconds][Agent] : I wouldn't be able to SMS it, but I can e-mail it to you.

[11 minutes 23 seconds][Customer] : Yes, yes. OK. Thank you.

[11 minutes 28 seconds][Agent] : OK, now it can take 24 to 48.

[11 minutes 29 seconds][Customer] : Yeah, so so is your message. Can I reply straight away?

[11 minutes 34 seconds][Agent] : It can, it can take 24 to 48 business hours to come through.

[11 minutes 39 seconds][Customer] : Yeah. OK. But it will be later today anyway.

[11 minutes 41 seconds][Agent] : Yeah.

[11 minutes 43 seconds][Customer] : Alright. Yeah. Alright.

[11 minutes 42 seconds][Agent] : So it like I, like I mentioned, it can take 24 to 48 business hours for the e-mail to come through.

[11 minutes 46 seconds][Customer] : OK.

[11 minutes 47 seconds][Agent] : OK.

[11 minutes 48 seconds][Customer] : OK.

[11 minutes 48 seconds][Agent] : But I've organized the admin team to send it through to you.

[11 minutes 52 seconds][Customer] : Yeah, OK, OK.

[11 minutes 51 seconds][Agent] : All right, if you have any issue, if you have any issues sending it through, give us a call back because it's very important that you do reply back because Please note,

until the policy is cancelled, payments will continue as normal and the cover will remain in place, OK?

[12 minutes 1 seconds][Customer] : OK, OK, alright. Mm. Hmm.

[12 minutes 6 seconds][Agent] : And because of our age, because of your age as well, once we cancel that policy, we're not going to be able to put you back on the same cover.

[12 minutes 15 seconds][Customer] : No problem.

[12 minutes 14 seconds][Agent] : So you've got some time to think about it with your husband if you wanted to do to the 50,000 and 100 and 3583 a month.

[12 minutes 21 seconds][Customer] : No, it's alright.

[12 minutes 21 seconds][Agent] : OK.

[12 minutes 22 seconds][Customer] : No, no, it's alright. Would you please remind me? What's your name? RE. Yes. Hmm. Mm. Alright. As you know. OK. Thank you for your time.

[12 minutes 24 seconds][Agent] : Ah, Regina, Gina, no thank you.

[12 minutes 40 seconds][Customer] : And I'm going to do it right now. No worries. Yeah.

[12 minutes 42 seconds][Agent] : So like I mentioned, it can take 24 to 48 business for us to send the e-mail to you.

[12 minutes 47 seconds][Customer] : Yeah. Alright. OK. I'm waiting for you. Thank you.

[12 minutes 49 seconds][Agent] : So you alright? Thank you.

[12 minutes 53 seconds][Customer] : Thank you. Bye. Bye.

[12 minutes 53 seconds][Agent] : Bye.