

[11 seconds][Customer] : Hey, hello.

[12 seconds][Agent] : Hi, Arthur, it's Emmanuel calling from Real Insurance. How are you today?

[16 seconds][Customer] : I'm good. Yeah, it's actually for my client. I'm a support worker. We just want to know how much it's gonna cost. The cost.

[16 seconds][Agent] : Yes, yes, I'm so sorry. Would you be able to repeat that?

[27 seconds][Customer] : Yeah. So actually for my like my uncle insurance, yeah.

[32 seconds][Agent] : Oh, OK. The the serial cover, right? Is that correct?

[34 seconds][Customer] : So yeah. So he just want to know how much it's going to cost. So that's how many other side just start up getting a quote.

[43 seconds][Agent] : Oh, OK, no worries. All right, so, so that I may be able to assist you further, can I confirm the full name and date of birth please? Mm Hmm. And then just the date of birth.

[54 seconds][Customer] : Arthur and yeah. 19 September 1957.

[1 minutes 2 seconds][Agent] : Thank you very much. Before I do continue, Please note all our calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. Can I also confirm that out there is a male Australian resident? Yeah. Perfect.

[1 minutes 4 seconds][Customer] : Yeah, yeah, yeah, Yes.

[1 minutes 17 seconds][Agent] : Thank you very much. Yes. All right, perfect. And then is that all right? OK. So thank you very much so that I can have a better understanding of both. Why he's looking into pure insurance today if you need to wait or do we currently have any cover in place at the moment?

[1 minutes 39 seconds][Customer] : Well, he just.

[1 minutes 45 seconds][Agent] : Uh huh.

[1 minutes 42 seconds][Customer] : He's actually like, yeah. So he just. Yeah, just asked me all that. He can look into it. That's right.

[1 minutes 50 seconds][Agent] : Oh oh, no worries. No worries.

[1 minutes 54 seconds][Customer] : Yeah.

[1 minutes 53 seconds][Agent] : OK, So what I'll do is I'll extend them.

[1 minutes 54 seconds][Customer] : He ended up planning here. He just want to know, like, how much? Of course, if it's interested, he might take it. That's it.

[2 minutes][Agent] : OK, no problem. So what I'll do is I'll explain the main, uh, main features and benefits of our cover and I'll run through some options with you guys.

[2 minutes 6 seconds][Customer] : Alright, Alright, OK.

[2 minutes 6 seconds][Agent] : So our cover is designed to provide a cash benefit of up to \$15,000 to the loved ones if they were to pass away. They can use the funds not only for funeral expenses, but also any other final expenses like unpaid bills. They can nominate up to five beneficiaries to receive the amount.

[2 minutes 14 seconds][Customer] : OK, OK, Alright.

[2 minutes 23 seconds][Agent] : And if death is due to an accident, the chosen benefit amount will triple.

[2 minutes 27 seconds][Customer] : Bye. Bye.

[2 minutes 27 seconds][Agent] : In addition, before the policy anniversary following the 70 following their 75th birthday, they would suffer an accident to serious injuries such as quadriplegia or paraplegia. The benefit amount will also triple.

[2 minutes 39 seconds][Customer] : Bye, yeah.

[2 minutes 39 seconds][Agent] : It's easy to apply, there are no medical checks and acceptance is guaranteed if they're in a If they are in a fairly resident aged between 18 and 79, which other is so happy days. Umm, just so you know as well for the 1st 12 months. So keep in mind this is for Arthur. So it just for the for the 1st 12 months, you'll be covered for accidental death and accidental serious injury only after the after the first 12 months, sorry, you'll be covered for death due to any cause.

[3 minutes 17 seconds][Customer] : Uh huh.

[3 minutes 6 seconds][Agent] : In addition, there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months unless to live by a medical practitioner, we would pay your claim in full to help with things like medical expenses. Expenses. Sorry.

[3 minutes 17 seconds][Customer] : Uh, so ** *** has got already has got the diagnosis with the serious condition called PSP. So, umm, the, the nature of this disease is that he won't last for long, maybe like a couple of years. That's it. All right.

[3 minutes 36 seconds][Agent] : OK umm, so just to so he so just to confirm, you're telling me that he, he has been diagnosed with a terminal illness just to confirm.

[3 minutes 38 seconds][Customer] : So yeah, yeah, yeah. So we, we just wondering as you said, like if we are paying the insurance amount for 12 months and if the death is happening after that, will it be covered for 15,000, Right.

[3 minutes 47 seconds][Agent] : OK, so then, umm, actually, uh, let me just, uh, so, so for the 1st 12 months, just to recap, for the 1st 12 months, you'll be covered for accidental death and accidental serious injury only. But then after the first 12 months, you'll be covered for death due to any cause.

[4 minutes 9 seconds][Customer] : OK, alright, OK, OK.

[4 minutes 14 seconds][Agent] : And then there's also the addition of the terminal illness benefit, which means after holding your policy for 12 months, he was diagnosed with a terminal illness with 12 months illness to live by a medical practitioner. Sorry, if he was diagnosed with a terminal illness with 12 months illness to live by a medical practitioner, we would also pay the yeah, pay the claim in full to help with help with things like the medical expenses.

[4 minutes 33 seconds][Customer] : OK. All right already.

[4 minutes 34 seconds][Agent] : But if I'm not mistaken, since he he has been pre diagnosed I'm I don't think you'll be eligible for that terminal illness benefit.

[4 minutes 38 seconds][Customer] : Yeah, that's all I want for the expenses. It will be covered, right? Like up to 15,000, that's all good. How much it's going to cost like for 12 months and then afterwards?

[4 minutes 47 seconds][Agent] : Yes, umm, OK, so let me check for you. So just to, uh, just to start off it, so you can choose between \$3000 up to \$15,000. And a couple of things to note, your premiums are level, which means they're designed to stay the same as you get older. And when you reach the age of 85, your premiums, the premiums will cease. They have nothing more to pay and

you'll also automatically receive a 25% bill is cover, uh, just by the way as well. Umm, do you have any questions for me so far other than other than when we go through the quote together?

[5 minutes 3 seconds][Customer] : OK, no, no, all, all but yeah.

[5 minutes 24 seconds][Agent] : Yeah, OK. So as well, I would also like to let you know about the, the early cash option and any time, umm, after reaching the a, after reaching 85 years of age, you can choose to end the cover and we'll pay you 75% off your insurance benefit. Uh, so let's go do some pricing together. Uh, as I mentioned, the level of cover ranges from \$3000 up to 15,000.

[5 minutes 52 seconds][Customer] : Yeah, we'll. So if you want to go for 15,000, that's what he said.

[5 minutes 48 seconds][Agent] : Uh, which, which benefit amount would you like me to look at first for you guys for 15,000? OK, no problem.

[5 minutes 56 seconds][Customer] : That's a maximum. That's a maximum you can we can get, right.

[5 minutes 59 seconds][Agent] : Yes.

[6 minutes][Customer] : All right. Yeah.

[6 minutes 1 seconds][Agent] : OK, so for \$15,000 of cover, you'd be looking at a fortnightly premium of \$55.47. Yes, \$55.47 per fortnight for 15,000.

[6 minutes 3 seconds][Customer] : Uh huh, \$55 per fortnight.

[6 minutes 17 seconds][Agent] : Yeah, for \$15,000 of cover. And we also have a reward attached to the policy. So following your first anniversary date, we will refund you 10% of the premiums you have paid in that time. And we'll also send a freewill kit valued at \$30.00 with the policy.

[6 minutes 28 seconds][Customer] : OK, OK, got it. Uh huh.

[6 minutes 32 seconds][Agent] : In terms of suitability and affordability for author, how is that sounding?

[6 minutes 39 seconds][Customer] : Uh huh.

[6 minutes 39 seconds][Agent] : Would you like me to look at any other levels of cover?

[6 minutes 41 seconds][Customer] : No, he can. He can. He's able to, Yeah. Pay 55 fortnight. It'll be fine for him.

[6 minutes 47 seconds][Agent] : Mm hmm.

[6 minutes 48 seconds][Customer] : Yeah.

[6 minutes 48 seconds][Agent] : Yeah.

[6 minutes 48 seconds][Customer] : So this you're talking about the first initial year, right?

[6 minutes 52 seconds][Agent] : Uh, yes.

[7 minutes 3 seconds][Customer] : Uh huh. Yeah, no, OK, well, how about after that?

[6 minutes 53 seconds][Agent] : So after, umm, after the, so following the, the policy anniversary of the, so in one year's time, if you do pick up the policy today, in one year's time, 10% of the premiums you're paid in that one year will be refunded after that. I I think it just I think it's just a one off just just as a thank you from us for the first year.

[7 minutes 21 seconds][Customer] : So yeah, I didn't get that. Uh uh, no. The, the, the, yeah, the 10/10/10 percentage refund, right?

[7 minutes 23 seconds][Agent] : So it's umm, it's it's just for the first year that will it's like a it's like a little thank you from us to you as yes, So it's just for the first year. Oh, sorry.

[7 minutes 37 seconds][Customer] : No, no, I yeah, I was talking about the like premium, like the fortnightly amount. How much do do I want to pay after one year?

[7 minutes 47 seconds][Agent] : So it's, so it's, it's, it's stays the same.

[7 minutes 51 seconds][Customer] : I stayed today 55 fortnightly.

[7 minutes 52 seconds][Agent] : So your premiums are level, which means they are designed to stay the same.

[7 minutes 54 seconds][Customer] : Alright, OK, So if if this that happens like in case one year afterwards, he he he'll be covered for the and whatever amount it's a funeral expenses, right and up to 15,000, right?

[7 minutes 55 seconds][Agent] : Yes, yes.

[8 minutes 11 seconds][Customer] : Uh huh.

[8 minutes 8 seconds][Agent] : For so for the 1st 12 months, he will only be covered for accidental death and accidental serious injury only. But then after the first 12 months, he'll be covered due to

death. Uh, he'll be covered for death due to any cause.

[8 minutes 20 seconds][Customer] : There it goes. All that.

[8 minutes 21 seconds][Agent] : Yeah, it's just to reconfirm it's just a terminal illness benefit he's not eligible for as he has been diagnosed with a terminal illness with 12 months or less to live.

[8 minutes 32 seconds][Customer] : Yeah.

[8 minutes 32 seconds][Agent] : Does that make sense?

[8 minutes 33 seconds][Customer] : So after after 12 months, still he'll be covered, right.

[8 minutes 37 seconds][Agent] : Yes, after 12 months you'll be covered for death due to any cause. Yeah.

[8 minutes 40 seconds][Customer] : So even even if it's already been diagnosed, he'll still become covered.

[8 minutes 44 seconds][Agent] : Yeah, it's, it's just for the terminal illness benefit where, where we would umm, pay out the claim at whe, when he is diagnosed to, to help with the medical expenses. And so that would be like a, an upfront payment before, umm, uh, before he would pass away that uh, but unfortunately he's not Eli eligible for that. But after the first 12 months he will Co he will be covered for death due to any cause.

[9 minutes 9 seconds][Customer] : Alright, sounds good.

[9 minutes 10 seconds][Agent] : Yep, sounds good.

[9 minutes 11 seconds][Customer] : Yeah, That's all you want to know? Yeah, that's all you want to know.

[9 minutes 14 seconds][Agent] : OK, no worries at all.

[9 minutes 13 seconds][Customer] : Yeah, Alright.

[9 minutes 15 seconds][Agent] : Umm, I also like to let you know as well by the way, you may pay more in total premiums over the last of the policy than the benefit amount. 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 unless you are eligible for and choose the early cash back offer. Awesome. Umm, perfect. Yeah, uh, OK. So.

[9 minutes 34 seconds][Customer] : OK, got it alright so if you pay for the insurance amount for 12 months and we cancel it so nothing yeah we we won't be getting anything returned right before 12 months yeah yeah even the 10% different.

[9 minutes 50 seconds][Agent] : Yeah, yes, awesome.

[9 minutes 54 seconds][Customer] : Alright yeah all good yeah good.

[9 minutes 58 seconds][Agent] : So actually yeah. Oh so.

[9 minutes 59 seconds][Customer] : And yeah, I, I just gave my number and e-mail ID for the, for his set up friend centers. I don't, I don't like to get the, you know, mail notification center. Can you like subscribe it? I just want to know the how many it's gonna cost details and all. That's it.

[10 minutes 14 seconds][Agent] : OK, so so you're not looking to get covered today.

[10 minutes 18 seconds][Customer] : No, no, not at all. So only if he's interested. I'll Yeah, because it's, it's not my number. I mean, it's my number and my personally my ID. Got it.

[10 minutes 20 seconds][Agent] : Oh, but it's like, OK, I understand.

[10 minutes 29 seconds][Customer] : Alright.

[10 minutes 29 seconds][Agent] : OK, so no. So what I'll do is I'll send out this, uh, this quote to, to the e-mail that I've got.

[10 minutes 36 seconds][Customer] : Sure, that's alright. Yeah.

[10 minutes 36 seconds][Agent] : Is it I, is your e-mail sandspring777@gmail.com?

[10 minutes 40 seconds][Customer] : Yeah, that's it.

[10 minutes 41 seconds][Agent] : Yeah, perfect.

[10 minutes 41 seconds][Customer] : Yeah, that's it.

[10 minutes 42 seconds][Agent] : And then since since you're inquiring on behalf of somebody else, would I be able to grab your full name and date of birth as well, please?

[10 minutes 49 seconds][Customer] : Hey, yeah.

[10 minutes 48 seconds][Agent] : And then your relations relationship to the and to the individual looking to cover as well, Uh, ju ju, just for security purposes.

[10 minutes 56 seconds][Customer] : Do is it like like mandatory or alright? Yeah, that's alright.

[11 minutes 8 seconds][Agent] : SHA say again, sorry.

[11 minutes 5 seconds][Customer] : I'm first name Sarath. TH. Yeah. T for dog.

[11 minutes 14 seconds][Agent] : SARATT H Oh, Sarah Olson, thank you.

[11 minutes 20 seconds][Customer] : Yeah, yeah. And LA Yeah.

[11 minutes 21 seconds][Agent] : And then yeah.

[11 minutes 24 seconds][Customer] : What did you want? OK, Last name is Joby. JOBY.

[11 minutes 25 seconds][Agent] : And then so so just the first name and then the last name as well, please, JOBY.

[11 minutes 33 seconds][Customer] : Yeah. That's it.

[11 minutes 33 seconds][Agent] : And then just your date of birth as well, please.

[11 minutes 35 seconds][Customer] : OK. That's 30th June 1999.

[11 minutes 39 seconds][Agent] : OK, very much April, May, June O 6 and then 1999. Perfect.

[11 minutes 41 seconds][Customer] : Yeah, Yeah. OK.

[11 minutes 44 seconds][Agent] : Thank you. And then, uh, would I be able to just reconfirm your association with the, the client? I'm sorry, the individual.

[11 minutes 45 seconds][Customer] : Yeah, yeah. To do though, Canada, like support local. Yeah, yeah.

[11 minutes 57 seconds][Agent] : OK, Cara, no worries. Thank you very much.

[12 minutes 2 seconds][Customer] : All right, Yeah.

[12 minutes 1 seconds][Agent] : All right, So what I'll do is I will have that code sent out to you and then I'll I'll let you guys review it. Would you like me to give you a call back when, when you've been able to review it with each other and then see if it is suitable And I give a call back just to follow up.

[12 minutes 18 seconds][Customer] : No, no, please.

[12 minutes 19 seconds][Agent] : No.

[12 minutes 20 seconds][Customer] : Won't be necessary.

[12 minutes 23 seconds][Agent] : OK. So yeah, if, if you are interested, please feel free to give us a call back.

[12 minutes 20 seconds][Customer] : Yeah, if, if he's interested, I'll, I'll let you know, Josh and all. All good.

[12 minutes 26 seconds][Agent] : I'd love to be able to follow up and try to help you guys through the process.

[12 minutes 29 seconds][Customer] : Yeah, Yeah, all good.

[12 minutes 30 seconds][Agent] : No worries at all. Well, it was great speaking with you and I hope you have a lovely day.

[12 minutes 34 seconds][Customer] : You too. Have a nice day.

[12 minutes 35 seconds][Agent] : Thank you.

[12 minutes 36 seconds][Customer] : Bye. Bye.

[12 minutes 35 seconds][Agent] : See you later. Bye.