

[15 seconds][Agent] : Hi Joy, it's Sam calling from Australian series. Just give me a call as we receive expression interest online with regards to life insurance.

[14 seconds][Customer] : Hello, yeah, I just wanted to know what the payment would be to a month or per fortnight?

[30 seconds][Agent] : OK, no problem, I'll get you right to it. I just need to confirm your full name and date of birth.

[36 seconds][Customer] : Yeah, it's Joygun, 12th of the 8th, 44.

[38 seconds][Agent] : Yep, thank you for that. Please note all our calls are recorded any of my supervisors general nature and you are receivable to your situation. Can I confirm that you are a female Austrian resident? Thank you. All right, so are you new to life insurance or do you currently only have a cover in place?

[49 seconds][Customer] : Yes, no life insurance.

[1 minutes 5 seconds][Agent] : Are you new to it or do you already have something in place?

[1 minutes 8 seconds][Customer] : No, I don't have anything in life.

[1 minutes 10 seconds][Agent] : OK, the problems. Uh, I just want to tell you a little bit about our seniors life insurance.

[1 minutes 14 seconds][Customer] : Look, I just really want to know the the amount I'd be paying.

[1 minutes 13 seconds][Agent] : Umm, OK. Uh, yeah, of course we will get to it right away. I just need to tell you a little bit of information, just a little bit of the benefits. It won't be too long. Uh, it's like a one minute thing. Is that OK? Yeah.

[1 minutes 28 seconds][Customer] : MMM, OK, yeah.

[1 minutes 32 seconds][Agent] : This. Umm, so our seniors life insurance designed to provide financial protection for loved ones to a lump sum payment. If you would have possibly before the 85th birthday, then the policy ends. You can only up to five beneficiary as well. And umm, if you need to apply, we just ask you 8 yes or no questions relating to your health over the phone to see if you're approved. If you accept it and once you commence the policy, you will be covered immediately for that due to any cause except suicide in the 1st 13 months. In addition, there is a

terminally ill advanced payment including the cover if you were diagnosed with 24 months or less to live by a specialized medical practitioner. And so with the quotes, uh, do you need to ask, have you had a cigarette in the last 12 months? Thank you. OK, so I can see all your applications you put through umm 10,000. Is that what is that the couple you want to look at first?

[2 minutes 9 seconds][Customer] : OK, no, yes, yeah, Cos I've already got sure funeral insurance.

[2 minutes 35 seconds][Agent] : Oh, OK. Umm, so OK so for 10,000 cover it will be \$26.01 per 4/9 is that seem suitable?

[2 minutes 45 seconds][Customer] : Oh, OK, yeah, yeah, there's and you're you're saying there's no pre exit. You know, I don't have to go to any doctor or anything for medicals or anything like that.

[3 minutes 2 seconds][Agent] : Yeah, we just asked you 8 just a no over the phone and umm, it just a no help question over the phone.

[3 minutes 11 seconds][Customer] : Oh, OK.

[3 minutes 8 seconds][Agent] : And yeah, that's how we, we check.

[3 minutes 12 seconds][Customer] : Yeah, yeah.

[3 minutes 16 seconds][Agent] : Yes.

[3 minutes 16 seconds][Customer] : WH OK. What are the questions?

[3 minutes 19 seconds][Agent] : Oh, so you want to go through the questions, right? Umm, yeah. So you have to with the 10,000, right?

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

[3 minutes 22 seconds][Agent] : Because that's the application. And then ask you, uh, I just also let you know, uh, let you know that your premium is step, which means it will increase each year.

[3 minutes 31 seconds][Customer] : Yeah.

[3 minutes 32 seconds][Agent] : And I'll just show you an indication.

[3 minutes 43 seconds][Customer] : Mm hmm. OK. Yeah. Yeah. Yeah.

[3 minutes 34 seconds][Agent] : So as an indication, if you make no change to a policy, your premium next year will be \$27.83 before night this around about \$1.00 increase. You can also find information about pay instruction on our website before.

[3 minutes 54 seconds][Customer] : Oh, OK.

[3 minutes 55 seconds][Agent] : Yeah.

[4 minutes 3 seconds][Customer] : Mm hmm.

[3 minutes 56 seconds][Agent] : So before I go through the help question, do you need to read out the pre underwriting disclosure and there will be a yes or no question at the end. I'm just like loading up right now.

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

[4 minutes 10 seconds][Agent] : OK, so it reads. Please be aware all calls are recorded for quality and monitoring purposes.

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

[4 minutes 16 seconds][Agent] : 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 correct your information and lodge complaints about breaches of privacy. By proceeding, you understand that you are applying to purchase a life insurance policy and as such, you have a duty to take reasonable care to make to not make any mis representations. This means that you need to ensure that you understand each question and ask you and that you provide honest, accurate and complete answers. You need to answer each question in full. Even if you have provided some information to us in any earlier discussions you may you have had. If you do not take reasonable care, you may breach your duty and if this happens to ensure may be entitled to cancel your policy, decline a claim or make adjustments to the terms and conditions of your policy. Do you understand and agree to your duty?

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

[5 minutes 22 seconds][Agent] : Thank you. So the first question is, have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[5 minutes 33 seconds][Customer] : Yes.

[5 minutes 34 seconds][Agent] : Thank you. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke? OK, I just have to ask because I just need a clear yes or no. So I have to ask the question again. In the last five years, have you been admitted to hospital as an inpatient because of a heart attack, heart failure or stroke?

[5 minutes 33 seconds][Customer] : No, no, not for those reasons, No.

[5 minutes 59 seconds][Agent] : Thank you. In the last five years, have you been admitted to hospital as an inpatient because of lung disease other than for asthma or pneumonia as the only conditions?

[6 minutes 9 seconds][Customer] : Yes, I have.

[6 minutes 13 seconds][Agent] : OK. Let me check. So based on your answer to the question that says in the last five days, have you been admitted to hospital as inpatient because of lung disease, asthma or pneumonia is the only conditions we're unable to offer you cover at this time. You can ask Ensure to review this position and if you're not happy with the outcome, you can request that we treat this as a complaint.

[6 minutes 41 seconds][Customer] : No, that's OK. I thought that would be the, you know, I didn't think I'd get it because of that reason. That's why, you know. Yeah, that's OK. No worries. I do. I've had. I took it out years ago.

[6 minutes 52 seconds][Agent] : I mean, we can also provide you with insurance, but you already, you said you already have, you know, insurance, right, OK, no problems.

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

[7 minutes 2 seconds][Agent] : So with that one, unfortunately we can't go through with it.

[7 minutes 5 seconds][Customer] : Yeah, I've had, I've had this going. I wish if I had a brand new one, I took it. I've had this going for about over 10 years. But funeral insurance, it's a lot more than what you're gonna charge. And it's only 7000 coverage anyway. Much to worry.

[7 minutes 23 seconds][Agent] : The out fee insurance umm if you want no it goes up to 15,000.

[7 minutes 30 seconds][Customer] : Yeah, but I mean, I couldn't take 22 policies out. Oh, can I?

[7 minutes 35 seconds][Agent] : Umm you can but just I I'm not really sure which umm you can't

take. Like without fee insurance you can take more than one policy, but has to equal up to you can't take more than 15,000 I believe.

[7 minutes 52 seconds][Customer] : Oh, OK. Yeah. So this one, what's the what? Yeah, it's the 7000.

[7 minutes 54 seconds][Agent] : Umm, let me just confirm with you if it's umm, OK, let me just put you a quick call and see what's the fuel cover you have right now, The funeral cover you have right now 7000.

[8 minutes 17 seconds][Customer] : It might be 7000. It went up a bit, you know, over the years I since I've taken it out so.

[8 minutes 24 seconds][Agent] : So I'll just confirm with my manager if you can, if you want to, like if you want to, umm, take another cover, fuel cover.

[8 minutes 31 seconds][Customer] : Wow. I'm, I'm, yeah. Because I'm worried now that that won't be enough. You know, I'm not planning on dying soon, but I'm worried that there's seven. I think it's 7 1/2 thousand. It wouldn't be enough to cover. So if I took out another 5000, that would probably cover it, wouldn't it? Yes, Yes.

[8 minutes 47 seconds][Agent] : I can give you some information about like a roundabout of I can give you like a few no fact information just to give you like an average of how much it may cost depending on what your situation is. So, according to the government's Mysmart website, private funerals typically cost somewhere in the region of 4000 for a basic cremation up to 15,000.

[9 minutes 11 seconds][Customer] : Oh, yeah. No, no, it's OK. I know how much that costs because I lost my son two years ago and I, you know, I'll be going to the using the same people and I know how much that costs. So you know, Yeah. So that's OK. I thought you meant how much it would cost me to take that like a 5000 policy, would you?

[9 minutes 30 seconds][Agent] : Oh, uh, so so you do want like take 5000? Is that what?

[9 minutes 36 seconds][Customer] : I would. That wouldn't Take Me Out of the 15,000.

[9 minutes 35 seconds][Agent] : You're OK? Let me just check with my manager if we can do that. Umm, just give me a few minutes.

[9 minutes 43 seconds][Customer] : Yeah, no worries. Yeah. I don't want to take another policy and then find I can't have to.

[9 minutes 44 seconds][Agent] : I'll just put in a quick hold, Yeah.

[9 minutes 50 seconds][Customer] : Yeah, yeah.

[11 minutes 27 seconds][Agent] : Hello, Joy. Thanks for being on hold.

[11 minutes 29 seconds][Customer] : That's OK.

[11 minutes 29 seconds][Agent] : I just want, I just want to confirm with you, umm, so with the question, umm, the lung disease did you have what type of lung disease you have?

[11 minutes 37 seconds][Customer] : Emphysema.

[11 minutes 39 seconds][Agent] : Emphysema. OK. And how long, how long ago were you in the hospital for four years? What year was that?

[11 minutes 51 seconds][Customer] : Oh, about four years ago I had Yeah, I had pneumonia 04 years ago. I can't remember. Well, it's 23, so it'd be two thou I can't think 23.

[12 minutes 15 seconds][Agent] : What year was that?

[12 minutes 19 seconds][Customer] : What would it be? I can't remember.

[12 minutes 40 seconds][Agent] : It was five years ago.

[12 minutes 26 seconds][Customer] : 2009 would have been No, I wouldn't 2000 and oh 2015 Huh.

[12 minutes 41 seconds][Agent] : So can I repeat this question? So I'll repeat the question to you.

[12 minutes 47 seconds][Customer] : I know that I know the question, but I'm trying I I haven't got a pen I'm trying to count back. Just do it on your calculator. You got a calculator there? 2023 from 5 from 23, which is eight, 2018, it's 218. Yes, 2018. Sorry, it just takes me a minute. Yeah.

[13 minutes 4 seconds][Agent] : So you're saying please minus children 18, that's five years when 2018?

[13 minutes 14 seconds][Customer] : Yeah, it was September.

[13 minutes 18 seconds][Agent] : Do you know when 2018 what month so we can September?

[13 minutes 23 seconds][Customer] : I know that.

[13 minutes 28 seconds][Agent] : It's 05 years ago.

[13 minutes 24 seconds][Customer] : Yeah, sorry.

[13 minutes 29 seconds][Agent] : So let me repeat the question. So I'll repeat the question again.

[13 minutes 34 seconds][Customer] : Yeah, I've just said to you it's be about 5 years ago.

[13 minutes 33 seconds][Agent] : Umm, because it says that would be the question. So in the last five years, have you been admitted to hospital as an inpatient because of lung disease other than for asthma or pneumonia as early conditions?

[13 minutes 42 seconds][Customer] : Yes, yes, I have.

[14 minutes][Agent] : So Mulanja would like to speak to you just so be clear so she can confirm the question.

[14 minutes 5 seconds][Customer] : Yeah, I understand.

[14 minutes 5 seconds][Agent] : I'll just put you on a quick hold just so it can help you get approved as soon as possible. Umm, but yeah.

[14 minutes 11 seconds][Customer] : OK, OK, OK.

[14 minutes 12 seconds][Agent] : And I'll also tell her about the funeral that you wanna also like maybe take off if you're gonna get approved for this would be great, you know? Umm, yeah, I'll just put you on a quick hold. Hi Joy, my name is Rita, I'm Sam's manager. How are you?

[14 minutes 52 seconds][Customer] : Oh, good. Thanks. OK. Mm. Hmm.

[14 minutes 53 seconds][Agent] : That's a good to hear. Now I just wanted to help on here and just confirm with you what this question is actually asking you now from what I've heard, just correct me if I'm wrong any time is that you have emphysema you admitted in 2018 as an impatient due to that now between 2:00.

[15 minutes 5 seconds][Customer] : Yes, Now it wasn't due to that. I had pneumonia. Yeah. Yeah.

[15 minutes 11 seconds][Agent] : Oh that's OK, that's perfectly fine. Now this question. So have you been with me in the past five years because of the lung disease other than pneumonia or asthma, that's fine.

[15 minutes 21 seconds][Customer] : Oh, no, it was my nine that I was admitted for.

[15 minutes 25 seconds][Agent] : Now, do you have emphysema?

[15 minutes 25 seconds][Customer] : Yeah, yeah, yeah, it's five.

[15 minutes 27 seconds][Agent] : That's fine.

[15 minutes 28 seconds][Customer] : Yeah.

[15 minutes 28 seconds][Agent] : This question is asking, I'll break it down for you. In the last five years, have you been admitted to hospital as an inpatient because of the lung disease? Other than for asthma or pneumonia as the only condition other than that, yes or no? Thank you so much. So because it was for the mania. That's fine.

[15 minutes 45 seconds][Customer] : Oh, well, no, because it was just confuse.

[15 minutes 49 seconds][Agent] : I know. Do you know why? That's why I popped on because sometimes these questions are a bit confusing because it's actually two parts. Do you know what I mean?

[15 minutes 54 seconds][Customer] : Well, I yeah, yeah, yeah.

[15 minutes 56 seconds][Agent] : Yeah, yeah, yeah.

[15 minutes 57 seconds][Customer] : And I wanted to, I wanted, you know, to get it right upfront.

[16 minutes][Agent] : My goodness.

[15 minutes 59 seconds][Customer] : I don't want to think that I haven't got emphysema.

[16 minutes 1 seconds][Agent] : Thank you so much for being so honest. No, and that's the question we're asking you because if you had been, you know, admitted to hospital for emphysema in the past five years and we would capture this. But because you haven't been, this is not what the questions asking you because it's been pneumonia. That's fine. And plus that was about, from what I understood over five years ago anyways, or five years ago. So this one's asking, in the last five years, have you been admitted to the hospital as an inpatient because of a lung disease? Now, joy. Other than for asthma or pneumonia as the only condition? Yes or no?

[16 minutes 14 seconds][Customer] : Yeah, yeah, yeah.

[16 minutes 34 seconds][Agent] : Thank you so much. I'll pop down. Are you confident with that answer?

[16 minutes 33 seconds][Customer] : Well, no, Yep.

[16 minutes 38 seconds][Agent] : Beautiful. Yes. Talk to me.

[16 minutes 38 seconds][Customer] : And there's the other question is that girl just said to ask you, I've got funeral insurance.

[16 minutes 40 seconds][Agent] : Yeah, that's fine. Yeah.

[16 minutes 44 seconds][Customer] : I've had it for years with another company, but it's only for about 7 1/2 thousand now.

[16 minutes 49 seconds][Agent] : Yes, that's understandable. Mm. Hmm.

[16 minutes 50 seconds][Customer] : My concern, yeah, my concern was, you know, I've talked about years ago, it won't be enough really.

[16 minutes 57 seconds][Agent] : That's fair enough. I understand completely. Is this why you're looking into the seniors life?

[16 minutes 58 seconds][Customer] : So that's so I Yeah.

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

[17 minutes 3 seconds][Customer] : Can I take 2 policies out though? That's the thing.

[17 minutes 5 seconds][Agent] : We will not compromise paying out from our end.

[17 minutes 9 seconds][Customer] : Oh, OK.

[17 minutes 8 seconds][Agent] : If you have policies elsewhere, please know that whatsoever. But great question.

[17 minutes 11 seconds][Customer] : Yeah, yeah.

[17 minutes 12 seconds][Agent] : But from our end, we will not compromise paying out.

[17 minutes 15 seconds][Customer] : Beautiful. Mm, Hmm.

[17 minutes 15 seconds][Agent] : OK, But what I'm going to do is that you know you haven't been declined. So Sam can put that on the phone, actually run you through the rest of the questions.

[17 minutes 22 seconds][Customer] : Mm. Hmm.

[17 minutes 22 seconds][Agent] : All right, So I'm very happy to let you know that. But if you have any questions or you'll be confused, I'm right next to Sam.

[17 minutes 28 seconds][Customer] : OK.

[17 minutes 27 seconds][Agent] : So if you have any questions, I'm right here. My name is Ray.

[17 minutes 29 seconds][Customer] : No worries.

[17 minutes 29 seconds][Agent] : I'll pop you through now. Give me a moment.

[17 minutes 31 seconds][Customer] : Thank you.

[17 minutes 31 seconds][Agent] : You're welcome, Joy.

[17 minutes 32 seconds][Customer] : Thank you.

[18 minutes 17 seconds][Agent] : Thank you for calling, Joy.

[18 minutes 19 seconds][Customer] : Sorry. Oh, that's better. I couldn't hear.

[18 minutes 19 seconds][Agent] : So I'll continue your questions now, OK.

[18 minutes 23 seconds][Customer] : I could hardly hear before. Yeah, that's fine.

[18 minutes 26 seconds][Agent] : Alright. Joy, Are you ready? So the next question is, in the last five years, have you been diagnosed with or treated for any of the following cancers, lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs? Or are you currently or soon to be treated for to be treated with chemotherapy?

[18 minutes 28 seconds][Customer] : Yeah, no.

[18 minutes 56 seconds][Agent] : Do you have a renal kidney condition that currently requires dialysis or transplant or a doctor has advice will be required in the future? Do you have a liver condition that will require a transplant in the future? Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia including disease in the last five years? Have you been in the last five years? Have you attempted suicide or been hospitalized for mental health condition? Are you experiencing any unexplained symptoms or are you currently undergoing or waiting for the results of any health related tests or investigations or been diagnosed as having 12 months or left to live?

[19 minutes 6 seconds][Customer] : No, no, no, no, no.

[19 minutes 56 seconds][Agent] : OK, that's all done. Conversation Joy, you have been approved.

[20 minutes 3 seconds][Customer] : Oh good.

[20 minutes 5 seconds][Agent] : So what I can do for you now is get you covered over the phone today and I will send you all the policy documents to review. This policy gives you a 30 day cooling off. If you decide this policy is not suitable for you, you cancel within the 30 days. Then you'll receive a full refund or the payment unless the claim has been made.

[20 minutes 19 seconds][Customer] : Yeah, OK.

[20 minutes 28 seconds][Agent] : So are you happy to continue, Joy?

[20 minutes 30 seconds][Customer] : Yeah, I just need to know how much it would be.

[20 minutes 35 seconds][Agent] : OK, I just have to umm, load it up again.

[20 minutes 38 seconds][Customer] : Yep, it's OK.

[20 minutes 38 seconds][Agent] : Do you have a pension date that I can align the payment list?

[20 minutes 46 seconds][Customer] : A what? Sorry.

[20 minutes 47 seconds][Agent] : No umm, what date would I be?

[20 minutes 53 seconds][Customer] : Sorry, I can't hear.

[20 minutes 55 seconds][Agent] : What date would that be?

[20 minutes 57 seconds][Customer] : What are you asking? What was the question?

[21 minutes][Agent] : Is there a pension date we can align the payment list?

[21 minutes 3 seconds][Customer] : Oh, yes, sorry. It's a Wednesday, and it'll be Wednesday this week. Otherwise the next one might be for a fortnight, but that's always a Wednesday.

[21 minutes 8 seconds][Agent] : Wednesday, so on the 15th, is it the 15th?

[21 minutes 19 seconds][Customer] : Yes. Yeah. No, it might be. It's this week and it's it's too late for that now, so that won't be for another two weeks. That's right. That's right.

[21 minutes 17 seconds][Agent] : Wednesday on the fortnight right of so that'll be the 22nd because the week after do you want fortnightly?

[21 minutes 36 seconds][Customer] : Yes.

[21 minutes 37 seconds][Agent] : Yes.

[21 minutes 36 seconds][Customer] : Yes, I won't.

[21 minutes 40 seconds][Agent] : Is that when your money comes in on the Wednesdays?

[21 minutes 43 seconds][Customer] : Yes, it does.

[21 minutes 48 seconds][Agent] : Can I make it the Thursdays just in case it doesn't come on time?

[21 minutes 50 seconds][Customer] : Yep. Yep. Yes.

[21 minutes 53 seconds][Agent] : Just for yourself, Yeah. Thursday 23rd would be your first for nightly payment.

[22 minutes 2 seconds][Customer] : How much?

[22 minutes 5 seconds][Agent] : Umm, first day?

[22 minutes 9 seconds][Customer] : Sorry.

[22 minutes 9 seconds][Agent] : Not, not at all. I'm just setting it up quickly. Just give me a minute. I got this but I didn't read all that. Do you have an e-mail?

[22 minutes 39 seconds][Customer] : Yeah, it's joygun7@gmail.com.

[22 minutes 39 seconds][Agent] : Joy Joy Gun is gun spelled with double N joygun7@gmail.com.

[22 minutes 47 seconds][Customer] : Yeah, it's Gu Double N Yes, that's right.

[22 minutes 59 seconds][Agent] : I'm going to get my manager to do it to the 22nd. Would you like to pay it through BSB or cards?

[23 minutes 19 seconds][Customer] : I look, I I'm not at home at the moment. I haven't got all those details with me, but I wouldn't know how much of it. How much did you say it was? I only get told with that.

[23 minutes 32 seconds][Agent] : Oh, it was \$26.01 per.

[23 minutes 34 seconds][Customer] : Oh OK, yes, so can I, I don't know can you e-mail what it is and then I'll e-mail you my details back when I get home or how can I that work? It'll take that'll be through the DSB.

[23 minutes 49 seconds][Agent] : Umm, if you umm, yeah, you can give us a call back before or I can give you a call back when you have the details and you'll have your card details.

[24 minutes 1 seconds][Customer] : OK alright, that would be good.

[24 minutes 5 seconds][Agent] : You don't have it. Do you have a card?

[24 minutes 5 seconds][Customer] : Can we make it Wednesday because I'm I'll be out of. I have,

yes, yes, yeah. I haven't got any of the things with me at the moment. No, we're up at a park, haven't a picnic thing and so I haven't got anything on me.

[24 minutes 9 seconds][Agent] : Do you have a card to umm we can use as a direct debit we can put on the card for you if she doesn't have it? Do you have a bank statement or anything?

[24 minutes 32 seconds][Customer] : No, no, I haven't got anything. Tell your manager that I'm off the park. I haven't got anything with me.

[24 minutes 42 seconds][Agent] : OK. Well, I can give you a call back to help you put the details on back.

[24 minutes 51 seconds][Customer] : Yeah, it'll have to be Wednesday, though.

[24 minutes 53 seconds][Agent] : Yeah, you can be. I'll definitely set everything up on when you give me a call back.

[24 minutes 58 seconds][Customer] : Yeah, no worries.

[24 minutes 58 seconds][Agent] : So you want it to be a Wednesday?

[25 minutes][Customer] : Yes, yes, that would be better.

[25 minutes 5 seconds][Agent] : When will you be back by from the park?

[25 minutes 4 seconds][Customer] : I'll make sure I'm. Oh, we're going straight to a person's place. So, you know, I won't. I won't be back till later. Much later, I'll probably about 7:00-ish. That's 7:00-ish to Notch. Yes.

[25 minutes 16 seconds][Agent] : Let's delete this when when will you be home today just so I can help you set up set this up quickly 7 So when would you like me to give you a call back so we can set this up?

[25 minutes 32 seconds][Customer] : OK. Wednesday.

[25 minutes 34 seconds][Agent] : Oh this Oh you want me to set that one Wednesday?

[25 minutes 36 seconds][Customer] : Yeah, yeah, yeah.

[25 minutes 35 seconds][Agent] : OK, I can also send you a pre activation umm as you as your cover has been fully approved.

[25 minutes 37 seconds][Customer] : And that'll just OK. OK.

[25 minutes 43 seconds][Agent] : What I'm going to do is e-mail you your policy schedule for the 10,000 October that is pending escalation and I also organize a call back on Wednesday.

[25 minutes 56 seconds][Customer] : Thank you. Oh, it doesn't matter. Doesn't matter. Anytime. Not anytime after 10.

[25 minutes 55 seconds][Agent] : What time do you prefer up 10? OK, so how about, umm, I call you at 10/10/15?

[26 minutes 9 seconds][Customer] : Beautiful. Thank you.

[26 minutes 11 seconds][Agent] : OK. Yeah. Is there any else I can help you with today?

[26 minutes 15 seconds][Customer] : No, that's all. Thank you. Thanks very much.

[26 minutes 18 seconds][Agent] : Can I just confirm your. Actually, no, that's fine. Yeah.

[26 minutes 22 seconds][Customer] : OK.

[26 minutes 22 seconds][Agent] : Is the best contact number I can contact you.

[26 minutes 24 seconds][Customer] : Yes, it is. Yes.

[26 minutes 24 seconds][Agent] : All right, no worries.

[26 minutes 27 seconds][Customer] : OK. Yep.

[26 minutes 27 seconds][Agent] : I'll give you a call back on Wednesday at 10:15.

[26 minutes 32 seconds][Customer] : OK, beautiful. Thanks very much for that.

[26 minutes 34 seconds][Agent] : All right. Thank you. Have a good day. Bye.

[26 minutes 34 seconds][Customer] : OK, bye.

[26 minutes 36 seconds][Agent] : Bye.

[26 minutes 36 seconds][Customer] : You too. Bye.