

[1 seconds][Customer] : Hello.

[2 seconds][Agent] : Hi, Vicky. Good afternoon. It's good evening. Sorry, it's Jamie calling from Choosy Insurance.

[8 seconds][Customer] : Oh, hi.

[8 seconds][Agent] : How are you going?

[8 seconds][Customer] : Yeah. I'm just going through this at the moment. Yeah.

[12 seconds][Agent] : Yes, we just received your enquiry. Thanks for sending that through.

[17 seconds][Customer] : I'm just looking for two of us. I've only had a chance to put in one, but I wanted. I wanted those.

[16 seconds][Agent] : And yeah, yeah, that's OK. We can organise it as a joint for you. And is it you and your partner? Was it or?

[28 seconds][Customer] : Yes. Yeah. My husband.

[29 seconds][Agent] : Yes, Yeah, of course we can look at it for the both of you. No, no worries at all, Vicky. In fact, what I'll do there for you is I'll just quickly confirm the details we received from you just now.

[38 seconds][Customer] : OK.

[38 seconds][Agent] : Just make sure it matches it, your compos, it all matches that what you put through. And then I'll take you to how the funeral travel works with us here at Choosy because obviously we're a comparison company. I'll be able to take you through the differences. Look at some pricing. If you have any questions, just jump in and let me know.

[52 seconds][Customer] : OK, thank you.

[52 seconds][Agent] : OK, My pleasure, Vicky. No worries. But just before we start, I will let you know all of our calls here are recorded. And then your advice I provide this generally nature may not be suitable to your situation. Cheers. And can I start by confirming that I am speaking with the lovely Vicky White?

[1 minutes 3 seconds][Customer] : OK, you're right.

[1 minutes 10 seconds][Agent] : Cheers.

[1 minutes 10 seconds][Customer] : That is correct.

[1 minutes 11 seconds][Agent] : Thanks, Vicky. And the date of birth we have here is the 28th of the 11th 46.

[1 minutes 15 seconds][Customer] : No, that's my husband.

[1 minutes 17 seconds][Agent] : Oh, that's your husband. Sorry.

[1 minutes 18 seconds][Customer] : That's my husband. I put his names in. That's my husband.

[1 minutes 18 seconds][Agent] : So gotcha, but just to confirm, you were looking at this for the both of you, is that right? Yeah, that's OK. I'll grab your husband's details in a SEC. What's your date of birth then, please? 10846, Cheers. And you are a female and an Australian resident, you're 78, is that right?

[1 minutes 22 seconds][Customer] : Different, but the both of us, yes, 10846, that's correct.

[1 minutes 40 seconds][Agent] : Awesome, perfect. Thanks Vicky.

[1 minutes 39 seconds][Customer] : Yeah, yes, correct.

[1 minutes 41 seconds][Agent] : And also the e-mail we have here is vicky_white@optusnet.com dot AU fantastic. Well. Please, keep in mind bigger that all of our calls here are recorded and then the advice I PROVIDE today is generally nature may not be suitable to your situation there OK.

[1 minutes 57 seconds][Customer] : Alright.

[1 minutes 58 seconds][Agent] : FANTASTIC, and. So I've Got a better understanding on your situation would.

[2 minutes 8 seconds][Customer] : Yes, we are. Yes. Just a bit of yes, exactly. Just a bit of insurance.

[2 minutes 2 seconds][Agent] : It be a safe bet for me to assume that the funeral insurance is something that both you and your husband are considering to have that security in place so when the time comes, your family don't have to worry about it.

[2 minutes 15 seconds][Customer] : So, so the children.

[2 minutes 15 seconds][Agent] : Bit of a financial buffer when that time comes.

[2 minutes 17 seconds][Customer] : Yep.

[2 minutes 18 seconds][Agent] : Good on you. Well, that's it generally what it's designed to do. Thanks for letting me know. Again, what you'll notice is here at Choosey, we do make it really simple for you. So I'll quickly take you through the differences and jump in if you have any questions. OK. But we do compare with multiple different funeral insurance brands like the Australian Seniors Insurance, Real Funeral Cover as well as Guardian Funeral Insurance as well.

[2 minutes 41 seconds][Customer] : Right.

[2 minutes 41 seconds][Agent] : Umm, we don't compare all aspects of products available in the market. We are a related company to Greenstone Financial Services who distribute and administer the brand that I California that I can arrange for you today. Umm, each product does have different features, so it is important to consider this in combination with the price and the PDS before making a decision to purchase. OK, cheers. But all you'll notice is whichever brand you choose, it's really, really simple. In fact, can I confirm your husband is, is also an Australian resident between 40 and 79 years old, is that right? Fantastic. Well since you're both in that age group and you're both Australian residents and he, he was 79 I believe from that date of birth you've given me earlier, is that right?

[3 minutes][Customer] : OK, yes, yes, no, it's something on this year.

[3 minutes 24 seconds][Agent] : So 92. Perfect.

[3 minutes 25 seconds][Customer] : The end of the month.

[3 minutes 25 seconds][Agent] : So that means yes.

[3 minutes 26 seconds][Customer] : Yeah, the end of the day.

[3 minutes 27 seconds][Agent] : So keep it, no worries. Well, since you're both Australian residents and you're both in that age group, this is a guaranteed acceptance insurance. So you neither of you need to visit a doctor, neither of you need to do any medical checks or blood tests. Even if you've been diagnosed with any medical conditions in the past. You don't even need to tell us about them because we will still accept you both just the way you are.

[3 minutes 47 seconds][Customer] : OK, Yep.

[3 minutes 46 seconds][Agent] : OK fantastic. But please be aware because of this reason for the

1st 12 months of the insurance you'll you're both only covered for accidental deaths only in the 1st 12 months.

[3 minutes 58 seconds][Customer] : What?

[3 minutes 58 seconds][Agent] : But after the first 12 months it does cover deaths due to any cause at all.

[4 minutes 3 seconds][Customer] : OK.

[4 minutes 2 seconds][Agent] : Alright, it also includes a terminal illness benefit, which means after you've held the policy with us for 12 months, if either you or your husband were first diagnosed with a terminal illness with 12 months or less to live by, medical practitioner will then pay the full benefit to you before passing. So you can actually use the money yourself, pay off the funeral in advance or whatever you need that money for at the time. OK, Hopefully Touchwood, you never get to use that, but great piece of my knowing it is included just in case for you. Now each of you can select between \$3000 a cover up to a maximum of 15,000 each. But please keep in mind Vicky, that your premiums are designed to stay the same year on year as both you and your husband. You get older from now until you turn 85 years old. Once you reach 85 years old, the premiums will stop altogether and you will no longer have to pay your insurance. Of course, you're both still covered after 85, it's just the premiums that cease. OK, yeah. And as a reward, once you turn 85, you will you'll receive a bonus 25% cover, which we just add on to your insurance as a thank you for staying with us for so many years.

[4 minutes 24 seconds][Customer] : Alright, OK, alright.

[5 minutes 9 seconds][Agent] : You can also find information about our premium instruction on our website. But fine, the 85 is a long time away. So we do provide you both with an option to cash out of the insurance. And this is optional, but at any time after 85, you can choose to end the policy and cash out 75% of the funeral insurance benefits. Should you want to do that, it's up to you and your husband. Any questions for me so far? I would like to explain that pretty clearly for you. Great. Perfect. Well, let me add your husband on. Can I get you to confirm his name and date of birth, please?

[5 minutes 31 seconds][Customer] : Yes, yes, yes.

[5 minutes 42 seconds][Agent] : Desmond. Yeah.

[5 minutes 39 seconds][Customer] : Umm Desmond Regional. Desmond Regional.

[5 minutes 45 seconds][Agent] : Why TH thank you. And what's his date of birth, please?

[5 minutes 44 seconds][Customer] : White 291146.

[5 minutes 51 seconds][Agent] : Awesome. Thank you. And he is a male and an Australian resident. And he is 78.

[5 minutes 57 seconds][Customer] : That's correct.

[5 minutes 58 seconds][Agent] : Perfect. Let me add him on. Thank you. OK, well, what amount would you like to look at first? Again, you can choose between 3000 up to 15,000 each. I'll work out the cost for you and we can always adjust afterwards. Don't be shy. If it's too expensive, we can always work our way down. Or if you need more cover, I can just increase it until we find something suitable to leave behind for the family. OK. What amount would you like to look at first?

[6 minutes 19 seconds][Customer] : We're just very basic. We don't want anything fancy, just whatever needs to be done.

[6 minutes 24 seconds][Agent] : Yeah, sure. Well, well, again, you can choose the amount itself if the minimum is 3000 and then it goes up from there in \$500, the amount, so three and a half, 4004 1/2 etcetera, up to a maximum of \$15,000.

[6 minutes 37 seconds][Customer] : Oh, I'd say I don't know. I've no idea what things cost these days.

[6 minutes 42 seconds][Agent] : Yeah. Have you guys spoken together with you looking at a cremation or burial as yet?

[6 minutes 41 seconds][Customer] : Oh, it's going to be cremations.

[6 minutes 48 seconds][Agent] : It will be cremation.

[6 minutes 48 seconds][Customer] : It's going to be cremations, yes.

[6 minutes 49 seconds][Agent] : Yeah, sure. Well, actually I've got some some pricings here and you can double check the source of this yourself, Vicky, as well, if you like. The source is from

thefinder.com website. It states on there that according to the government's Money Smart website, private funerals typically cost somewhere in the region of \$4000 for a basic cremation up to the 15,000 for more detailed burial service.

[7 minutes 13 seconds][Customer] : Right.

[7 minutes 14 seconds][Agent] : OK, 4000, Yeah, yeah, sure. And Washington. And that was for each of you. 4000 each.

[7 minutes 15 seconds][Customer] : Well, just the 4000 should be Yep, that's correct.

[7 minutes 22 seconds][Agent] : Sure. Let's see. OK, so I'll quickly work it out for you now. Excuse me. Alright, here we go. So one of the brands coming in here is the Real Funeral Cover. Now the reason I'm starting with this brand for you is because with Real Dicky, they actually have a feature unique to them which none of the other brands we offer include with their insurance, which is called the Real Reward. What this means for you and theirs is once you've both held the policy with us for a year following your first 12 month anniversary date, we'll actually refund you back 10% of all the payments you paid into it just for staying loyal with us for a year. OK.

[7 minutes 22 seconds][Customer] : Yes, right, right. OK.

[8 minutes 8 seconds][Agent] : On top of this, with the real life insurance, the real funeral insurance, they also include a fully legalized will for you if you haven't got your will set up. If you have an old one there that needs updating, they'll include a brand new one for you. It's valued at 160 dollars. OK.

[8 minutes 22 seconds][Customer] : Well, well, I've got all that set up.

[8 minutes 26 seconds][Agent] : Oh perfect.

[8 minutes 25 seconds][Customer] : That's Yep.

[8 minutes 27 seconds][Agent] : Well it'll still come as a spare. Pass it on to a friend or family member if you like, but it does come for free for you.

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

[8 minutes 33 seconds][Agent] : And since you're both the same age and you both look at the same amount, the cost is identical for the both of you. There's no difference. It comes to \$44.38 a fortnight

for each of you. So in total \$88.76 a fortnight.

[8 minutes 48 seconds][Customer] : Right.

[8 minutes 49 seconds][Agent] : OK, that is for the \$4000 cover up. Now if you mind me asking there, Vicky, would you feel with that amount suit your needs GIF Desmond and the family that bit of financial cover in case something was happened to you? Would you rather look at a a different amount perhaps, maybe something lower or higher?

[9 minutes 7 seconds][Customer] : Well, that's, I don't know. That seems to be achievable.

[9 minutes 11 seconds][Agent] : Yeah, that's manageable for you.

[9 minutes 10 seconds][Customer] : That's yes, yes.

[9 minutes 13 seconds][Agent] : Awesome. And as I mentioned earlier, don't forget once you turn 85, remember you won't have to pay your \$88.76 anymore, the premium fees and you'll each then receive a bonus 25% cover each. So your 4000 then convert to \$5000 cover each once you turn 85 years old, OK. And that real reward that I mentioned the refund back based on this amount, you'll receive \$230.76 refund following your first or month anniversary just for staying with real insurance for a year.

[9 minutes 32 seconds][Customer] : Alright, alright.

[9 minutes 46 seconds][Agent] : OK, fantastic. So if that amount is right for you, if it's suitable and affordable, then as this is a guaranteed acceptance, what we arrange for you, Vici, is we both get you covered immediately. Once you end this call, you and Desmond will be covered. You're not required to make a single payment today.

[10 minutes 11 seconds][Customer] : Yes, please.

[10 minutes 2 seconds][Agent] : Of course, even though we're going to protect you immediately, we want to allow you some time to read over the documents, double check it first before the first payment comes out, but we'll still get it started on the way for you. So you got the ball rolling on the waiting periods.

[10 minutes 15 seconds][Customer] : That's good.

[10 minutes 15 seconds][Agent] : And the way that's all set up is once we've ended the call, you'll be

protected in about 1520 minutes. You'll get all the documents sent off to your e-mail address.

[10 minutes 27 seconds][Customer] : That'd be good.

[10 minutes 23 seconds][Agent] : You'll have it there to read over in black and white very shortly with Desmond and yeah. And I'll also grab your postal and I'll arrange to have the hard copies posted to your mailbox. That'll come with your welcome pack and your beneficiary form as well. And they should arrive sometime next week in your mail. But you'll get the e-mail today.

[10 minutes 39 seconds][Customer] : Alright, No, fine.

[10 minutes 40 seconds][Agent] : Thank you. And even though we don't take any payments of today, we'll let you select a day in the future that's comfortable for you. In Desmond, we'd WA day that you'd like for the first payment to be debited. I can push it up to a month's time from today, allowing you both enough time to read over the e-mail, double check the policy, make sure you're both 100% happy. Only then, if you're happy with it all, we'll debit out the payment from the from your account on the date you've chosen. It'll come out each fortnight on the same day there Vicky.

[10 minutes 59 seconds][Customer] : Yeah, no, that's not a problem.

[11 minutes 8 seconds][Agent] : Let's assume though you've changed your mind or after reading over the documents you were Desmond are not happy to go through that anymore. No worries, you don't need to stress out. There's no cancellation fees with us. You can call in and apply to cancel the policy altogether. You won't be penalized in any way. We will include a 30 day cooling off. For you. So should you cancel in the FIR in the 30 days, you'll receive a full refund back of all the premiums paid in that time, so long as no claims have been made. Of course. In the oven, passed away. Alright, that's all When I say that, of course. Fantastic. So let me just grab your address so I can arrange to have the hard copies posted off to you there. Vicky, could I start with the post code and suburb, if that's OK, please?

[11 minutes 34 seconds][Customer] : Yep, it is 2153 Winston Hills.

[11 minutes 47 seconds][Agent] : That's Baulkham Hills. Oh, Winston. Yeah.

[11 minutes 49 seconds][Customer] : Winston. Yeah.

[11 minutes 50 seconds][Agent] : I'm calling you from Norwest and the head office is in Norwest and

I live in Baulkham Hills. Same post code.

[11 minutes 55 seconds][Customer] : Oh, there you go. Just across the road.

[11 minutes 56 seconds][Agent] : Yeah, exactly. What's your address in Winston Hills here, please?

Yep, got it.

[11 minutes 59 seconds][Customer] : It's #13 Latona LATLNA St.

[12 minutes 5 seconds][Agent] : And that's home and postal.

[12 minutes 7 seconds][Customer] : Yeah. That's it, Yeah.

[12 minutes 8 seconds][Agent] : Thanks a lot, Vicky. Perfect. And did I double check if you had an e-mail? Let me quickly double check that. Excuse me. Yeah, vickyunderscorewhite.optusnet.com dot U got it.

[12 minutes 22 seconds][Customer] : That's correct. Correct.

[12 minutes 22 seconds][Agent] : Awesome. Thank you, Vicky. So finally, last thing I need to ensure you understand is with this policy, you may pay more in total premiums over the life of the policy than the benefit amount. And please finally be aware that 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 won't receive anything back. So I do need to just make sure that you understand that.

[12 minutes 46 seconds][Customer] : OK. Yes, not a problem.

[12 minutes 45 seconds][Agent] : OK, Thanks a lot. And can I confirm that you're authorized to purchase this policy on behalf of your husband? Beautiful. And can I also confirm that you are happy to continue organise to get you both protected?

[12 minutes 53 seconds][Customer] : I certainly am.

[13 minutes 1 seconds][Agent] : Fantastic. Thanks Vicky. So we'll organise it then. So today is the 3rd of January, what day is comfortable for you for us to debit out the \$88.76 again? Don't forget it'll be debit on that same day each fortnight.

[13 minutes][Customer] : Absolutely, yes. Now is it taken out of banks or credit cards or what?

[13 minutes 19 seconds][Agent] : Up to you. No, either way, we can direct debit from a BSCN account or a Visa MasterCard. There's no difference. There's no surcharge. What? What would be

easier for you? No, unfortunately just Visa or MasterCard. They're the only debit card. Credit card. Sorry. Sure. Yeah, No worries. And it's under your name. No problem. Thank you. OK, well, don't read out the numbers yet because this call's recorded. We just have an extra form of security.

[13 minutes 26 seconds][Customer] : You don't do you don't do Amex, Yeah, that's will have to be a Visa, have to be a Visa card that is, yes.

[13 minutes 46 seconds][Agent] : It reads sticky for security purposes. While we obtain your card details, we're just going to stop the recording for you and the recording will then start again after click your card details. OK, I'll stop it for you now. It only takes a couple seconds. And Vicki all registered successfully. Thank you so much. And as of right now, please advise the call recording has now resumed for quality and monitoring purposes.

[14 minutes 55 seconds][Customer] : OK.

[14 minutes 55 seconds][Agent] : OK, please spare me. Finally, one last minute of your time just to read over your verbal declaration, which will usually be a confirmation of what we've spoken about today. What you will notice is at the end of the declaration, there'll be just a question or two that I'll need to ask you regarding that you've understood everything and that you're happy to continue. And then once we end this call, you and your husband will be covered from today, even though the first time won't come out. Oh, actually, we haven't set up the payment date. Sorry. Let's organize that. So today's, sorry, Friday the 3rd. What day would you like for the first time to be debited? Thank you.

[15 minutes 24 seconds][Customer] : I'm just trying to think.

[15 minutes 29 seconds][Agent] : Yeah, take your time.

[15 minutes 30 seconds][Customer] : Oh no, I'm just trying to think when the credit card. Oh no, it well, still whenever it's OK, we'll sort it.

[15 minutes 39 seconds][Agent] : Keep in mind if you do select a day and that's not suitable, once you once the first payment is made, you can always call back in and always apply to change the payment date to another date as well.

[15 minutes 46 seconds][Customer] : Yeah, we'll do it in two weeks time. I'm I'm SU.

[15 minutes 49 seconds][Agent] : Two weeks time. Yeah, that'll leave you enough time to read over everything.

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

[15 minutes 53 seconds][Agent] : Perfect. So fortnight from today will be Friday the 17th.

[15 minutes 56 seconds][Customer] : OK.

[15 minutes 57 seconds][Agent] : Can I just confirm yours or your husband's birthday is not coming up from now until the 17th? Is it? In that case, done. No worries. I'll make it within for you. Thank you, Vicky.

[16 minutes 3 seconds][Customer] : No, no, no, no, no.

[16 minutes 7 seconds][Agent] : All right, so you have to go ahead and read the declaration to you right away.

[16 minutes 10 seconds][Customer] : Yeah, that's fine.

[16 minutes 11 seconds][Agent] : It'll only take about a minute or two. It says thank you Vicky White. It is important you understand the following information. I will ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Real funeral cover is issued by Hanover Live free of Oscillage Ltd, whom we'll refer to as Hanover Choosy. DYLTLD, whom I refer to as Choosy, is an Australian financial services licensee authorized to deal in and provide general advice in relation to general and life insurance products. Choosy has been given a binding authority by Handover that allows Choosy to bind cover on the app of Hanover as if it were Hanover. Choosy is a related company to Grainstone Financial Services, PTYLTLD. You might will refer to as GFS the distributor and administrator of your products. Your answers to the application questions and any related documents form the basis of your contract of insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. And Brad said a target market determination for this product, which described the type of consumers this product is designed for. Our distribution practices are consistent with its determination and you can obtain a copy on our website. Now we collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your

insurer and make sure with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy tells more, including how to access and correct your information and lodge complaints about breach of the Privacy. Now, one question it has here for you, Vicky, it says would you like any other information or would you like me to read any part of the PDS to you? Yes or no, please? Great. Yeah. Yes, so you would, you would need to firstly nominate your beneficiaries.

[17 minutes 39 seconds][Customer] : No, just wanting to ask there like is there something when when you send all the paperwork that chores my my children through to call or how to access is there Yeah.

[17 minutes 55 seconds][Agent] : So once you've received the documents and you read over everything and you're happy, you'll need to, you can either give umm, real insurance a call directly speak to their support team and nominate your beneficiaries over the phone. Umm, like that. We know that when the time comes, we'll have the money paid to your to your children or whoever you've nominated. Yeah, you can either call in and speak to them over the phone. If not, when you get the hard copies in the mail, there'll be a beneficiary form there.

[18 minutes 12 seconds][Customer] : Right, Right. OK. Yeah.

[18 minutes 18 seconds][Agent] : You could just fill that out, sign it and send that back to us if you prefer it that way.

[18 minutes 21 seconds][Customer] : As long as I know who to contact if something happens to both of us.

[18 minutes 26 seconds][Agent] : Definitely, yes. So we, that's why whenever you can, the sooner the better, have that beneficiary fill form filled out. So like that, we know to who to who to pay the money to when the time comes.

[18 minutes 26 seconds][Customer] : Yeah, Alright, wonderful. Yeah, bye.

[18 minutes 35 seconds][Agent] : OK, thank you. Besides that, would you like any other information or would you like me to read any part of the PDF to you?

[18 minutes 42 seconds][Customer] : No, no, I'll just wait.

[18 minutes 46 seconds][Agent] : Yeah, sure.

[18 minutes 43 seconds][Customer] : I get it all and and I can read, you know, read through the hard copies and and share it with the share it with the children.

[18 minutes 49 seconds][Agent] : Thanks, Vicky. No worries. Well, we're halfway through the deck. I'll carry on. It says here by agreeing to this declaration, you can send to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us, you have agreed to take out a joint real funeral cover with the following cover. Vicky White is covered for \$4000. In the event of deaths. In the case where death is accidental, the death benefit amount will triple. Desmond White is covered for \$4000 in the event of deaths. In the case where death is accidental, the benefit amount will triple covers for accidental deaths only for the first four months of cover with death by any cause of diagnosis of a terminal illness cover thereafter. Now, once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit. Now if you take up the 30 cash adoption, you would no longer have a right to claim under the policy with that life insured. This policy is an insurance policy and does not have a savings or investment component. You can and you're covered any time by contacting us. If you stop paying your premiums, we may and you're covered, but we will give you notice before doing so. Excuse me? This cover ends Friday, age 85. No benefit is payable and there is no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not payable if your already cashed option has been taken out. Cover for each life insured ends on the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point.

[20 minutes 31 seconds][Customer] : OK.

[20 minutes 28 seconds][Agent] : Your total premium for the first year of cover is \$88.76 per fortnight. Your premiums are level Vicky which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer just the premium rates applying to your policy. The insurer can only make a change if it is applied consistently across all policy holders.

Excuse me, sorry. You may be more in total premiums of the life of the policy than the benefit amount included in your premiums. Amount payable by handover to GFS up to 54% to cover the cost. GFS will then pay to Choosey up to 49% of the premiums to be received of the expected life of the policy. I receive a salary and may receive a bonus paid by my employer now. Your premium will be debited from your credit card, which are authorized to debit from and are provided to us. We may provide written communications to you by the e-mail address you provided to us, and this will include any legal notices we are required to provide you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. The policy documentation, PDS and FSC will be mailed to you and if you have provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy and any premium you may have paid will be refunded in full unless you've lost the claim now. There are risks associated with replacing policies as your new policy may not be identical to your existing cover. We recommend that you do not cancel an existing policy until you have received and reviewed our policy info. Finally, Vicky, we do have a complaints process here, which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. All done for you, Vicky. Thank you so much for bearing with me through that. I know it's a bit lengthy, but it's done now. I just had the one final question to ask you. Then you and your husband will be covered.

[22 minutes 15 seconds][Customer] : OK, OK.

[22 minutes 19 seconds][Agent] : OK, so first, so Richard, do you understand and agree with the declaration? Yes or no, please? Fantastic. So I'm done. I've accepted it for you. Now before we let you go, there's only the O 423531280 number that you you're calling on today.

[22 minutes 24 seconds][Customer] : Yes, yes, yeah.

[22 minutes 37 seconds][Agent] : Is there a secondary number you want to add on besides the mobile just in case we can't reach you? Maybe a husband or a home line? This is the only one.

[22 minutes 41 seconds][Customer] : No, no, just the one.

[22 minutes 44 seconds][Agent] : Oh good.

[22 minutes 44 seconds][Customer] : I don't have a home line anymore.

[22 minutes 46 seconds][Agent] : No worries Vicky. Well, it's all done for you. You're covered as of right now with the real funeral insurance. When you get your e-mail shortly, my name and numbers on there. So give me a call back if you have any other further questions. OK, thanks for choosing, choosing you have a awesome night and a great weekend as well.

[23 minutes 1 seconds][Customer] : Thanks for your help.

[23 minutes 2 seconds][Agent] : No worries, see you later.

[23 minutes 4 seconds][Customer] : Bye.

[23 minutes 3 seconds][Agent] : Bye bye.