

[1 seconds][Agent] : Hi, Tim.

[2 seconds][Customer] : The answer to that question was no.

[3 seconds][Agent] : Oh, oh, damn it. All right. Yeah. No worries.

[5 seconds][Customer] : Trump had a lead so apparently she thought you were quoting her \$1200 a week not a month.

[14 seconds][Agent] : Oh, OK. All right. Yes, OK, cool.

[15 seconds][Customer] : So she wants you to fix it up and re quote her.

[19 seconds][Agent] : No worries here.

[20 seconds][Customer] : Oh good.

[20 seconds][Agent] : Dropping through. Have a jump back into that.

[21 seconds][Customer] : Oh good for NO3321.

[25 seconds][Agent] : Thank you for back to Wheel insurance. You are speaking with How may I help you?

[30 seconds][Customer] : Hi Red, It's, uh, Whitney Graham calling.

[33 seconds][Agent] : Yep, Yep, Yep.

[32 seconds][Customer] : Umm, I was in some adventure before.

[35 seconds][Agent] : Mm, hmm. OK, Yep.

[35 seconds][Customer] : Umm, I was, yeah, I've just looked over the policy, umm, and I think we, umm, we got, uh, confused with each other.

[52 seconds][Agent] : Mm hmm.

[46 seconds][Customer] : Umm, I thought that you said the weekly amount covered for was \$1200 but on the the monthly amount.

[57 seconds][Agent] : Yep.

[54 seconds][Customer] : So I just wanted to we're going to have to readjust it to a higher monthly amount.

[1 minutes][Agent] : Yeah, easy, we can do that. I'll jump back in and get that adjusted and just so I can open that back up as it is, uh, so I can get recorded. Can I just confirm again your full name and

date of birth?

[1 minutes 11 seconds][Customer] : Whitney legally on 12th of the 4th, 1990.

[1 minutes 14 seconds][Agent] : That's the one. Thank you again. And just note, calls are recorded. Any advice that provides genuine nature and might not be suitable to your situation? Umm, yeah, I'll jump back in. We'll have that adjusted, uh, for you, no problems at all. Umm, and for the rest of it, you would you like to keep for the same waiting period and benefit. On that as well. Yep, not a problem. I'll leave that all there and I'll get that benefit amount adjusted as well. OK, give me one second here. It's just taking its time to load up for me. OK. And while it is coming up, do you have any other questions around the policy at all, not just that one? No worries. So we can adjust the monthly benefit amount. So up to the maximum we are limited to the 70% of your annual pre tax income. So I can go up to the maximum \$4083 per month. So the monthly amount for you, would you like me to go up to the top to that amount? Yep, we can do that. And if you kept it so same waiting period, 30 days benefit period of one year would adjust your premiums. So would be exactly \$67.68 per fortnight based off that cover for you.

[1 minutes 32 seconds][Customer] : I think, sorry, no, Yep, Yep, yeah. What do you think?

[2 minutes 24 seconds][Agent] : So with the highest monthly benefit amount we can go to, OK, would you like me to leave that one there? Would you like to make any further adjustments to that at all?

[2 minutes 31 seconds][Customer] : So what would be what would be the second two down of the monthly payment if I was to make the the monthly amount a little bit less?

[2 minutes 47 seconds][Agent] : Yes, you did less because you can do it in \$100 increments anywhere down to the the 1000 per month. So I can have a look into adjusting with any other specific amounts you'd like me to cut you on?

[3 minutes 1 seconds][Customer] : So if it was like \$50.00 a month, what would what would be like for the for \$50 a fortnight for the policy? What would the monthly amount insured be?

[3 minutes 10 seconds][Agent] : Yep, 50 fortnight. Let me have a look, I'll see how close I can get that for you. No worries, bear with me a second here. And if you do need to ever make need to

make adjustments to this dimension, we are flexible. You can also apply to decrease this in the future or if you find yourself needing more cover you can always apply to take out a top up which will just depend on the eligibility or even across supply to cancel a place for a new updated policy for you. But to give you an example, SAFE went for a benefit amount or monthly amount of \$3100 and kept the rest of it the same would be looking at \$51.39 per fortnight. So that one or if you just kept it say \$3000 equal per month would be \$49.73 a fortnight for the 3000 for you.

[4 minutes 1 seconds][Customer] : Yep. OK.

[4 minutes 10 seconds][Agent] : Mm, hmm, yeah.

[4 minutes 3 seconds][Customer] : So, so if I, if I were to say like you said, if I go for that with a \$3000 a month insurance amount, what what, what does it change the waiting period or the benefits if I was to upgrade at any point?

[4 minutes 28 seconds][Agent] : Oh no. So that'll all remain the same unless you make changes to it yourself.

[4 minutes 32 seconds][Customer] : Yep.

[4 minutes 32 seconds][Agent] : Umm, so you can always if you need to apply to swap the waiting period to the 90 days later on umm, or if you need to decrease the benefit. You can also apply to do that. Umm, but if you need to say increase your benefit. Then you would have to either apply to take out a top up or of course camps and replace it with the new policy at that time, which would would just depend on the eligibility. Uh, if you need to make changes to it yourself. But umm, yeah, it doesn't affect the policy. So if you change your benefit amount just for the 3000, the rest of the policy and coverage would remain the same for you.

[5 minutes 4 seconds][Customer] : Yep. Yeah, Alright, cool.

[5 minutes 4 seconds][Agent] : Yeah, good to go. Mm hmm.

[5 minutes 7 seconds][Customer] : Yeah, I think we'll start with then.

[5 minutes 12 seconds][Agent] : Mm. Hmm. Yep.

[5 minutes 9 seconds][Customer] : In that case, if I can upgrade it at some point, I'll just start on the \$49 a fortnight one for the 3000 insured amount.

[5 minutes 22 seconds][Agent] : Yeah, Yeah, we can do that.

[5 minutes 24 seconds][Customer] : And yeah.

[5 minutes 26 seconds][Agent] : Not a problem. And see how it go. I can leave that there for now.

[5 minutes 37 seconds][Customer] : Thank you. Hang on a second. Sorry.

[5 minutes 29 seconds][Agent] : And if you are happy with that, was that you're looking for me to get you covered, I'll get that set up with you. Yeah, a little bit.

[5 minutes 45 seconds][Customer] : So if I if I start at \$3000 as the insured amount? Yeah, I know. But he said that I can call up at any time and upgrade that. Yeah, yeah, yeah. Otherwise if I get the the maximum amount now, then it's going to be like 60. What was it, \$67 and Fortnite?

[6 minutes 16 seconds][Agent] : Yeah, just about. So if you're looking at at the top, I'll just get that confirmed as well for you. Give me one second. So if you did go up to the top, which was the sort of \$4083 per month, give me a second here. OK, So my system does love to take its time with this thing. OK, so you would. Yeah, exactly. You're right.

[6 minutes 29 seconds][Customer] : Yeah, sorry. What was that?

[6 minutes 40 seconds][Agent] : So yeah, \$67.68 a fortnight for the maximum cover we can go to always \$67.68 per fortnight. That's the one bit. Oh yeah. So that's the yeah, \$4083 for a monthly benefit amount. And yeah, still kept the waiting period 30 days and benefit period of one year. That's a lot of it. We'll see.

[6 minutes 55 seconds][Customer] : Yeah, for the 4083 alright. Otherwise it's the 49 Fortnite for 3000 something benefit. Yeah, Alright, cool. Alright, great. Yeah, sorry.

[7 minutes 42 seconds][Agent] : Yep.

[7 minutes 37 seconds][Customer] : Alright, if you could just adjust it to the \$49 a fortnight policy and send that through and I'll review it once more and then and then I can. Yeah, go ahead on that, probably tomorrow.

[7 minutes 52 seconds][Agent] : Yeah, let's go from there. Easy down. We'll get that out to you once we also have the updated price and all those terms attached. We take the time to review it, of course, even if it's easiest course, get it set up through the e-mail or of course, any further

questions, always give us a call if you need to. But I'll get that out to you now. And was there anything else I can help you out with at all while I have you at the moment to go? No problem. So I appreciate taking time to review where that should be very sent out to you right now. And of course, we'll take it from there. No worries.

[8 minutes 14 seconds][Customer] : No, that's all good, right.

[8 minutes 25 seconds][Agent] : All good. Well, thanks for your time again. Well, that's wonderful to you. So again, take care and of course, enjoy the rest of the evening.

[8 minutes 32 seconds][Customer] : Alright. Thank you very much. Thanks for that.

[8 minutes 33 seconds][Agent] : All good. Thank you. Thanks. Bye.

[8 minutes 35 seconds][Customer] : Bye.