[1 seconds][Agent] : Thank you so much for holding. I have my colleague Georgia on the line from our support team. Georgia, just to confirm, I have confirmed all points of ID. The contact information is up to date, should be able to assist you from here. We're ready.

[12 seconds][Customer] : Thank you.

[13 seconds][Agent] : Thank you so much. Hi Irene, my name is Georgia from Real Insurance. How are you today?

[19 seconds][Customer] : Hello, Good. Thank you. How are you?

[21 seconds][Agent] : I'm good, thank you. My colleagues confirmed all your details for you is that and that's including address, phone number and e-mail as well.

[30 seconds][Customer] : Yes, yes, that's correct.

[31 seconds][Agent] : Thank you so much. OK. And you just wanting to ask some questions about your policy?

[37 seconds][Customer] : Yes, just to see where I'm up to. And now that I have turned 60, umm, what is umm, what other options do I have? I just wanna make sure that I have covered every, every possible, uh, change or whatever options there are or any changes that I need to consider just to update myself and to review what I have to have.

[59 seconds][Agent] : OK.

[1 minutes 2 seconds][Customer] : Mm hmm.

[59 seconds][Agent] : Well you've got an income protection, so I can let you know what you're covered for. For that there's no real changes as at 60 that would happen or you would need to make happen to your policy to be covered for anything further. It's not that's not really have the income protection would work, but it's just to ensure that you're covered for the specific amount that you should be. So to make sure you're not over insured, are you still?

[1 minutes 30 seconds][Customer] : Yes, I am.

[1 minutes 28 seconds][Agent] : So you're still working OK and let me just see here, do you know how much your monthly pre tax income is or your do you have a yearly salary?

[1 minutes 42 seconds][Customer] : I'm a teacher. I'm an IT. Yeah.

[1 minutes 45 seconds][Agent] : So do you have a yearly salary for being a teacher?

[1 minutes 45 seconds][Customer] : So it's yeah, Yeah. What is? Yeah, I do, I do.

[1 minutes 55 seconds][Agent] : OK, so what's your yearly salary?

[1 minutes 55 seconds][Customer] : It's a it's a pre tax. It's around 120,000.

[2 minutes 3 seconds][Agent] : OK. June 20,000. OK, let me just see here. OK, so with your benefit amount, sorry your salary, you can be covered up to $7500 but you are covered for 5131 dollars.

[2 minutes 53 seconds][Customer] : Right.

[2 minutes 54 seconds][Agent] : Sorry, you are able to get more cover, but of course you would need to look at changing your policy over to a newer policy in order to increase those benefits.

[2 minutes 53 seconds][Customer] : OK, 1.

[3 minutes 5 seconds][Agent] : Now you've got a waiting period of 30 days, benefit period of five years. You are listed as a teacher on here. Not that we not that we change that anyway. If you are to change occupation, unless it lessens the risk for you, if it makes the risk higher, then we just leave it where it is. So basically your policy pays a monthly income benefit directly to you.

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

[3 minutes 32 seconds][Agent] : If you're unable to work due to a disabling sickness or injury and you suffer a loss of income for up to 5131 dollars, now you have a waiting period. As I said, 30 day benefit.

[3 minutes 46 seconds][Customer] : OK.

[3 minutes 44 seconds][Agent] : Five years and the policy provides cover until the policy anniversary following your 65th birthday.

[3 minutes 53 seconds][Customer] : OK. So Georgia, what could be besides that? I'm guessing that, uh, I suppose at that point in time, they're never than 60. Umm, I'm looking into, I don't know, life insurance, funeral benefits and things like that. This is something that I can look into it to extend, uh, my cover beyond the age of 65. And that could come as income and protection. What can I do at this given time?

[4 minutes 21 seconds][Agent] : So not for the specific income protection that you hold, this policy

would cancel after the, it would end after the policy anniversary following your 65th birthday. However, you do have the option to look into our funeral and our life insurance. So I can connect you with somebody who can tell you a little bit more about that.

[4 minutes 33 seconds][Customer] : Mm hmm, mm hmm.

[4 minutes 42 seconds][Agent] : And you don't need to make any decisions today that just would let you know of what the cover is.

[4 minutes 48 seconds][Customer] : OK, so as it is, umm, the income protection is either the cover Co covers me only if umm, umm, I mean God forbid something goes wrong, uh, with my health or there is a terminal renewal or I cannot work anymore. Is that correct?

[5 minutes 8 seconds][Agent] : Yes. A disabling sickness or injury and you suffer a loss of income. So you're unable to work due to a disabling sickness injury and you suffer a loss of income.

[5 minutes 7 seconds][Customer] : Due to sickness right because of that OK alright. Umm, yeah. I'm just, I don't know with the new year, I just want to make sure that I'm covered for as you didn't know there for any more options. If there are any more options that I even need to consider to, to make sure that I have umm umm, some sort of a stability and some sort of a uh, insurance, if that's the word in uh, more than just one area. So that's what I'm after today.

[5 minutes 33 seconds][Agent] : Yeah, Yeah, OK.

[5 minutes 45 seconds][Customer] : Just to review, what are my options at this given time in life for my family and for myself? Yes.

[5 minutes 50 seconds][Agent] : Yeah, well, you can look at our life and our funeral products. And then on the life product, I think there's an option potentially available depending on eligibility, uh, for total and permanent disability. So they can also, umm, speak to you more about that. But that's also somewhat of a built in income protection. But it's not umm, like it's, it's specific as income protection is.

[6 minutes 16 seconds][Customer] : Yes, yes, abroad.

[6 minutes 14 seconds][Agent] : It's more broad, yeah.

[6 minutes 18 seconds][Customer] : Uh, can I ask you how much is the payment that I do umm, pay

every fortnight?

[6 minutes 24 seconds][Agent] : So fortnightly you're paying $316.03.

[6 minutes 24 seconds][Customer] : Or is it OK and you do have umm, the right, the right number for me to do umm, I, I change my card, but you do have the right details. I just want to make sure that you have the right details as well.

[6 minutes 48 seconds][Agent] : Sorry, I it's I'm unable to hear you. It's just gone unorderable.

[6 minutes 54 seconds][Customer] : I was just wanted to make sure that it is still active because I've just debited my credit card, my Visa card.

[7 minutes 2 seconds][Agent] : Oh, yeah, we've got your bank account.

[7 minutes 2 seconds][Customer] : So I'm hoping you still have the right demand. Yes. OK, alright, alright. Georgia. So if that is the case, would you please transfer me to someone else if I can get my some more information about what other options do I have at this time?

[7 minutes 18 seconds][Agent] : Yeah, yeah, sure. I can definitely do that for you.

[7 minutes 25 seconds][Customer] : If that's awesome? Thank you.

[7 minutes 32 seconds][Agent] : OK. Just bear with me. I'll put you through to somebody now. OK?

[7 minutes 37 seconds][Customer] : Thank you so much. Thank you.

[7 minutes 39 seconds][Agent] : Thank you. Just hold the line for me.

[7 minutes 42 seconds][Customer] : Thank you.

[11 minutes 26 seconds][Agent] : Hey, are Rainy you still there?

[11 minutes 28 seconds][Customer] : Yes, yes.

[11 minutes 30 seconds][Agent] : Thank you so much for your patience. Now I've got Jamie on the other line from our sales department and he's going to assist you further from here.

[11 minutes 37 seconds][Customer] : Thank you.

[11 minutes 36 seconds][Agent] : OK, Thanks, Georgia. Thanks.

[11 minutes 39 seconds][Customer] : Thank you.

[11 minutes 39 seconds][Agent] : And Jamie, I have done a full ID check, so full name, date of birth, address, phone number, e-mail and policy type. Thanks so much. All good. See you. Cheers. See

you.