[1 seconds][Agent] : Thank you so much for holding there guys. Brooke, we're going to add the beneficiaries onto the policy 4, put them out. I've confirmed his first name, surname, date of birth, home address, phone number, e-mail and policy type. And for Namola, she's confirmed the first name, surname, date of birth, home address, phone number, e-mail and policy type all done within the same call. Thank you so much. Welcome to One Choice Insurance customer support. My name is Brooke. How are you today for a while?

[18 seconds][Customer] : Yes, yes. Hold on.

[29 seconds][Agent] : Oh, thank you.

[30 seconds][Customer] : Yes.

[31 seconds][Agent] : Hi, Pamela, how are you today?

[33 seconds][Customer] : Good, good.

[34 seconds][Agent] : That's good. So just before I start, are you happy for me to discuss your policy whilst on loudspeaker? Yes or no?

[42 seconds][Customer] : Yes.

[43 seconds][Agent] : Perfect. And I believe you're wanting to nominate your beneficiaries on the policy?

[49 seconds][Customer] : First my wife Nirmala.

[54 seconds][Agent] : Yep.

[54 seconds][Customer] : Nirmala Devi government.

[56 seconds][Agent] : OK, So what I, what I'll just, yeah, that's alright. What I'll just let you know. First of all, if you nominate more than one person, which you can, it means that you need to split the benefit between them. So for instance, if you nominated one person, they would receive 100% of the benefit. If you nominated two people, you could divide it for instance, 50% each or 60 percent, 40%. Uh, if you, if you nominated three people or more obviously gets, you know, more. Yeah, you split it between each. So it's not just in case of nomination. We still wanting to nominate more than one person on as a beneficiary. So they'll receive a percentage Or do you just want the, the whole benefit to go to one person?

[1 minutes 40 seconds][Customer] : No, just like if if one of us. Just like if I die, then my whole money goes to my wife. If my if my wife passes away, then the whole money comes to me.

[1 minutes 49 seconds][Agent] : OK, OK.

[1 minutes 53 seconds][Customer] : If both of us, both of us pass away next we don't do anything, then the money goes to my four children.

[2 minutes 1 seconds][Agent] : OK. So what will happen is we can definitely assist you with adding each other as certain nominated beneficiaries.

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

[2 minutes 8 seconds][Agent] : Ah, I won't be able to list nominate just in case of nominee. So if in the instance you were to pass away together in an accident or something like that, what it would mean is the benefit would be paid to your estate and be handled by the executor of your will. So essentially, you know, however your will set up is how the funds would be distributed. OK, no problem. So I'll help you on your policy. You'd like to set your wife as a beneficiary.

[2 minutes 29 seconds][Customer] : Yeah, Yeah. Yes, yes.

[2 minutes 36 seconds][Agent] : OK, let's go through that first. Bear with me one moment. So I you, I'll just confirm that you as a policy owner are providing an instruction on who to pay the policy benefit to in the event of your death. This nomination will be processed in accordance for the conditions set up in your PD. Can you please confirm that you understand any information you provide is true and correct? Yes or no? Perfect. Alright, so for the beneficiary, I'll grab your wife's first name, Paramore. Thank you. And surname, sorry.

[3 minutes][Customer] : Yes Dirmala Devi garden, Dirmala MIRMALA and Devi garden.

[3 minutes 34 seconds][Agent] : OK, sorry, could you spell the middle name again for me? So V for Victor, E for VE Echo, V for Victor, I for B for Bravo. OK, Bebi.

[3 minutes 24 seconds][Customer] : Middle name is Devi Devi and the last name is Goundan GOU MB AN Devi DDIDEVI BBB for just yeah yeah, Devi.

[4 minutes 3 seconds][Agent] : Sorry, it's BE then B for Bravo again.

[4 minutes 9 seconds][Customer] : I just just don't know why. For you baby. Baby BEVIV for Victor.

[4 minutes 5 seconds][Agent] : I or is it Bev the victor I OK, thank you. That's fine. Are you still there Para? Are you still there? Yep. OK, Sorry. What was your could you spell your first name again? Sorry.

[4 minutes 23 seconds][Customer] : Sorry, got it.

[4 minutes 34 seconds][Agent] : Yep, Yep, Yep.

[4 minutes 30 seconds][Customer] : Nirm nirmala MI MIRMA LA.

[4 minutes 44 seconds][Agent] : Thank you. So MIRMALA then?

[4 minutes 57 seconds][Customer] : Yeah.

[4 minutes 53 seconds][Agent] : BEVI as in GOUNDAN and date of birth for Miramar? Thank you so much. Is she at the same address as yourself? OK. And the best phone number for NR Y, your wife's phone number? Yep. Yep. Thank you so much. OK, and you would like uh, you have to receive 100%, so the full benefit amount to go to her.

[4 minutes 59 seconds][Customer] : 16 two 6916 Two 69 yes yes, my phone number 02102102902988 77957795 yes.

[5 minutes 47 seconds][Agent] : Alright, perfect. OK. So I can confirm Paramod that your beneficiary has been updated and you'll receive an additional policy schedule to reflect that change. So please make sure the information I've put in is correct. It is also important to contact issue any of the details of your beneficiary change so we can update our records. This will avoid any unnecessary delay during the claims process when they supply their proof of identity. So that's done to yourself.

[6 minutes 24 seconds][Customer] : Yeah, thank you.

[6 minutes 25 seconds][Agent] : Just bear with me a moment. Just good to pop a note in. OK, so before I speak to your wife to assist her with her policy, was there anything else I can help you with with yours?

[6 minutes 38 seconds][Customer] : Yeah, just don't. Yeah.

[6 minutes 40 seconds][Agent] : That's everything.

[6 minutes 41 seconds][Customer] : Yeah.

[6 minutes 41 seconds][Agent] : Not a problem. Oh, hi. Sorry.

[6 minutes 44 seconds][Customer] : Hi.

[6 minutes 44 seconds][Agent] : Won't be. Just won't be 1 moment. Sorry. Just gonna bring up these details and my colleague confirmed that you've also confirmed a all your details. And are you happy for me to also discuss your policy whilst on loudspeaker?

[7 minutes][Customer] : Yeah, yeah.

[6 minutes 59 seconds][Agent] : Alright, thank you. I'm just gonna bring up your details. Sorry, bear with me. OK, OK. Could you spell your, could you spell your name again for me? I don't know if I've got it incorrect. Yep.

[7 minutes 44 seconds][Customer] : Nirmala NIRMALAN for nurse.

[7 minutes 49 seconds][Agent] : Thank you.

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

[7 minutes 50 seconds][Agent] : I find. I'm not finding a policy. Let me see if he's put you on the same one. Sorry, just one moment. OK, so I'm not finding your policy. So my colleague mentioned he'd set you both up on a separate policy. Was that correct? OK, so I'm just checking. So I'm not. I'm not finding a policy, which is strange. Let's see and do another check. OK, I can see where the problem is. I think you spelt your name wrong. So was it sorry? Just sorry that I'm repeating myself here a bit. Was it M for Mike or N for Nelly?

[8 minutes 10 seconds][Customer] : Yep, yeah, Suppo I think separately said NN for Nelly.

[9 minutes 8 seconds][Agent] : The beginning of your name, N for Nelly. OK, so I've spelt the name wrong. Alright, I'm gonna go and fix that. My apologies. That was my fault. I thought. I thought it was M for Mike. So.

[9 minutes 16 seconds][Customer] : Yep, bye bye, I'm back.

[9 minutes 37 seconds][Agent] : OK, just let me go to that. So that's delayed. Just bring the details up now. OK, there we go. I found it. Alright, so I've spelled it wrong on the beneficiary so I'm going to go and fix that up. Alright, so alright, we'll go into an update your beneficiary as well. So again, I'll confirm that you, as the policy owner, are providing an instruction on who to pay the policy benefit to in the event of your debt. This nomination will be processed in accordance with the conditions that

are in your PV. Can you please confirm that you understand any information you'll provide is true and correct? Yes or no?

[9 minutes 57 seconds][Customer] : Yeah, yeah, yeah, yes.

[10 minutes 23 seconds][Agent] : Thank you. Just get details. OK, and I'll just get your husband's full name and date of birth again.

[10 minutes 40 seconds][Customer] : A very mild down there.

[10 minutes 44 seconds][Agent] : Yeah, and date of birth.

[10 minutes 47 seconds][Customer] : 1st November 1960.

[10 minutes 49 seconds][Agent] : Thank you so much. And he's your husband living at the same address.

[10 minutes 58 seconds][Customer] : Yeah, yeah.

[10 minutes 59 seconds][Agent] : And what was that paramal's best contact number? Yes, please. Yep, Yep.

[11 minutes 4 seconds][Customer] : His phone number 0226450419.

[11 minutes 15 seconds][Agent] : Thank you so much. And you'd like him to receive 100% of the benefit.

[11 minutes 21 seconds][Customer] : Yes, I so like the like the same question. It's like that he he's the first one. Like if something happens to both of us, like for example, together and then it it can go to four, four of our boys.

[11 minutes 37 seconds][Agent] : Yeah, yeah.

[11 minutes 37 seconds][Customer] : Is it OK? OK.

[11 minutes 38 seconds][Agent] : So what will happen is if we can't list just in case of nominations, what will happen is if something was to happen to you both at the same time, the benefit would go to the estate and then hit be handled by the executor of the will.

[11 minutes 46 seconds][Customer] : Yeah, yeah.

[11 minutes 51 seconds][Agent] : And so I'll just confirm. So actually I'll do this first so I can confirm your beneficiary has been updated and we'll send you a policy schedule to refer this change. Please

ensure you check the information is correct and it is also important to contact issue any of the details of your beneficiary change so we can update our records. This will avoid any unnecessary delay during the claims process. We may supply their proof of identity. So that's done as well. So I'm gonna go back and fix the spelling of your name on the other one. I'm so sorry. I'm just going to confirm with your with your middle name, is it D for Delta or B for bravo?

[12 minutes 17 seconds][Customer] : Yeah, DDD for Delta.

[12 minutes 32 seconds][Agent] : D for Delta. OK, so I've got to fix that too. Oh, not a problem. OK, so that's all done. Was there anything else I can help you with while I'm here?

[12 minutes 45 seconds][Customer] : No, thank you.

[12 minutes 47 seconds][Agent] : Not a problem. Well, you enjoy the rest of your day.

[12 minutes 49 seconds][Customer] : Yeah, thank you.

[12 minutes 51 seconds][Agent] : Thank you. Bye.

[12 minutes 52 seconds][Customer] : Bye. Bye.