

[2 seconds][Agent] : Hello. Good morning. Thank you for calling Wheel Insurance. This is Maggie.

How can I help you?

[8 seconds][Customer] : Hi, Maggie. It's Rhonda. How are ya?

[10 seconds][Agent] : Hi, Rhonda. I'm good. Thanks. How are you?

[14 seconds][Customer] : Yeah, fine. Thank you. Not a problem.

[18 seconds][Agent] : I can help you.

[17 seconds][Customer] : I have a question or a query.

[20 seconds][Agent] : Yeah. I hope I can help you. Yeah.

[24 seconds][Customer] : Yeah, I think I've rang the right place and they need funeral insurance.

[29 seconds][Agent] : It is. What was that?

[31 seconds][Customer] : I said I do need funeral insurance.

[33 seconds][Agent] : Right? OK.

[37 seconds][Customer] : It's for my husband as well as myself.

[35 seconds][Agent] : Yeah, Yeah.

[44 seconds][Customer] : What's next?

[44 seconds][Agent] : What was your question?

[46 seconds][Customer] : That's it.

[47 seconds][Agent] : I can help you with that. Let me help you.

[47 seconds][Customer] : I kind of need I I need it, but I'm not sure what I'm supposed to do next.
I've never done this before.

[52 seconds][Agent] : Oh, OK, well you talked to me, you talked to me and I explained it all for you
and give you some pricing and see if we can get something works for you. And thank you so much
for calling in. It's a pleasure.

[1 minutes 3 seconds][Customer] : That's all right.

[1 minutes 4 seconds][Agent] : So before I go any further, all calls are recorded and any advice on
providing is generally nature and may not be suitable to your situation. You have come to the right
person to speak to. So let me get your details up.

[1 minutes 11 seconds][Customer] : Yep, that's a bonus.

[1 minutes 17 seconds][Agent] : What's your first name? Thanks. What was it, Rhonda?

[1 minutes 19 seconds][Customer] : Rhonda, Rhonda, Rhonda.

[1 minutes 25 seconds][Agent] : Lovely. And what's your surname? Rhonda.

[1 minutes 29 seconds][Customer] : I go under Crawford.

[1 minutes 31 seconds][Agent] : So what's your is that name on your license and things or? Yeah.

[1 minutes 36 seconds][Customer] : It's Crocket on my license, but I'm married to. Yeah.

[1 minutes 41 seconds][Agent] : OK, so on your birth certificate and things like that. What? What have you got? Coffee.

[1 minutes 48 seconds][Customer] : No, that was a married name, not a maiden name.

[1 minutes 51 seconds][Agent] : OK, So what? OK, so on your on your license and all your documentation. What's your name? Your surname?

[1 minutes 57 seconds][Customer] : It just has Crockett on it.

[1 minutes 59 seconds][Agent] : That's OK. So I'll leave that one for you. That's OK. Because then that comes with all your documents. OK.

[2 minutes 5 seconds][Customer] : OK, no worries.

[2 minutes 6 seconds][Agent] : Is that alright? Yep.

[2 minutes 7 seconds][Customer] : Yeah, Yep.

[2 minutes 7 seconds][Agent] : It doesn't make any difference. I just wanna make sure it's the right the right name on all the all the legal documents. OK, you can always change it.

[2 minutes 13 seconds][Customer] : You may be the right person.

[2 minutes 16 seconds][Agent] : Yeah.

[2 minutes 15 seconds][Customer] : You're paying out at the end of the day.

[2 minutes 17 seconds][Agent] : Yeah. And also, if you ever need to change it, it's just a phone call to do that. You can call us up. We're here in Sydney from 8:00 AM to 8:00 PM, Monday to Friday, Eastern Standard Time.

[2 minutes 27 seconds][Customer] : Beautiful, not a problem.

[2 minutes 26 seconds][Agent] : OK, so you call us up and speak to our support team.

[2 minutes 30 seconds][Customer] : Yep.

[2 minutes 29 seconds][Agent] : What's your date of birth, Rhonda? 7th. You broke up, then 707. OK, so 7th of October 1955, you're 69 years old, is that correct? Thank you. And are you a female Australian resident as well?

[2 minutes 32 seconds][Customer] : 7th of 10th 55 007101955 I am I am yes.

[2 minutes 56 seconds][Agent] : Thank you. Let's have a little squeeze for you. OK, So, umm, now you said you to look at something for your partner as well, is that right?

[3 minutes 6 seconds][Customer] : My husband, Yes.

[3 minutes 7 seconds][Agent] : Yeah, your husband. OK, let me just get him on there and I'll give you your pricing, the both of you at the same time. Hang on a SEC.

[3 minutes 13 seconds][Customer] : Yep. That'd be great.

[3 minutes 15 seconds][Agent] : Yeah, because I don't need to speak to him. OK? All right.

[3 minutes 18 seconds][Customer] : That's fine. You won't. Yeah. You'll never speak. You're not sure but.

[3 minutes 23 seconds][Agent] : OK. All right, all right, hang on a SEC. That's right. Here we go. OK, so let's go into it. OK, so what's, umm, well, I'm just bringing up this page. What made you decide to look at the funeral cover today? Have you looked it before or first time looking?

[3 minutes 43 seconds][Customer] : No, no, no. What happened was this was supposed to be done last year and I had a whole lot of interruptions through there.

[3 minutes 50 seconds][Agent] : Yeah, I get you. Yep.

[3 minutes 55 seconds][Customer] : It was a really sorry, crappy year last year, and it was the last thing on my mind, the last thing. And I went like where I'm sitting here, I'm just gonna get this done. It has to be done.

[4 minutes 8 seconds][Agent] : No, I get you, I get you.

[4 minutes 10 seconds][Customer] : Yeah. I'll tell you what Time.

[4 minutes 10 seconds][Agent] : Sometimes we have those type of years and it's nice for January to

come around and it's all over. Start again.

[4 minutes 16 seconds][Customer] : Yeah, I know. It's behind it.

[4 minutes 17 seconds][Agent] : I'm 63, so I understand what you're saying.

[4 minutes 20 seconds][Customer] : Oh, oh, goodness me. I know.

[4 minutes 21 seconds][Agent] : Alright, let let me get you a hubby.

[4 minutes 23 seconds][Customer] : And time just disappears like that.

[4 minutes 26 seconds][Agent] : Oh, I get you, I get you. I think once you hit 60, it's like wait, wait, wait. Hang on a minute. Just slow down. It's me. Alright? What's the name for the hubby, please?

[4 minutes 28 seconds][Customer] : Yeah, yeah, yeah..

[4 minutes 38 seconds][Agent] : Collins. Colin.

[4 minutes 41 seconds][Customer] : Ian.

[4 minutes 42 seconds][Agent] : Yeah. And if you got the same surname as yourself, TITEAL. Yeah.

[4 minutes 42 seconds][Customer] : Yep, no teal TEALTEA outlaw.

[4 minutes 51 seconds][Agent] : Excellent. And what's his date of birth?

[4 minutes 50 seconds][Customer] : Yep, the 23rd of the 8th, 1958.

[4 minutes 57 seconds][Agent] : Yep, 1958. OK, so he's, he's six years old. And he is he a male Australian resident? Is that all correct?

[5 minutes 7 seconds][Customer] : Yes, yes.

[5 minutes 9 seconds][Agent] : OK, so let me look here. I'll put him here as Mr. I'll put him there as your husband.

[5 minutes 15 seconds][Customer] : Yep.

[5 minutes 13 seconds][Agent] : OK, There we go. Alright. OK, anyone? So everything I'm about to speak about is for both of you, OK? Because you're both under the age of 75. So let me explain so how the cover works. It's a cash benefit for your loved ones now, umm, then use it for funeral, final expenses, anything at all, OK? And it's up to \$15,000 each, alright?

[5 minutes 42 seconds][Customer] : Right.

[5 minutes 41 seconds][Agent] : Umm, please keep in mind for both of you, if your death was due to

an accident, the benefit amount your family receives will be tripled for them. OK? So let's say you've got \$5000 each, right? If your death was due to an accident, your family will get 15,000 in that case.

[5 minutes 50 seconds][Customer] : OK, right.

[5 minutes 58 seconds][Agent] : Alright OK now it's easy to apply. I don't for any medical checks. Because you're both Australian residents age between 40 and 79. It is a guaranteed acceptance for you.

[6 minutes 11 seconds][Customer] : OK.

[6 minutes 10 seconds][Agent] : OK, now be because you're both under the age of 75, there is there's a couple of living benefits, but one of them is called an accidental serious injury component. So basically if you were to have a really serious car accident, this is where you might be able to look at this one. So if you were to suffer an accidental serious injury or if column was before your policy anniversary and your 75th birthday, and I'm talking about things such as quadriplegic or paraplegic for instance, what's gonna happen is the benefit and that's triple and it's paid to you instead.

[6 minutes 43 seconds][Customer] : Right.

[6 minutes 42 seconds][Agent] : Alright, so let's see now I don't mean instead, sorry, I take that word out. It's paid to you. Now all colonies, that was the case. Now if that was the case and you do make a claim on that, but you don't pass away from the injuries, the policy is still in place there for your funeral cover as well because it is a living benefit. Does that make sense?

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

[7 minutes 3 seconds][Agent] : Yeah.

[7 minutes 3 seconds][Customer] : Understand.

[7 minutes 3 seconds][Agent] : So I mean, hopefully that never happens, but it's there if needed.

[7 minutes 8 seconds][Customer] : Yep.

[7 minutes 6 seconds][Agent] : OK, So for both of you, how the cover works for the 1st 12 months for both of you, you will both be covered for accidental death and accidental serious injury, which is only, which is tripling. OK.

[7 minutes 20 seconds][Customer] : Yes.

[7 minutes 19 seconds][Agent] : Then after the first four months, everything kicks in. So after the first 12 months you will be covered for death due to any cause. And also for both of you, there's another living benefit. In addition, there is a terminal illness benefit, which means holding your policy for 12 months if either of you, if you were first diagnosed with a terminal illness, we're 12 months always to leave by a medical practitioner. What we're doing in that case is paying the claim in full to you instead. OK, so you've got 2 living benefits on there basically.

[7 minutes 47 seconds][Customer] : Right, Yes. Oh good God, I have enough trouble.

[7 minutes 50 seconds][Agent] : All right now, depending on what your needs are, depending on what you're wanting, because people have lots of the ideas of what they want when the time comes, whether it's a burial or a cremation or whether it's fancy, whether it's not fancy, both things.

[8 minutes 4 seconds][Customer] : I have enough trouble working on the living side of things, let alone the diving side.

[8 minutes 10 seconds][Agent] : So, so you know and I can help you with that. I can show you we've got an excerpt from the government's Money Smart website so I can give you ideas of what things cost as well.

[8 minutes 19 seconds][Customer] : Yep.

[8 minutes 19 seconds][Agent] : So we can look between 3 and 15,000. But a couple of things I really want you to understand with this policy, your premiums are designed to stay the same for you year on year as you get older.

[8 minutes 32 seconds][Customer] : OK, got to reach 85.

[8 minutes 31 seconds][Agent] : Alright, and then when you're you've 85, they stop, nothing more for you to pay, but the policy is still in place, OK Yep. Well, hopefully you will.

[8 minutes 43 seconds][Customer] : Oh goodness.

[8 minutes 43 seconds][Agent] : Now when you reach 85, there's a bonus there. Your family will actually get an extra 25% bonus cover applied at no cost to you, but you're not paying anything extra after 85 and neither is Colin.

[8 minutes 54 seconds][Customer] : Yep.

[8 minutes 53 seconds][Agent] : But the policy is still in place, OK.

[8 minutes 56 seconds][Customer] : Right.

[8 minutes 55 seconds][Agent] : And you can also find information about our premium structure on our website. Now if you understood everything I've said so far, it is.

[9 minutes 3 seconds][Customer] : Yep. Yep.

[9 minutes 3 seconds][Agent] : You've got any questions for me?

[9 minutes 6 seconds][Customer] : No, not yet.

[9 minutes 6 seconds][Agent] : OK, excellent.

[9 minutes 7 seconds][Customer] : Not yet.

[9 minutes 7 seconds][Agent] : Because I'd like to break it all down to make it as simple as possible. I want you to be clear as water, not mud.

[9 minutes 14 seconds][Customer] : There are some of them are very confusing.

[9 minutes 13 seconds][Agent] : So now I do understand what you're saying. That's why I always break it down so that you've got a clear understanding because you need to know what you've got. Yeah.

[9 minutes 25 seconds][Customer] : Yep.

[9 minutes 25 seconds][Agent] : So the last thing that is there for you if either of you, when you get to 85, if you want to, and you don't have to, but if you didn't wanna end your cover, you can choose to end your cover and we'll pay out to 75% of the funeral insurance benefit of that. It's called what we call an early cash out option.

[9 minutes 43 seconds][Customer] : OK.

[9 minutes 42 seconds][Agent] : So if you decide when you get to 85, you know what, I wanna end this all. Umm, I wanna ha take the early cash out option and have a party. You can do that instead. OK, I know.

[9 minutes 52 seconds][Customer] : Good God, it'd be somebody, wouldn't it?

[9 minutes 55 seconds][Agent] : So you can look between 3 and \$15,000 of cover. Now let me explain to you. This is from the government's Money Smart website. Umm. So depending on what

you're wanting at the time. According to the government's Money Smart website, private funerals typically cost somewhere in the region for \$4000 for basic cremation and can be up to \$15,000 for more detailed burial service. And that's including all the costs associated with your funeral. OK, So what are you guys wanting in the future? Like what amount do you want to look at first? Because I can play around with the figures for a little bit.

[10 minutes 24 seconds][Customer] : Yeah, no, no, it's definitely barrel you. We've got our plot.

[10 minutes 33 seconds][Agent] : You cremation or a burial or oh, oh, mm hmm.

[10 minutes 39 seconds][Customer] : That's the thing. We've got our plot. It's just and we we just.

[10 minutes 44 seconds][Agent] : So some of the costs are already covered. Yeah.

[10 minutes 47 seconds][Customer] : Yeah, the plot's covered for two the both of us.

[10 minutes 50 seconds][Agent] : OK. ***** and bobs.

[10 minutes 52 seconds][Customer] : So it's the initial when you pass to when you get planted.

[11 minutes 1 seconds][Agent] : Yeah. Yeah. Gotcha.

[11 minutes 4 seconds][Customer] : I'm sort of thinking, I'm not sure what we're actually, we haven't discussed it any further than the plot at this stage.

[11 minutes 4 seconds][Agent] : So yeah, OK. But that's already paid for. Yeah.

[11 minutes 13 seconds][Customer] : But yes, yes, that's already done and dusted so and that's not going to change.

[11 minutes 18 seconds][Agent] : Alright, well, well, let's start in the middle, umm, because you can look for three up to 15,000. In the middle is where it's actually just been automatically loaded. I'll show you that and then I can play around with these figures so we get something that works for you. So if you looked at 8000 each, which is still \$24,000 for your accidental debt and accidental series injury cover for both of you, alright, Rhonda, yours would come in at \$37.22 per fortnight.

[11 minutes 37 seconds][Customer] : Yep, Yep, Yep.

[11 minutes 50 seconds][Agent] : Collins comes in at \$35.08 per fortnight.

[12 minutes][Customer] : Yep.

[11 minutes 54 seconds][Agent] : So the two of you together is coming in at \$72.30 per fortnight now

basically just over \$36 a week probably. And that of course is only two. You reached age of 85 and then that will stop and the same for Colin there as well.

[12 minutes 3 seconds][Customer] : Yep, Yep, Yep.

[12 minutes 9 seconds][Agent] : But does that sound 7230 cents a fortnight? Does that sound like that's within your budget or do you want me to look for a different amount that's covering both of you?

[12 minutes 19 seconds][Customer] : It's, yeah, that, and I get that.

[12 minutes 27 seconds][Agent] : Mm hmm.

[12 minutes 25 seconds][Customer] : It sounds reasonable in the fact that if I have to pay out for a funeral that we're not covered for, they're gonna demand it all at once and that won't happen.

[12 minutes 37 seconds][Agent] : Yeah, no, I get you, I get you.

[12 minutes 40 seconds][Customer] : Yeah.

[12 minutes 39 seconds][Agent] : Well, let me cover off on a couple of things and we can look at your options. I just want to explain a couple of things as well to you. Get your details up and we can look at your options. So you may pay more in total premiums over the life 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. We do, however, give you a refund following your policy anniversary date. We do refund back to you 10% of the premiums that you had paid in at that time as a thank you. So you'd get \$188 back so you can go out for dinner or something. And if you don't have a will in place, we do provide you with a free online legal will and this is valued at \$160.00 with your policy. That's complementary for you. OK, You do get it in an e-mail.

[13 minutes 15 seconds][Customer] : Yep, we have a willing place.

[13 minutes 26 seconds][Agent] : Oh, OK, alright, alright.

[13 minutes 29 seconds][Customer] : We've got some of the boxes ticked.

[13 minutes 28 seconds][Agent] : But if you do decide you want to update or something, you've got some of them. That's cool. That's good. Alright, let me update your details. What's your e-mail

address? Thank you. Rhonda. Yeah. Yeah. Yes. Where?

[13 minutes 32 seconds][Customer] : So Splash RJC at hotmail.com.

[13 minutes 51 seconds][Agent] : Where did this names come from?

[13 minutes 54 seconds][Customer] : Well, Splash was the name of the business I had.

[14 minutes][Agent] : Oh, yeah, oh, what was the business? Was it swimming business or?

[13 minutes 59 seconds][Customer] : The RJC is my initial and yeah, there is no ceramic splash of color. It was. Yeah.

[14 minutes 7 seconds][Agent] : Oh, oh, I thought you meant like a swimming school or something. Oh, my mind was going all over the place. Nice.

[14 minutes 15 seconds][Customer] : No, Yeah. Well, no backtrack. It was easier than that. Yep. Yep.

[14 minutes 30 seconds][Agent] : Hmm. All right, so mobile, 0417035614 mm. Do you have a landline as well or just a mobile? It's OK. What's your post code? Where you reside? Thanks. Rhonda.

[14 minutes 33 seconds][Customer] : No, we just use the mobile 3355.

[14 minutes 38 seconds][Agent] : These are in Victoria. OK. And what's a, umm, town? Thanks. Suburb.

[14 minutes 43 seconds][Customer] : I am, I'm in Windaray, which is a suburb of Ballarat.

[14 minutes 50 seconds][Agent] : Yeah. OK. So Windery? Yeah. I love Ballarat. It's pretty pretty. I love Sovereign Hill. I loved it. What's the address at Windery? It's not the same, but yeah. Oh.

[14 minutes 56 seconds][Customer] : Look, I can tell you now, 36, super huge, this place now super huge.

[15 minutes 9 seconds][Agent] : Oh, wow.

[15 minutes 6 seconds][Customer] : There's so many people from Melbourne have moved here and it's just grown this city hugely. I would say we have.

[15 minutes 10 seconds][Agent] : Oh, so it's not a little country town I loved.

[15 minutes 17 seconds][Customer] : No, it's not the one that I moved to either.

[15 minutes 20 seconds][Agent] : Oh, OK.

[15 minutes 23 seconds][Customer] : Yeah.

[15 minutes 24 seconds][Agent] : Oh, all right. Now. Now.

[15 minutes 25 seconds][Customer] : It's sad.

[15 minutes 24 seconds][Agent] : I don't want to go back now.

[15 minutes 25 seconds][Customer] : I've been here. 20. No, sorry.

[15 minutes 29 seconds][Agent] : Sure.

[15 minutes 28 seconds][Customer] : I was sovereign history 26 years ago. I moved here. There were 90,000 people. 26 years. Yeah. Yep.

[15 minutes 36 seconds][Agent] : Well, I went there on my honeymoon 30 years ago and umm, I remember Ballarat being a lovely little place where I could actually get a really nice roast meal with roasted vegetables because I've been on the road and, you know, it's like eating everywhere. I just wanted something plain. And I just went to this little pub and I got the most beautiful roast dinner and I said, can I just get, I don't want the meat, I'll give it to my husband. I just want a really big plate of roast vegetables. And I looked at me silly and I went, no, no, I want all the vegetables in the gravy. And they were accommodating and, and it was really yummy. It was just a real standard Aussie roast. It was just absolutely beautiful. And they said, yeah, we, we're country, so we do it that way. So, and it was a lovely little sandstone pub. It was like Sandstock, I think it was. It was very, very old and it was in Ballarat and I, I loved it. It's really nice. So I got nice memories.

[16 minutes 17 seconds][Customer] : Yep, No, 30 years ago, a lot of those, yeah. So 30 years ago, a lot of those pubs aren't even here now.

[16 minutes 34 seconds][Agent] : I bet you they weren't either. Yeah, I bet you they're all gone. All right.

[16 minutes 38 seconds][Customer] : No, not all of them, some of them.

[16 minutes 40 seconds][Agent] : Yeah. All right, let's get your address. So 36. Oh, nice name. And is your home address and your postal address both the same? OK. All right, Let me have a look here for you. So. OK, is that OK? So what I'm able to do I'm able to actually both get you covered in

over the phone today. You're not however required to make any payments at all today. It's actually set up for date in the future of your choice. So I'll work with you on that and I will send all your policy documents to review. You'll get an e-mail very shortly. You'll get everything out to the home address. You get it generally within 5 working days and our policy gives you a full 30 day cooling off. As well. So if you find that it's not suitable for you and you wanna cancel, as long as you let us know within the 30 days, you'll get a full refund of all of your premium unless you made a claim. It can cover you today for both of you and put the date in the future and you'll both be covered today. What would you like to use? A savings, a check account or a card? Thanks.

[16 minutes 41 seconds][Customer] : But anyway, yeah, moving right along 36 Violet Grove yes, Yep, Yep, Yep. I will give you a card.

[17 minutes 45 seconds][Agent] : Alright, now do you wanna leave it on 8000? That's the one you're happy with?

[17 minutes 49 seconds][Customer] : So Well, I don't know really. It's the cost.

[17 minutes 56 seconds][Agent] : Well, that's 7230 per fortnight, so yeah.

[18 minutes][Customer] : Yeah.

[18 minutes 18 seconds][Agent] : Oh, I'm so sorry.

[18 minutes][Customer] : I'm sort of thinking along the line of how much are they going to increase funerals by on, you know, like a yearly basis pretty much because I know when I buried someone 20 years ago, a bunch of buried people born now is just totally different.

[18 minutes 19 seconds][Agent] : Yeah, yeah, yeah, yeah.

[18 minutes 23 seconds][Customer] : And I don't really want to have a shortfall to have to pick up, if you know what I mean. Yeah. True.

[18 minutes 30 seconds][Agent] : The thing is, I wanna make sure it's within your budget, though, OK, So I can take it up a little bit if you want.

[18 minutes 38 seconds][Customer] : No, no, I recognize it. This.

[18 minutes 37 seconds][Agent] : Let me show you 10,000 or leave it on the eighth, OK?

[18 minutes 42 seconds][Customer] : Yeah, that's, that's the for for each of us, isn't it?

[18 minutes 43 seconds][Agent] : Yeah, that's correct. That's covering both of you. Yeah. Yeah, yeah.

[18 minutes 49 seconds][Customer] : Yeah, yeah.

[18 minutes 58 seconds][Agent] : Mm. Hmm. Yeah. MMM.

[18 minutes 51 seconds][Customer] : And and it may not take that, but when I found out the cost of Wales 2 years ago for she for my mother-in-law again they had a heart attack.

[19 minutes 3 seconds][Agent] : You see, and that's the thing.

[19 minutes 4 seconds][Customer] : They probably have been expensive.

[19 minutes 5 seconds][Agent] : Some people want something really simple and other people want something really elaborate. And when it comes to things like flowers and that and Cuffins and that depends on what they're wanting. Like some people I've spoken to people that have things that are completely over the top, you know, like, umm, they're going intern and they're getting bombed and all sorts of stuff. And then other people, yeah, they just want some wildflowers on, on the coffin or they just want, you know, they don't, they don't want them, you know. Yeah, like they do. And there's so many different options that you can have. Yeah. So if if you stick with the 8000, it's still coming in at your 24,000 if your death with you to an accident or for your accident or serious injury of you still got that.

[19 minutes 21 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[19 minutes 46 seconds][Agent] : OK, So what I can OK, Yes.

[19 minutes 47 seconds][Customer] : Look, look, I think it's probably plenty and it gives you, look, if you need to make something different, at least you've got the backup there to do that.

[20 minutes 1 seconds][Agent] : You got the buffer. Yeah, I get you. Alright.

[20 minutes 2 seconds][Customer] : Yeah, Yeah, that's what I'm kind of thinking. And I know it's got to be paid for and I'm fine about that. That's all good.

[20 minutes 9 seconds][Agent] : Alright. So what day in this?

[20 minutes 10 seconds][Customer] : I'm not thinking I'm gonna make it 85 S.

[20 minutes 14 seconds][Agent] : Well, So what day in the future do you want your first payment to

come out then? Thank you. I'll work with you.

[20 minutes 20 seconds][Customer] : I will give you a date on that.

[20 minutes 22 seconds][Agent] : Yeah. And have a look.

[20 minutes 22 seconds][Customer] : I'll give you a date. What's today? Today is the first. We've got the 13th. OK, we can do it for the 16th.

[20 minutes 29 seconds][Agent] : 13th Monday, Yeah. So that's Thursday and then fortnightly after that. Yeah.

[20 minutes 42 seconds][Customer] : Yep, Yep. Yep.

[20 minutes 46 seconds][Agent] : OK. So is it a, is it a card like a Visa or MasterCard? Did you say?

[20 minutes 51 seconds][Customer] : Oh, sorry. It'll be a MasterCard.

[20 minutes 55 seconds][Agent] : OK, when you've got the card in your hand, let me know and I'll stop the recording for your security.

[21 minutes 1 seconds][Customer] : OK, I've got it.

[21 minutes 2 seconds][Agent] : OK, hang on. OK, So Rhonda, for security purposes while obtaining your card details, the call recording will stop and we'll recommence after we've collected your details. OK. Thank you.

[21 minutes 13 seconds][Customer] : Yep, that's fine. None. None.

[22 minutes 22 seconds][Agent] : Alright, so please be advised that the call recording has now resumed for quality and monitoring purposes.

[22 minutes 28 seconds][Customer] : Yes, Yes.

[22 minutes 27 seconds][Agent] : OK, thank you. So Rhonda, can I confirm that the card you just provided to me is can you have authority to use that one?

[22 minutes 36 seconds][Customer] : Yes.

[22 minutes 37 seconds][Agent] : Thank you. Thank you. I'll just umm, just confirm all your details are correct again. I do what we what I call my idiot check. Alright, so it's Colin Teal, date of birth, 23rd of the 8th, 1958, is that correct?

[22 minutes 51 seconds][Customer] : Yes.

[22 minutes 52 seconds][Agent] : And he's a male Australian resident as well for Colin.

[22 minutes 55 seconds][Customer] : Yes.

[22 minutes 56 seconds][Agent] : Thank you. Now your details are Mrs. Rhonda Crawford, date of birth, 7th of the 10th, 1955. You're 69 years old and you're a female Australian resident as well. Thank you. e-mail is splashrjc@hotmail.com dot AU.

[23 minutes 3 seconds][Customer] : Yes, Yes, yes.

[23 minutes 15 seconds][Agent] : No. Landline mobile is 04170. Hang on, 0417035614. Yeah. OK. Are you still there? Sorry. Yeah, sorry. I'm just a little buzz in my ear then. OK, so let me get this invoice for you. Umm, are you happy to continue?

[23 minutes 26 seconds][Customer] : Yes, yes, OK, yes.

[23 minutes 38 seconds][Agent] : Thank you. Rhonda. I'm gonna read the whole declaration. Stay with me. This is gonna explain everything about the coverage. Umm, oh, hang on one second. I do make a mistake here. Let me just go back one moment. I just realized something. It's actually less for some reason. Oh, for some reason Collins was in there at 9000. Let me break it to 8000. I'm so sorry. My goodness.

[24 minutes 3 seconds][Customer] : That's OK.

[24 minutes 4 seconds][Agent] : Oh goodness me. OK, so 8000 for you is \$37.22 a fortnight: 8000 is \$31.60, uh, \$31.18 a fortnight.

[24 minutes 19 seconds][Customer] : Yep.

[24 minutes 18 seconds][Agent] : So 2 of you together is \$68.40 a fortnight.

[24 minutes 24 seconds][Customer] : Not a problem.

[24 minutes 22 seconds][Agent] : OK, Automatically filled at 9000 for you. And I'm like wait what? Lucky, I'll check that. My goodness. OK, right. So total now is \$68.40 a fortnight. You're OK with that for both of you?

[24 minutes 39 seconds][Customer] : Yep.

[24 minutes 40 seconds][Agent] : Thank you. Got you some savings there, Ronda.

[24 minutes 44 seconds][Customer] : Well, that's better than 72.

[24 minutes 44 seconds][Agent] : Alright, let me look at savings and savings, isn't it?

[24 minutes 51 seconds][Customer] : Yeah, it is. It is.

[24 minutes 50 seconds][Agent] : Hey, alright, let me look here for you. I'm so glad I checked that. My goodness. It just automatically did that. I don't know why that's weird.

[25 minutes][Customer] : Oh.

[25 minutes][Agent] : OK, so let me read this out for you. Umm and just stay with me while I do that. It says thank you Rhonda Crawford. 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 these terms in full. Real funeral cover is issued by Hanover Library of Australasia Limited whom we will refer to as Hanover. Hanover has an arrangement with Green Stand Financial services training as real insurance. The issuing arrange this insurance on its behalf your answers to the application questions and any documents from the basis of your contracted insurance and Hanover relies upon the accuracy of the information you have provided when assessing your application. Hanover has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices are consistent with this determination and you kind of plan a copy on our website. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other Australian service providers. The purpose of administering your policy or handling claims. Our policy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. 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. Rhonda Crawford is covered for \$8000 in the event of debt. In the case with death is accidental or if you suffered an accident or serious injury, the benefit from that will triple. Colin Teal is covered for \$8000 in the event of death. In the case where death is accidental or if Colin Teal suffer a defined accident or serious injury, the benefit of that will triple. Cover is for accidental death only for the 1st 12 months of cover with death by any cause or diagnosis of terminal illness cover thereafter Accidental serious

injury. Cover for each life Insured under age 75 starts immediately and ends on the policy anniversary following the Life Insured Service birthday. Once the Life Insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive the month from payment of 75% of the chosen benefit amount. If you take up this early cash out option, you will no longer have a right to claim under the policy for that life Insured umm the. This policy is an insurance policy and does not have a savings or investment component. You can end your cover at any time by contacting us. If you stop paying your premiums, we may end your cover, but we will give you a notice before doing so. This cover ends prior to age 85. Net payment is no benefit is payable and there is no refunded 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 you take the early cash out option. Cover for each life insured ends on the day prior to their 100th birthday. We will pay your benefit and the bonus cover for the life insured. At this point your total premium for your future of cover is \$68.40 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rate supplying to your policy. The insurer can only make a change if it is applied consistently across all policyholders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an amount available to real insurance of between 34% and 54%, calculated on a level basis over the life of the policy. Your premium will be debited from your credit card which you are authorized to debit from and had provided to us. We may provide recent communications to you via the e-mail address you have provided to us and this will include any legal notices we are required to provide to you in writing. If you would prefer to receive these only by mail, you can update your communication pre print at any time. The policy documentation pervious and if she 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 kept to 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 have lodged a claim. There are risks associated with replacing

policies as your new policy may not be identical to existing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy before. Uh, Ronda, we have a complaints process which you can access at any time by contacting us. Full details are available online and in the documentation. We are sending you 2 questions. Do you understand and agree with the declaration? Yes or no? Thank you. And just before I pop it in place, would you like any other information or would you like me to read any part of the PDS to you? Yes or no?

[29 minutes 48 seconds][Customer] : Yes, No, I think we've got it all. All sorted.

[30 minutes][Agent] : We've done it all covered. OK, And let me accept that. Have you got your pen to there?

[30 minutes 6 seconds][Customer] : Got my pin, you say?

[30 minutes 7 seconds][Agent] : Yeah, Yeah.

[30 minutes 9 seconds][Customer] : Yeah.

[30 minutes 9 seconds][Agent] : Have you got a pen and paper?

[30 minutes 11 seconds][Customer] : Yeah. Ready. Steady.

[30 minutes 12 seconds][Agent] : OK, let me give you some details. Ready. Set to go. OK. So your policy number for both of you is 3800?

[30 minutes 14 seconds][Customer] : Go 3800.

[30 minutes 23 seconds][Agent] : Yep. Hang on a SEC. Yep. Three. Sorry, 3800190 1 three.

[30 minutes 31 seconds][Customer] : 190 1 Hello.

[30 minutes 39 seconds][Agent] : Yep, you're there.

[30 minutes 39 seconds][Customer] : I didn't get the last one.

[30 minutes 41 seconds][Agent] : That's OK.

[30 minutes 41 seconds][Customer] : Yeah, I didn't get the last.

[30 minutes 41 seconds][Agent] : 113 at the end. OK. Do you want to read it back to me, please?

[30 minutes 45 seconds][Customer] : OK, Yep, yeah, 380019013.

[30 minutes 53 seconds][Agent] : Yep. And our phone number. Let me just give you that two. Uh, hang on a SEC. I'm not sure if the let me just check, let me get the direct number here because

hang on a SEC one momento. I don't want to give you the wrong one because I can. There's lots of different numbers here, so.

[31 minutes 28 seconds][Customer] : I know. I found that out when I was looking for you. I went, oh, that looks like it. No, it's not. That's plain.

[31 minutes 36 seconds][Agent] : There's a lot. There's a lot.

[31 minutes 37 seconds][Customer] : I don't even have a policy yet.

[31 minutes 38 seconds][Agent] : There's a lot. There's car, there's home, there's health. You name it, we've got it. OK.

[31 minutes 44 seconds][Customer] : Oh, good grief. Yeah. Yeah.

[31 minutes 45 seconds][Agent] : So 1300, OK, 136, 9908, OK, yeah. And the other one is we'll give you another one just in case you need it, 113 hundred 367325 325, that's a Direct Line in that one. Probably better off with that one. OK. Yeah, OK. Yeah.

[31 minutes 57 seconds][Customer] : 90813 hundred 136908 3672 five I'll write Direct Line Yep, Yep.

[32 minutes 21 seconds][Agent] : And you'll get myself or someone like me, and then you could say, hey, I wanna talk about my joint funeral cover. And I'll just ask you what your full name is and maybe your policy number or just a couple of details of you, like your e-mail and stuff, just to make sure they got the right person.

[32 minutes 36 seconds][Customer] : Yep. Not a problem.

[32 minutes 35 seconds][Agent] : OK All right, now we're here in Sydney for you from 8:00 AM to 8:00 PM, Monday to Friday, Eastern Standard Time. Do not hesitate to call us if you have any questions at all, OK? Alright.

[32 minutes 47 seconds][Customer] : Not a problem, Maggie. That'll be fine.

[32 minutes 48 seconds][Agent] : And you'll get your e-mail shortly, and then you'll get it out in the post within the five working days generally.

[32 minutes 54 seconds][Customer] : Wonderful.

[32 minutes 52 seconds][Agent] : OK, all done.

[32 minutes 55 seconds][Customer] : Thank you so much.

[32 minutes 56 seconds][Agent] : Glad I could help you.

[32 minutes 57 seconds][Customer] : I'm going to feel so much better about this now.

[33 minutes][Agent] : Take a breath now.

[33 minutes][Customer] : It's been sitting there just looking at me.

[33 minutes 4 seconds][Agent] : Yeah.

[33 minutes 3 seconds][Customer] : I know, I know.

[33 minutes 5 seconds][Agent] : New year has begun. Yeah.

[33 minutes 6 seconds][Customer] : And it's it's one of those, look, you climb the ladder faster than you think you're gonna do it, and you sort of look at life when you're 15 feet, it's got plenty of time.

[33 minutes 17 seconds][Agent] : Oh, yeah, I know.

[33 minutes 17 seconds][Customer] : The next thing you look around and you're and you, you know, yeah, you're heading up bloody ladder that fast that someone's pushing you. And you kind of go hang on a minute.

[33 minutes 29 seconds][Agent] : MMM. I slowed down.

[33 minutes 29 seconds][Customer] : It wasn't that long ago. I know, wasn't that long ago.

[33 minutes 31 seconds][Agent] : I know, I know.

[33 minutes 34 seconds][Customer] : So now that it's been sitting here just winking at me, Go and do it, Rhonda. Do it, Rhonda, do it. Oh God, I'm glad I've done it.

[33 minutes 41 seconds][Agent] : Well, you've done it, Runda. You're all done, OK. And you give us a call if you need us.

[33 minutes 45 seconds][Customer] : Thank God for that.

[33 minutes 46 seconds][Agent] : And enjoy Ballarat. Your lucky thing.

[33 minutes 50 seconds][Customer] : It's alright. It's still we're still here to visit.

[33 minutes 53 seconds][Agent] : I know, I know. Well, I did. I did that. I went down through Melbourne because I'm in Sydney. I went down through Melbourne and out that way. And then I went over to the Rosser Valley, put my feet in James Creek. I went to some of the wineries and that,

but I fell in love with Ballarat and the other place. I fell in love with Aubrey Wodonga right on the border. They had this beautiful old mansion pub that I, I said to myself, gosh, I wish. I hope they restore that. I found out they have, and now it's a reception center and it's just beautiful, beautiful. Right on the riverbank.

[34 minutes 5 seconds][Customer] : Yep, Oh, wow, Yep.

[34 minutes 21 seconds][Agent] : So two places that really stuck out for me was Ballarat. I just loved all the buildings and I really love old places.

[34 minutes 29 seconds][Customer] : I know.

[34 minutes 28 seconds][Agent] : So it still has my heart. I will go back. Have they?

[34 minutes 30 seconds][Customer] : And the council, the Coun, the council has spoilt it a bit, but you know, like, I mean, they're trying to, I think they're trying to bring a new Melbourne to Ballarat and it's not working. The people are not liking it so you know, and we've got estates for more around here now. Like I said, it's a huge place.

[34 minutes 45 seconds][Agent] : Oh, oh, it's spread out. Yeah.

[34 minutes 54 seconds][Customer] : I reckon we've probably, I reckon we've hit 200,000 people now.

[34 minutes 55 seconds][Agent] : Oh, my goodness.

[34 minutes 59 seconds][Customer] : So that's how big it is.

[35 minutes 2 seconds][Agent] : Oh, wow.

[35 minutes 1 seconds][Customer] : Yeah, it's, it's just getting bigger all the time. And they're pushing out further towards, I don't know how well, you know, Ballarat itself, but there used to be an area called Delacon.

[35 minutes 2 seconds][Agent] : All right.

[35 minutes 14 seconds][Customer] : Well, Delacon now reaches well back well out of town.

[35 minutes 21 seconds][Agent] : Oh, yeah.

[35 minutes 19 seconds][Customer] : They've used farmland and everything to to extend it. And the same goes through Elpherton, which is used to be a really good part of town.

[35 minutes 33 seconds][Agent] : They're using all the farm.

[35 minutes 29 seconds][Customer] : But now they're putting this Lucas area, which is just a little village on its own in the Yeah, yeah, Yeah.

[35 minutes 35 seconds][Agent] : They're using all the farmland and doing it well, The other place I loved was Beechworth. Oh, could live in Beechworth tomorrow. Just put me in there. Just beautiful little historic town. Stunning.

[35 minutes 46 seconds][Customer] : On the Murray River.

[35 minutes 48 seconds][Agent] : It's the one where they get the honey and everything. I don't know. I went down there on a, umm, another expedition when I was doing a big drive. I just came across this little baby town. It was like, Oh my goodness. It's like, it's like 1800s. It's like it's a Bush Ranger place, like a gold rush place. It's very similar to Ballarat.

[35 minutes 49 seconds][Customer] : Is that a yeah, It's well, back in time.

[36 minutes 5 seconds][Agent] : Beautiful. You wanna check that out?

[36 minutes 6 seconds][Customer] : Yeah, Yeah. Back in.

[36 minutes 7 seconds][Agent] : It's called Beechworth. You'd love it. Stunning. MMM. I'm gonna check a trick around.

[36 minutes 11 seconds][Customer] : Well, when hubby retires, we might eventually, we might eventually do a few short trips because I'm not a traveler now. I, I like you, traveled a hell of a lot in my younger days from my work, but now, no, I'm a more homebody now.

[36 minutes 24 seconds][Agent] : Yeah, I'm a homebody, too. I like to do my day trips. That's about it. But my daughter's a travel agent, so she gets me out and about. She's like, come on, mom, let's get on a plane. And I'm like, no, no, she goes, come on, let's go. We're going to Port Douglas. So we're going here. We're going there. So I don't get too much of A choice Come and kidnaps me?

[36 minutes 33 seconds][Customer] : So, yeah, that's great, though. Hi. Listen, nothing wrong with that.

[36 minutes 53 seconds][Agent] : No.

[36 minutes 53 seconds][Customer] : Remember all the places you used to take your daughter?

[36 minutes 56 seconds][Agent] : Yes.

[36 minutes 57 seconds][Customer] : I think it's called payback.

[36 minutes 57 seconds][Agent] : Well, I, yeah, no. Well, I and I've done some, I've done some umm, with her going back on my child. Oh no. Going back on my hippie days. I took her to Cairns and the Dain Tree Rainforest and just gave her an insight of what I did at her age because she's 28 and she's like, oh mom, she's so beautiful. Yeah, there's lots of beautiful things in Australia as well, you know.

[37 minutes 21 seconds][Customer] : Oh, yes.

[37 minutes 20 seconds][Agent] : So, you know, nice to go overseas.

[37 minutes 22 seconds][Customer] : And so many people go overseas.

[37 minutes 23 seconds][Agent] : Beautiful. There is some beautiful places in Australia. But look, you take care. It's been a pleasure.

[37 minutes 25 seconds][Customer] : Yeah, so I will.

[37 minutes 28 seconds][Agent] : My name's Maggie, and if you need us to hesitate to call.

[37 minutes 31 seconds][Customer] : And you too, Maggie.

[37 minutes 32 seconds][Agent] : Thank you.

[37 minutes 33 seconds][Customer] : No, not a problem. Thank you so much.

[37 minutes 33 seconds][Agent] : Thank you. You're welcome. Bye.

[37 minutes 36 seconds][Customer] : I feel quite at ease now.

[37 minutes 38 seconds][Agent] : Bye.

[37 minutes 38 seconds][Customer] : I'm right.

[37 minutes 38 seconds][Agent] : Oh, good. I'm glad. Bye.

[37 minutes 38 seconds][Customer] : Bye bye.