[3 seconds][Agent] : Welcome to Real Insurance. You're speaking with Marnie. How can I help you?

[7 seconds][Customer] : Yes, good morning. I have a real insurance and the name Lillian.

[6 seconds][Agent] : OK, let me have a look, Lily, and bear with me for a moment. I'll just do a quick search there.

[11 seconds][Customer] : Ben, do you want my policy number?

[30 seconds][Agent] : Oh, yes, please. If you've got it, that would be terrific. Please. Thank you so much. And would you mind just confirming also your date of birth for me please?

[32 seconds][Customer] : Yes, I have 380013454, 20501145.

[54 seconds][Agent] : Thank you so much. Just while I'm on your profile page, I'll confirm that we've got your address as Unit 2 #3 to 5 Quarry Rd. in Ryde, NSW 2112. We have your mobile number as 0452262511. And finally, we have your e-mail of Lilian mariaban@gmail.com. Perfect.

[1 minutes 7 seconds][Customer] : Yes, yes, that is not funny.

[1 minutes 24 seconds][Agent] : I'll just fantastic. I'll just get your policy details up. What can I do to help you today, Lillian?

[1 minutes 32 seconds][Customer] : I make mistake. I would like to put for a full name of beneficiary my daughter only.

[1 minutes 43 seconds][Agent] : OK, so bear with me for a moment. So at the moment, we have two beneficiaries listed on the policy. We've got Leona and Thomas and we're just, and we're MM, hmm, just Leona. OK.

[2 minutes 11 seconds][Customer] : Yes, Thomas is my brother, but he's older than me, so I would like to put on only my daughter, Yes.

[2 minutes 20 seconds][Agent] : Let me just amend that for you. Just waiting for that to go across for me. So let me and I'm just confirming umm that the amount that would have been payable to Thomas will now be paid to your estate unless you provide the new nomination, which you have. So you're having the full amount go to Leona now as I the only beneficiary. Can you please confirm that you understand and the information you'll provide is true and correct? Perfect.

[3 minutes 2 seconds][Customer] : Yes, yes, it is correct now, Yes.

[3 minutes 14 seconds][Agent] : Well, I can confirm that your beneficiary, Thomas, has been removed, leaving Leona as the only beneficiary on the policy as 100%. We'll be we'll be. What we'll do now is send you a policy schedule to reflect these changes. Please ensure that you check that the information is correct and that I've done everything right. But we've only got the one beneficiary now being Leona. Maria Zam Zambo, your daughter.

[3 minutes 44 seconds][Customer] : Yes, yes.

[3 minutes 45 seconds][Agent] : OK, no problem.

[3 minutes 46 seconds][Customer] : And I would like to ask you if I leave my my real insurance to to 15,000, how much, how it would affect me fortnightly if I don't want premium?

[4 minutes 6 seconds][Agent] : Sorry, can you repeat that for me if you were to increase?

[4 minutes 10 seconds][Customer] : Yeah, increase my insurance from 3000 to 15,000, how much would it affect my because I'm pensioner, how it would affect my pension? How much would it take fortnightly?

[4 minutes 29 seconds][Agent] : What I would have to do is that I can put you through to our sales department and they can provide you with a quote on the additional $12,000 because you've already got 3.

[4 minutes 42 seconds][Customer] : Yes, yes.

[4 minutes 42 seconds][Agent] : So it would be $12,000 to make a total of 15, OK.

[4 minutes 48 seconds][Customer] : And they will tell me how much it is and I don't want any premium, I just want just the insurance for 15,000. That means that it be every fortnight that the last day, same money taken from my pension.

[5 minutes 13 seconds][Agent] : OK. So is it? So you want a total of 10,000? Was it? Yep. So the additional would be 12? Yep. Mm. Hmm.

[5 minutes 19 seconds][Customer] : No 12:15 12 OK, so how much more I would have to pay back all together every fortnight?

[5 minutes 38 seconds][Agent] : So.

[5 minutes 38 seconds][Customer] : How much would it take for time to get my pension?

[5 minutes 42 seconds][Agent] : OK, let me see if I can have a look at this. Bear with me just for a moment. I'm just gonna put you on a quick hold. Please don't go anywhere. OK? I'll be as quick as I can.

[5 minutes 52 seconds][Customer] : Thank you.

[5 minutes 53 seconds][Agent] : OK. I Washington.

[5 minutes 53 seconds][Customer] : I like you.

[5 minutes 54 seconds][Agent] : OK, I won't be a moment. Thank you.

[5 minutes 56 seconds][Customer] : Thank you.

[7 minutes 39 seconds][Agent] : Julian, thank you so much for patiently waiting. What I've done is I've, I've just done a, a quick indicative quote, umm so on the on an additional 12,000 of cover on the 12,000, the fortnightly premium would be $133.14. And if we.

[8 minutes 2 seconds][Customer] : Do I have to have a premium? Do I have to have a premium? OK, sorry.

[8 minutes 10 seconds][Agent] : The premium is the payment each fortnight, sorry on $12,000. The the fortnightly payment is $133.14.

[8 minutes 47 seconds][Customer] : So they'd be almost $200. That's too much.

[8 minutes 25 seconds][Agent] : And if we were to add that on to your existing 3000 dollar cover that you have that you currently pay $28.85 per fortnight on, the total amount that would be debited each fortnight would be $161.99 to have a total of 50 to have a total of 15,000, correct?

[8 minutes 56 seconds][Customer] : Yeah, that's too much. How much is for 10,000?

[9 minutes 8 seconds][Agent] : 10,000 is $110.95 per fortnight. Adding that to your existing 2885 would be a total of 100 and 3980.

[9 minutes 23 seconds][Customer] : OK, that's better. That'd be about 140, right, 140, OK, that's a lot. And OK, so that's bit too much presently maybe in that direction.

[9 minutes 45 seconds][Agent] : No problem at all.

[9 minutes 51 seconds][Customer] : Thank you.

[9 minutes 47 seconds][Agent] : So if you do change your mind, just give us a call back, OK, But

you've definitely already got you've got your 3000 there at the 2885 each fortnight.

[9 minutes 57 seconds][Customer] : Yes, that's wonderful.

[9 minutes 56 seconds][Agent] : OK, no problem.

[9 minutes 59 seconds][Customer] : Thank you very much.

[9 minutes 59 seconds][Agent] : And keep an eye out. The new documents will come out to confirm that Thomas has been removed as a beneficiary. Just leaving Leona on there.

[10 minutes 8 seconds][Customer] : Well, it did very well.

[10 minutes 7 seconds][Agent] : OK, no problem.

[10 minutes 10 seconds][Customer] : So it doesn't need anything my daughter might need to help. Thank you.

[10 minutes 15 seconds][Agent] : No problem. Thank you for your time. Take care.

[10 minutes 15 seconds][Customer] : Thank you to you.

[10 minutes 19 seconds][Agent] : See you later. Bye bye.

[10 minutes 19 seconds][Customer] : Thank you to you. Merry Christmas.

[10 minutes 21 seconds][Agent] : Same to you. Bye bye.