[9 seconds][Customer] : Hi.

[10 seconds][Agent] : Hi, Sharon. It's Cooper giving you a call back from Real Insurance. How are you going today?

[14 seconds][Customer] : Yeah. Good. Thank you.

[16 seconds][Agent] : Yeah, really good to hear there. I'm just giving you a call back today in relation to the quote we're going through earlier today there.

[23 seconds][Customer] : Yeah, my phone's stuffed up.

[23 seconds][Agent] : So, yeah, the call dropped out. Yeah, that's OK. Completely understandable there. So just like you to, yeah, confirm your first name, last name and date of birth and we can hold right back into where we were there. Sharon.

[36 seconds][Customer] : Sharon Bert, 28 second, 1967.

[40 seconds][Agent] : Perfect. Thanks for confirming that there for me, Sharon. And I'd like to remind you that all calls are recorded and any advice I do provide today is general in nature and may not be suitable to your situation there.

[51 seconds][Customer] : Yep.

[51 seconds][Agent] : Yeah. So we were just running through the quote there with you for the $15,000 of cover. Did you have a chance to hear the price or did it just drop out before it comes through there?

[59 seconds][Customer] : I'm, I think you said 30 something dollars.

[1 minutes 2 seconds][Agent] : Yeah, it was coming in at $37.96 per fortnight for that, umm, $15,000 of cover. So, yeah, in terms of suitability and the portability there, Sharon, how is that $15,000 sounding? That sound OK?

[1 minutes 9 seconds][Customer] : Yeah, I sound OK. I'll still have to think about it though.

[1 minutes 14 seconds][Agent] : I still have to think about that. Yeah, of course. Well, if it is sounding OK there Sharon, what we can do here is we have umm, so we can get that one put in place for you while you have a look over your documents and decide if it is right for you. So with this one here, Sharon, it has a 30 day cooling off. So you can have a look over your documents, decide if it is right

for you while being in that cooling off. So yeah, you don't have to pay any premiums upfront. And if you decide the policy isn't right for you, it's just as simple as yeah, giving us a call and letting us to know. And any premium you would have paid as well within that 30 days will be refunded in full unless the claim has been made there. So with your insurances, Sharon, do you prefer to set them up with direct debit or credit card? What works best for you? OK and with this one here, was that a savings or a cheque account that you had?

[2 minutes 3 seconds][Customer] : Must be T cab savings.

[2 minutes 12 seconds][Agent] : I do just need to pop down an address here. Could I start with your post code 3214? And what suburb was that? Alright, so that's CRIO perfect. And what was the address for that one, Reynolds? And is that the same as your postal address, Sharon?

[2 minutes 17 seconds][Customer] : 3214 Cry Yeah 23 Granald Parade Yeah.

[2 minutes 40 seconds][Agent] : So like to let you know here. With that coverage, you may pay more in total premiums over the life of the policy than the benefit amount. So 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're not receive anything back. I'm not sure I owe you before and choose that early cash back option there so.

[2 minutes 59 seconds][Customer] : I was wondering also how much would it cost for a $35,000?

[3 minutes 5 seconds][Agent] : Yes. So maximum we can offer you here is 15,000. So that $15,000 and $37.96, it is sounding like a suitable amount there for you, Sharon. Yeah, sounds OK. Yes, perfect. So we'll get this one put in place for you without having to pay anything upfront. So you can have a yeah read over your documents while being covered there.

[3 minutes 17 seconds][Customer] : Yeah, sounds OK savings.

[3 minutes 27 seconds][Agent] : So with this one here, was it a savings or a cheque account there, Sharon Savings and what was the BSP?

[3 minutes 37 seconds][Customer] : Can you send me mail and I'll send it to you 'cause I don't know what it is.

[3 minutes 34 seconds][Agent] : You said that one there, would you prefer sorry? What was that one

there, Sharon?

[3 minutes 45 seconds][Customer] : I'm not sure what it is.

[3 minutes 47 seconds][Agent] : What is sorry?

[3 minutes 50 seconds][Customer] : The bank details, I'm not sure where they are. I have to go to the bank.

[3 minutes 53 seconds][Agent] : OK, Yeah, you need to go to the bank to get them. That's OK there, Sharon. Well, in the meantime, while you're doing that, would you? Yeah. Would you have them by tomorrow there, Sharon? When do you think you. Yeah, you'd have a chance to go and visit the bank and, yeah, get your details.

[4 minutes 10 seconds][Customer] : No.

[4 minutes 11 seconds][Agent] : OK, Well for the meantime then, Sharon, what I'll do here for you is I'll send this one out as an e-mail so you can have a look over it. And yeah, while yeah, while waiting to go to the bank there so I can actually send something here for the pre activation. So as you'll cover has been fully approved, what I'm going to do is e-mail you your policy schedule for the $50,000 of cover at $37.96 and that covered the that is pending activation. So you don't need to yes, speak to me. You can hop online when you do have your card details and pop them in and set that policy up yourself there.

[4 minutes 47 seconds][Customer] : Yes, yes.

[4 minutes 48 seconds][Agent] : So I'll schedule a call back for next Monday when you would have your card details and I'll just touch base and see how you've gone. But if you do want to set it up earlier, you do have that option as well. But you can wait for me. That's up to you there, Shawn. But with youremailtheresharonwasitshazbertsorryshazbert67@gmail.com.

[5 minutes][Customer] : OK at gmail.com. Yes.

[5 minutes 11 seconds][Agent] : Yeah, Yeah. So I'll send out that pre activation there, Sharon, and that's up to you whether you do want to wait. Yeah, for me to set it up for you or you want to do it yourself. But yeah, is there anything on my end, Sharon, that I can help you out with any questions or anything like that?

[5 minutes 25 seconds][Customer] : No, I was just wondering how much it would cost.

[5 minutes 28 seconds][Agent] : Yeah, perfect.

[5 minutes 28 seconds][Customer] : So what happens if I process?

[5 minutes 31 seconds][Agent] : So what do you mean about that issue?

[5 minutes 29 seconds][Customer] : Does the money go to my kids?

[5 minutes 37 seconds][Agent] : Yeah. So what happens is when you do sign up for the policy, they send you out a beneficiary form. So you you fill in that beneficiary form, you can fill up to five people there. And yeah, who you fill out in that beneficiary form, it'll be split up between them or yeah, if you do choose one, it'll go to that beneficiary.

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

[5 minutes 57 seconds][Agent] : Yes. So any other questions, Sharon? Anything on my end I can help? Yep. Perfect. So I'll send out that e-mail, Sharon, and I'll give you a call back around the same time on Monday.

[5 minutes 59 seconds][Customer] : No, Yeah, OK. Thank you.

[6 minutes 7 seconds][Agent] : Thanks for your time, Sharon. Have a good rest of your night.

[6 minutes 9 seconds][Customer] : Bye.

[6 minutes 9 seconds][Agent] : Thanks. Bye.