

[1 seconds][Customer] : Hello, how are you?

[4 seconds][Agent] : Hi there.

[6 seconds][Customer] : So I've got a gentleman on the phone. He wouldn't give me any information. He he just wants general information regarding like what H what does a health insurance cover? And I'm from the funeral department, so I have no idea. So I'm just like, I don't know. He's like, what do you mean by don't know? And I'm like, I could transfer you to someone who is, I'm so sorry.

[16 seconds][Agent] : Oh, of course, of course that's OK. So he's from real insurance. Uh, he's in real insurance, is he?

[31 seconds][Customer] : OK. Uh, so he doesn't even have a policy with us. He actually called because he wanted income protection as well.

[36 seconds][Agent] : MMM. All right. Yeah.

[35 seconds][Customer] : And I explained we don't have it yet, but it, you know, I told him what expresses interest and he's doing that now. Umm, but he's like, he goes, I want health insurance, you guys, umm, do you guys have a dental? And I'm like, I don't know.

[45 seconds][Agent] : Mm. Hmm. Oh, look, no, that's fine. That's no problem. Certainly put them through to me and look after him.

[50 seconds][Customer] : Lovely. Thank you so much.

[51 seconds][Agent] : You're so welcome.

[51 seconds][Customer] : I'll drop him in if that's OK.

[52 seconds][Agent] : Yeah. Go for it. Thank you.

[53 seconds][Customer] : All right, 321.

[57 seconds][Agent] : Good morning. You're speaking with myself from real insurance. How are you?

[1 minutes 1 seconds][Customer] : Hi, I'm Will and I'm just calling for a general enquiry. I spoke to one of your colleagues already, but she didn't know much about it.

[1 minutes 9 seconds][Agent] : That's OK.

[1 minutes 9 seconds][Customer] : But I'm looking for insurance covers like dentists and that kind of

things as well.

[1 minutes 14 seconds][Agent] : Yeah, yeah, sure. So do you currently have health insurance yet? For my mum?

[1 minutes 20 seconds][Customer] : No, I just have like umm, like income protection, like a mortgage protection, that kind of thing.

[1 minutes 24 seconds][Agent] : OK, Yeah, sure. Perfect.

[1 minutes 27 seconds][Customer] : But it just base it's quite basic and I'm thinking of I mean like for looking to the upgrades, so.

[1 minutes 36 seconds][Agent] : Yeah, no, that sounds wonderful. Now just quickly, So what I'll do, we'll get some sort of needs analysis from you and then I can certainly go through and let you know what we have. And if you're happy with that, then we can certainly go through and do a quote for you. So how does that sound? Perfect.

[1 minutes 52 seconds][Customer] : Yep, that sounds good.

[1 minutes 54 seconds][Agent] : Lovely. So just a quick question, can I confirm that you are an Australian resident with full Medicare eligibility? Lovely, thank you so much. I'm just going to take a couple of details from you and then we shall go through. So what I'll do, just bear with me one moment. OK, So first of all, may I have your first name, surname and date of birth please?

[2 minutes 1 seconds][Customer] : Yes I am sure sure. Full name is Almond Goalie and date of birth is 9/12/1987.

[2 minutes 25 seconds][Agent] : 1287, Perfect. OK, I do apologize. Could I get you to just spell out your first name and your surname for me, please?

[2 minutes 33 seconds][Customer] : Yeah, sure. It's ARMAN, and last name is GOLLI.

[2 minutes 40 seconds][Agent] : Perfect. Thank you very much for that. I appreciate it.

[2 minutes 43 seconds][Customer] : Noise, Noise.

[2 minutes 43 seconds][Agent] : So what I'm going to do, I'm just going to bring up your date. I'm just going to quickly, so we're going to set up some information for you. So I'm just putting in your date of birth and here I go. A Arman. ARMAN and surname is GRILLI. Is that correct?

[3 minutes][Customer] : Yep, correct. Yeah.

[3 minutes 3 seconds][Agent] : Perfect. Thank you. OK, so perfect. I'm just going to do a quick search on our system and go through. Lovely. All right, So just quickly. My apologies. Just making sure got everything here. Fantastic. So what I need to do just umm as well, so it should come through from another department. May I please have umm, the number that you're calling from is set 0432183342.

[3 minutes 40 seconds][Customer] : Correct.

[3 minutes 41 seconds][Agent] : Lovely. So I'll just update that as well One 83342. Just make sure I've got that correct. That's fantastic. All right, So what I'm gonna do now we're gonna go through and have a look at the covers that we have, umm, available for you. So I'm just gonna quickly have a look, uh, just quickly. Sorry, my system is a little bit, I think it's gone to slate. Let me just sort that out. All righty now. Umm, just to quickly check now, what's this policy, umm, that you're inquiring about? Is it for yourself or do you have a partner or family? Thank you. Mm Hmm. All right.

[4 minutes 14 seconds][Customer] : Sounds good at this stage just for myself, but I'm also looking for something once I just go a little serious with my girlfriend and I would literally take care of her as well and get down the line so but at this stage just myself.

[4 minutes 37 seconds][Agent] : Yeah, yeah, certainly just yourself. Yeah, that's fine. So I'll just bring up some details. OK, Almost there. Perfect. So I'm just gonna go in and we'll have a look at the, umm, the extras for you as well. So I'm gonna do 2 sort of, umm, you know, we're gonna do a hospital check to see what sort of, umm, services that you would like to use and then we're going to have a look at the extras. Now you mentioned dental, so that falls under the, umm, extras package. So, umm, you mostly can decide if you want to just do extras on its own or if you'd like to go in, you know, for a full cover with hospital as well. So I, umm, I'll just quickly get that sorted for you. OK, That's all right.

[5 minutes 27 seconds][Customer] : Thank you. Would you be able to e-mail that to me as well?

[5 minutes 30 seconds][Agent] : Yeah, absolutely.

[5 minutes 31 seconds][Customer] : Awesome.

[5 minutes 31 seconds][Agent] : I can do that. So firstly now, umm, as as I mentioned before, we do need to go through a few questions in order to get the quote sorted for you.

[5 minutes 40 seconds][Customer] : Sure.

[5 minutes 40 seconds][Agent] : Uh, so firstly what I'll do, I'll just make sure that the correct one here. OK, so our first question I have here for you with your hospital, so with the hospital cover, umm, have you had previous health insurance before or is this the first time?

[5 minutes 56 seconds][Customer] : No, never had before.

[5 minutes 57 seconds][Agent] : Yeah, no cover before.

[5 minutes 59 seconds][Customer] : Just use it.

[6 minutes 2 seconds][Agent] : MMM Oh yeah.

[5 minutes 59 seconds][Customer] : No Medicare card if I use it, but I don't know if that's just the government things I never had. Personal No.

[6 minutes 4 seconds][Agent] : Yeah, no PRI private health insurance. No, that's fine. That's that's OK. Umm. And so just in regards to that umm, are there any concerns around what you would like to be covered for in hospital? My cons?

[6 minutes 18 seconds][Customer] : Not not really P pretty healthy. This is this.

[6 minutes 21 seconds][Agent] : Yep. Perfect. No, that's wonderful. So, umm, sort of just giving you a fair idea of what cover we're going for now with your extras. Umm, you mentioned dental. Was this for General and Major? Yeah, sure.

[6 minutes 35 seconds][Customer] : Well, nothing wrong with my dentals to be honest, but just I mean like I used to look after my dentals like all seats every six months, but because of the cost I only do once a year. But I mean I cover all of that basically.

[6 minutes 47 seconds][Agent] : OK, yes, OK, certainly lovely. And that's. So basically you're talking about general like, uh, clean and scale that sort of stuff.

[7 minutes][Customer] : Well, I mean, like, I believe there would be some options there.

[7 minutes 5 seconds][Agent] : Yep. OK. Yeah, of course, of course.

[7 minutes 3 seconds][Customer] : What's the somewhere in the middle like, I mean, if I wanna, for

instance, if I wanna just repair one of the seats in the future.

[7 minutes 11 seconds][Agent] : Yeah, yeah, like a filling or something. Yeah.

[7 minutes 12 seconds][Customer] : So I mean like, or yeah, exactly.

[7 minutes 17 seconds][Agent] : Umm, or an extraction?

[7 minutes 17 seconds][Customer] : Something's like, you know, when you go to the dentist, oh, there is something there, we're gonna do it.

[7 minutes 20 seconds][Agent] : MMM, yeah, absolutely. Sure.

[7 minutes 22 seconds][Customer] : So I mean, like I'm not expecting very like surgery, everything's perfect.

[7 minutes 33 seconds][Agent] : Absolutely.

[7 minutes 29 seconds][Customer] : I'm just basically if there was anything, I just wanna see what options available for for me.

[7 minutes 34 seconds][Agent] : Yeah, Yep. No, that's perfect. So that's good. I, I have got that one here for you. So I, we're gonna look at general and Major as you mentioned, just in case in future, you know, if you do need an extraction or something like that. Now the other ones that we have here as well as optical and physio, were you kinda looking at umm, do you wear glasses or anything as such? No glasses.

[7 minutes 47 seconds][Customer] : Yeah, nothing really, to be honest.

[7 minutes 56 seconds][Agent] : OK, so umm normally without extras they do sort of come together umm, but so that's OK. Optical is not needed. What about physio? Are you looking at anything in regards to physio or Cairo? No Yep that's OK. All right, so it's.

[8 minutes 10 seconds][Customer] : So not really no no all I'm looking for dentist. I don't mind pay a little extra like get well covered in my like future like if anythings happen if I ever wanna remove one in new prints then I would literally looking for if I can cover like some part of that.

[8 minutes 26 seconds][Agent] : Yeah, sure. Hmm. Mm.

[8 minutes 33 seconds][Customer] : I know insurance doesn't cover complete most of the times, but I mean just counter that.

[8 minutes 37 seconds][Agent] : Yeah, perfect. Right. That sounds.

[8 minutes 41 seconds][Customer] : I mean like but those things you just not my type of things to be honest. I never needed to be honest at this stage.

[8 minutes 44 seconds][Agent] : Yeah, No, sure.

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

[8 minutes 48 seconds][Agent] : Yep, no, that's good. So what I'll do now. So we're just going to go through and we're just going to basically go through some questions. I've got your needs analysis now. So just to let you know, just to confirm, basically your, your there's no really major concern regarding the hospital coverage. So we're kind of looking at something which is like a basic cover at this stage.

[9 minutes 11 seconds][Customer] : Yep.

[9 minutes 11 seconds][Agent] : And as, as we go through, I'll let you know what's in, you know, what's in there and then you can have a better understanding. And then just in regards to your extras, you're basically looking at dental, uh, with general and major, umm, if needed and not so much of concern for physio and chiro. So that is that pretty much what you're looking at.

[9 minutes 33 seconds][Customer] : Yeah, pretty much. That's it really, if you do this.

[9 minutes 34 seconds][Agent] : Perfect, lovely. Alrighty. So what I'm gonna do now is I'm just gonna go through some going through filling out the quote form now, umm, what we have here. So what, umm, just like to explain to you that, umm, there was a, what we call what the government has called a lifetime health cover.

[9 minutes 55 seconds][Customer] : Yep.

[9 minutes 54 seconds][Agent] : And what this is, it's LHC, uh, in short. And it, it's a 2% loading fee on top of your premiums for every year that you are aged 30 and over. So, umm, and this is if you have not had hospital cover before. So I'm gonna calculate what that, umm, you know, percentage is so that we can get you, you know, the best sort of, umm, how do you say percentage, the lowest percentage, umm, closest to your age. And then that way, you know, sort of save you some, save you some money and make sure that we've calculated it correctly. So, umm, I'll just double check.

So you're born in 1987. Just have a look here. All right, so we're going to go through a few questions and this is just a calculated question. So some of them that you've already explained, but just for just for monetary purposes, I just need to clarify that with you again as we go through the calculator. So, OK, so just to confirm, you are registered with Medicare, is that correct? Lovely. And just to confirm, were you an Australian citizen when you registered with Medicare, Yes or no?

[10 minutes 25 seconds][Customer] : OK Yep, correct, I'm a permanent residence of Australia. I'm not Australian citizen.

[11 minutes 9 seconds][Agent] : OK, thank you.

[11 minutes 11 seconds][Customer] : I'm a permanent residence of Australia.

[11 minutes 11 seconds][Agent] : OK, permanent represent it. Lovely. All right. So do you remember when your Medicare registration day was was made or when you were eligible?

[11 minutes 14 seconds][Customer] : Yep, just a quick 2nd. So it's Bally till 1st of 2027 but doesn't say anything when exactly being created?

[11 minutes 36 seconds][Agent] : OK, does it say umm, all right, it's all right. Umm, let me just quickly, umm, I'm going to just calculate something.

[11 minutes 36 seconds][Customer] : Umm maybe over a year ago.

[11 minutes 46 seconds][Agent] : Do you know roughly when you became umm, pay up or a Jerry guy? Yep. All right, So what I'm going to do. So was it roughly around this time of the year or umm. March, OK, Thank you.

[11 minutes 57 seconds][Customer] : Yeah, I maybe in Jan, March, March last year. Yeah, 5th of March maybe.

[12 minutes 10 seconds][Agent] : Yeah, OK, perfect.

[12 minutes 11 seconds][Customer] : I can't really exactly remember that.

[12 minutes 13 seconds][Agent] : That's OK. If there are any adjustments that need to be made, they will be made along the way through, you know like Australian Taxation Office will. We'll see if there's any adjustments made in regards to that. So I will put that date down just to see if we can actually bring out, you know, when that happens. So I think we should be OK to be honest. Now just another

question. We overseas on the 5th of March 2023. So this year, no.

[12 minutes 24 seconds][Customer] : OK, No, I haven't been there. Just I was planning to go overseas back to just like, uh, before COVID, but that canceled. So never been anywhere. So always been here.

[12 minutes 53 seconds][Agent] : All right, OK, All right, perfect. Thank you. Now, just the next question I've got here, I'm just going to double check. All right, So it does say did you have complying hospital cover on or at any time since the 1st of March 23? We know that's a no. So just to confirm, is that a no?

[13 minutes 9 seconds][Customer] : No, no, definitely not.

[13 minutes 12 seconds][Agent] : Perfect. Thank you. OK, fantastic. So I've got your certified age here, so I'm just going to calculate that now. Fantastic. That's lovely. All righty. So I'm just going going to enter that into the system and we shall continue. So just to confirm the scale of cover today is a single for yourself. Fantastic.

[13 minutes 35 seconds][Customer] : Yep, QLD.

[13 minutes 37 seconds][Agent] : And could you just advise which state that you currently live in Queensland? Perfect. OK, all righty. So just to also let you know, so we might be sorry, you may be eligible for an Australian government rebate. Umm, it is income tested. So I'm just going to read the tiers out to you, the income tiers, if you could just let me know which one you fall on that and I can then include that into the quote for you. OK, so it's based on your income. So tier 0 for a single is \$90,000 or less.

[14 minutes 8 seconds][Customer] : OK, 90,000, maybe 95,000 a year.

[14 minutes 15 seconds][Agent] : Do you fall in that category 95?

[14 minutes 23 seconds][Customer] : Yep.

[14 minutes 22 seconds][Agent] : OK, so that one there is Tier 1, which is 90,000 and one to 105,000. So would that be you then?

[14 minutes 32 seconds][Customer] : MMM, I think maybe the first one, yeah, just because that's with the overtimes and that's not always happen.



[14 minutes 41 seconds][Agent] : All right. Yep.

[14 minutes 41 seconds][Customer] : So I would definitely go forward with the first one.

[14 minutes 44 seconds][Agent] : OK. Certainly. So tier zero, let me just quickly check that. So it's the first one. You're happy to go with \$90,000 or less that would be better for you. Perfect. OK, lovely. All right, So I am now going to check the extras for you and also the hospital as well. So I'm just doing that for you. OK, My apologies, I'm just bringing that up again.

[14 minutes 54 seconds][Customer] : Yeah, not a problem.

[15 minutes 15 seconds][Agent] : That sort of disappeared on me. Uh, alrighty.

[15 minutes 26 seconds][Customer] : Not at all, no.

[15 minutes 21 seconds][Agent] : Now, umm, if there was kind of no major concern at the moment with your hospital, we can look at a, our, umm, our lowest cover, which basically just gives you umm, you know, uh, a cover with really not a lot of, I mean, there are stuff in there, all the major ones, all the main ones that you might be looking at, but we'll go through that together. So I'm gonna give that one. I'm gonna just quickly have a look at it. We'll go through what's in there. You might find something that you might think, Oh, no, actually, I do want that.

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

[15 minutes 54 seconds][Agent] : So I'll go through that with you shortly for hospital And just in regards to your extras, I've also got something as well. So I'm just quickly bringing that up and I'll go through the extras as well. OK, perfect. Just gonna quickly go through the both. Fantastic. Alrighty. So, OK, just umm, also to let you know just based on your following needs, we are gonna do hospital cover, which is our basic hospital cover and with our extras we're gonna go into so this is called real basic plus hospital and real starter extras.

[16 minutes 33 seconds][Customer] : OK.

[16 minutes 31 seconds][Agent] : OK, so I, umm, hospital and what is it? Starter extras? Perfect. OK, so I'll do a recalculation of it shortly. Now just in regards to the quoting as well, umm, so that I can put through, umm, how much you'd be paying with it be monthly, fortnightly or weekly? Which one would you prefer if you were to go ahead with that monthly? Perfect. And would you be looking

at paying through direct debit via bank account or BSB or credit card payment? Yeah, bank account, lovely. Yeah, perfect.

[16 minutes 59 seconds][Customer] : Definitely monthly, Yeah, definitely like a bank transfer or something, but yeah, directed it, yeah.

[17 minutes 15 seconds][Agent] : Now, if you are going to be paying by direct debit with the bank account BSB, yeah perfect. So there is a 4% discount if you choose to pay by direct debit. So that's good. That gives you a 4% discount. So I'm just going to quickly do some calculations and then we'll go into umm, you know what they actually cover. So starter, alrighty. So as mentioned, real basic plus hospital with real starter extras. So now in regards to, so this is including the 4% discount. Now there are two types of excesses that we have. There is a 750 excess which gives you a lower premium or a \$500 excess which gives you a slightly higher premium. Which one would you be? Would you prefer?

[18 minutes 2 seconds][Customer] : Can can you Please wait it again?

[18 minutes 5 seconds][Agent] : Yeah, of course. So I can give you the both of them. So a \$750 excess. Umm, sorry. Basically with that one you'd be looking at paying monthly \$132.03.

[18 minutes 21 seconds][Customer] : OK, Yep.

[18 minutes 21 seconds][Agent] : Yeah, and would say 500. You're looking at paying \$158.99.

[18 minutes 30 seconds][Customer] : OK.

[18 minutes 30 seconds][Agent] : How does that sound so far? Of course. Yeah, yeah, of course. Absolutely.

[18 minutes 32 seconds][Customer] : Well, I mean, but I still have to go through the, you know, if you could send them all through, then that would be really cool because this is, I need to look what's in there.

[18 minutes 44 seconds][Agent] : Yeah, of course. Yeah.

[18 minutes 45 seconds][Customer] : I know you read them all, but I still need to read them myself and compare it.

[18 minutes 56 seconds][Agent] : Yes, of course. Yeah, of course.

[18 minutes 49 seconds][Customer] : Maybe I want to go with the premium, to be honest, because I mean, like you do one at a time, like you can't just do too many things that just, you know, it just can't happen.

[19 minutes][Agent] : Absolutely. Yeah.

[19 minutes 2 seconds][Customer] : You need to just. Well, yeah. If you don't mind, I can give you the e-mail address. Can you please send them all through?

[19 minutes 2 seconds][Agent] : So yes, please, I can do that.

[19 minutes 10 seconds][Customer] : Is that possible? Thank you so much.

[19 minutes 11 seconds][Agent] : So yes, of course, I can figure it for both 7:50 and 5:00, Hun, 500 excess so that you can have a look. That's OK.

[19 minutes 19 seconds][Customer] : Thank you.

[19 minutes 18 seconds][Agent] : So what I'll do, It's OK. Let me just quickly bring up some details. Just make sure, just make sure I've got the correct number here perfect. And I'm just updating your details. So wait, be a moment. Excellent. Alright. So could I please have your, can I please have your e-mail address?

[19 minutes 45 seconds][Customer] : Sure.

[19 minutes 42 seconds][Agent] : And also just to double check, can which sort of excess are you looking at? Was it the 7:50? Which one were you leaning towards the 7:50 or the 500?

[19 minutes 50 seconds][Customer] : Well, I would say the 750 would be the best one, Yeah.

[19 minutes 55 seconds][Agent] : 750, certainly OK.

[19 minutes 58 seconds][Customer] : But again, like maybe I do, I'm saying 750, but if I look all the menus or whatever's in that, just the standard one, then I might go for the other one, which is the standard 1550, but I seem to with both. She's OK.

[20 minutes 9 seconds][Agent] : Oh, OK, Oh, sorry, of course, just to just just for your understanding, sorry they umm they'll be, you'll be getting the same umm, you know the same with the 500 and the 750 just depends on your premiums that you're paying. So umm just to double check. I'm just quickly having a look here. What I can do is go through with you, umm, the

exclusions whilst I'm here with you, so that that'll give you a better understanding of that as well. So I'm gonna I'm gonna send it through by e-mail, but I will like to sort of let you know what this covers as well, just in case you have any questions.

[20 minutes 42 seconds][Customer] : Sure, sure.

[20 minutes 49 seconds][Agent] : You know, when you receive the the quote, you know that there might be something that you don't understand or you know, need a little bit more clarification on. So I'll just let you know that with the so with the real basic plus hospital with the excess excess applies per person per calendar year. So, so I'll just quickly advise what is not included and then you can let me know if there's something in there that you would like included and that way we can sort of tailor it to what you, you know, what you're looking for. OK, perfect.

[21 minutes 22 seconds][Customer] : Sure, sure.

[21 minutes 23 seconds][Agent] : So let's have a look here. So what is not included in this is assisted reproductive services. Back, neck and spine. Blood, spine, joint and muscle, brain and nervous system. Breast surgery. Medical accessory cataracts. Chemotherapy, radiotherapy and immunotherapy for cancer. Cosmetic surgery. Diabetes management excluding insulin pumps. Dialysis for chronic kidney failure. Digestive system, Ear, nose and throat. Eye. Not the cataracts. Heart and vascular system. Hospital psychiatric services, implantation of hearing devices. So I'm just gonna go back to hospital psychiatric services. Umm, so I do need to advise with this one. I'm just bringing up some details that I do need to sort of let you know with this one. It is a minimum benefits payable, which means that we will pay the minimum amount of benefits that we are required to pay under the Private Health Insurance Act to or on behalf of a customer for hospital treatment under a hospital cover. If you are attending a private hospital for fee services, there will be a significant out of pocket cost. If a treatment important to you is listed is EBP, we recommend you consider a higher level of cover.

[22 minutes 33 seconds][Customer] : OK, OK.

[22 minutes 37 seconds][Agent] : OK, So I just needed to let you know that one and we'll continue to go through. All right, so the next one was not included is implantation of hearing devices, insulin

pumps, joint replacements, kidney and bladder, lung and chest Mal reproductive system, pain management, pain management with device, palliative care, which is also listed as a minimum benefits payable. Plastic and reconstructive surgery, which is medically necessary, podiatric surgery provided by registered podiatric surgeon, pregnancy and boost rehabilitation, which is also a minimum benefits. It's payable skin, sleep studies, weight loss surgery and services not covered by Medicare. Just to let you know that this also has ambulance with a 100% benefit. There's no annual limit for that and this is a one day waiting period for the ambulance. So we have with those that are not included. Was there anything in there that you think you may want?

[23 minutes 38 seconds][Customer] : Start thinking sorry.

[23 minutes 40 seconds][Agent] : Oh, sorry. So the one, so the list that I read out to you, was there anything in there that you might want in there? No.

[23 minutes 45 seconds][Customer] : Well I don't think so serious.

[23 minutes 48 seconds][Agent] : OK, that's good.

[23 minutes 48 seconds][Customer] : I just called for a dentist.

[23 minutes 49 seconds][Agent] : Yeah. Yep.

[23 minutes 51 seconds][Customer] : So what is going on here?

[23 minutes 52 seconds][Agent] : Yep. No, that's OK.

[23 minutes 52 seconds][Customer] : That's pretty serious I think.

[23 minutes 59 seconds][Agent] : Yeah, yeah. No, that's understandable, but that's OK. So.

[23 minutes 55 seconds][Customer] : I think all of that is for 45 plus serious like all of that. I can't just watch.

[24 minutes 3 seconds][Agent] : But basically, that's a lot, isn't it?

[24 minutes 8 seconds][Customer] : Oh pretty good.

[24 minutes 10 seconds][Agent] : But look, at the end of the day, at least you're aware of it, and that's fine. So just with your extras now, I'll go through a little, let you know with your extras. Hmm. Mm.

[24 minutes 13 seconds][Customer] : Oh my God, Oh my look, sorry.

[24 minutes 23 seconds][Agent] : Yep, that's where we are now. Yeah, absolutely. Yep. Which is what we've done.

[24 minutes 21 seconds][Customer] : Can you please go to the dentist to see what I can get covered on the dentist and look, just go for a hus basic hospital and believe it or not, the last time I went to the hospital was at least 12 years ago.

[24 minutes 38 seconds][Agent] : Oh, that's good.

[24 minutes 40 seconds][Customer] : It's very rare for me to go around that kind of things.

[24 minutes 43 seconds][Agent] : Oh, look, that that's really good.

[24 minutes 43 seconds][Customer] : It's very extremely rare.

[24 minutes 45 seconds][Agent] : Yeah. Yes.

[24 minutes 46 seconds][Customer] : OK, But the dentist because I used to do every six months, I used to check up every six months and I can see some germs there back around because of the delay because it's like every total \$300.00 is the cost. I'm doing it alright.

[24 minutes 52 seconds][Agent] : Umm, yeah, yes, yes, yeah, absolutely.

[25 minutes 3 seconds][Customer] : And I mean like dentist is more if I can get more on dental part then that would be awesome.

[25 minutes 10 seconds][Agent] : OK. Yep, I certainly I can do that for you.

[25 minutes 11 seconds][Customer] : Let some hospital more dental, OK?

[25 minutes 14 seconds][Agent] : Yep, there's hospital more dental, absolutely. So we'll go to that one now. So this is under the extras now with this is a rebate of 60% of the cost up to the annual limit. And I'll let you know with general and major dental, there is a combined annual limit of \$800.00 and the waiting period for that is between 2:00 to 12:00 months. Also, I just need to let you know in that cover as well, there is optical which is an annual limit of 200, waiting period of six months. And then you've got your combined physiotherapy, chiropractic and osteopathy annual limit of \$300.00 in a waiting period of two. And there is also a rebatial massage which is an annual limit of 150 and a waiting period of two months. So that's pretty much what's in there as well. Now just with your general and major detail, just double check and make sure that Yep. So in regards to that, that is a

combined \$800 annual limit. So just to confirm that with you. So how's it all sounding? How's it sounding so far?

[26 minutes 16 seconds][Customer] : Sounds good.

[26 minutes 17 seconds][Agent] : Yep, perfect. I mean, what I can do for you today is I can grab a few of your details and I can just let you know if you're interested, I can set up a policy for you today. You can have a look at it. And if you choose to go ahead with it, there's nothing else you need to do. If you, if you like and you want to change something, you can certainly give us a call back and we can organize it for you.

[26 minutes 29 seconds][Customer] : Sure, definitely.

[26 minutes 38 seconds][Agent] : Yep. So would you like me to sign you up today?

[26 minutes 42 seconds][Customer] : Yeah, please.

[26 minutes 43 seconds][Agent] : Yep. Sure. OK, So what I'll do? Umm, can I?

[26 minutes 46 seconds][Customer] : Alright, you said you signed up.

[26 minutes 49 seconds][Agent] : Yep.

[26 minutes 49 seconds][Customer] : May I need to reach first place?

[26 minutes 51 seconds][Agent] : Need to read first.

[26 minutes 51 seconds][Customer] : OK.

[26 minutes 52 seconds][Agent] : Yep, sure.

[26 minutes 53 seconds][Customer] : Yes, please, I said.

[26 minutes 54 seconds][Agent] : Can I just get your mm Hmm. Yeah. This please. Mm Hmm.

[26 minutes 56 seconds][Customer] : Yeah, e-mail address, right, I can give it to you. Umm, it's almond because I need to read. It's another company called NIB because I heard what they said to me as well. I just wanna see which one is the best.

[27 minutes 10 seconds][Agent] : Yeah. Oh, I see.

[27 minutes 10 seconds][Customer] : But I also looking for for a life issue and I know you the real is I mean like it's the best.

[27 minutes 17 seconds][Agent] : Yeah.

[27 minutes 18 seconds][Customer] : But I read all the reviews and it was top review there.

[27 minutes 21 seconds][Agent] : Perfect.

[27 minutes 21 seconds][Customer] : So so it's 95% times I go with the top reviews.

[27 minutes 22 seconds][Agent] : OK, perfect. Yeah. MMM.

[27 minutes 25 seconds][Customer] : So it's gonna be like on my other side pretty much.

[27 minutes 33 seconds][Agent] : Yes. Yeah, Absolutely. Certainly.

[27 minutes 30 seconds][Customer] : And I still need to read what I can, you know, what's, what is exactly in there like, because it, this is how I just basically make the decisions on things basically.

[27 minutes 42 seconds][Agent] : Yeah. Now that sounds logistic. Yes, you're in perfect.

[27 minutes 42 seconds][Customer] : So my e-mail address is myfirstnameandthelastnameandits09@gmail.com, soitsarmangoalie09@gmail.com.

[27 minutes 59 seconds][Agent] : Lovely. So I'm just going to send that through to you. Let me just double check and make sure. Perfect. That's fantastic. So I've got those details here for you. So what I'll do is I'll send it through to you now. Umm, you should receive that in the next couple of minutes.

[28 minutes 3 seconds][Customer] : Yeah, thank you.

[28 minutes 13 seconds][Agent] : Now what I'm gonna do is just send a call back for you.

[28 minutes 14 seconds][Customer] : Sure, sure.

[28 minutes 16 seconds][Agent] : So I'll give you some time to have a read through that and then, umm, if you have any other questions and we can certainly go through and have a chat in regards to that.

[28 minutes 24 seconds][Customer] : Definitely.

[28 minutes 24 seconds][Agent] : Yeah. So when is a good time? Umm, would you like me to give you a call this afternoon?

[28 minutes 30 seconds][Customer] : Well, to be honest, if I get a chance with this evening, then I would definitely return. Obviously, I'd give you a call the same number process I went through and the first sign up.



[28 minutes 39 seconds][Agent] : Yeah, yeah, yeah, that's, that's fine.

[28 minutes 43 seconds][Customer] : So I will definitely check it out tonight and then I'll definitely call back sometime sooner if that's OK because I want to get this done.

[28 minutes 51 seconds][Agent] : I mean, I right.

[28 minutes 52 seconds][Customer] : And I have a current like income protection, which is, it's just not my type of things.

[28 minutes 59 seconds][Agent] : Yeah. Oh, I see. Oh, I see. MMM. Oh, I see. Yeah, yeah.

[29 minutes][Customer] : And I'll possibly cancel that because it's just, you know, what I pay, what they cover, It's not what I it's ever gonna happen basically. So, yeah. So thank you so much for that.

[29 minutes 13 seconds][Agent] : Umm, no, that's OK. Well, I mean, what I can do is actually give you a call back tomorrow afternoon or evening if it suits you better that way.

[29 minutes 24 seconds][Customer] : OK.

[29 minutes 24 seconds][Agent] : Give me some time. Yeah. So what's good for you tomorrow?

[29 minutes 30 seconds][Customer] : Uh, well, well, 1230 would be awesome because I'm having my lunch half an hour.

[29 minutes 34 seconds][Agent] : Yeah, that's perfect. Yes.

[29 minutes 37 seconds][Customer] : And I mean like any time after 3:30 I'm totally free because I finish at, uh, 3:30.

[29 minutes 44 seconds][Agent] : Free food.

[29 minutes 44 seconds][Customer] : So any time after 3:30 I am 100% free.

[29 minutes 48 seconds][Agent] : Beautiful.

[29 minutes 48 seconds][Customer] : But it's just that if you want to give you give it a go at 12:30.

[29 minutes 54 seconds][Agent] : Oh, no, that's OK. Yeah, I'm happy to call you after 3:30. That's not an issue at all. Perfect.

[29 minutes 54 seconds][Customer] : If I'm available, then I only get that would be absolutely awesome because by then then I won't work through everything.

[30 minutes 5 seconds][Agent] : Yes.

[30 minutes 5 seconds][Customer] : But my focus is basic hospital cover and more of dental cover.

[30 minutes 12 seconds][Agent] : More of dental cover. OK, now look, have a look at it.

[30 minutes 13 seconds][Customer] : Yeah, I will.

[30 minutes 15 seconds][Agent] : So read through it, have a look at what you've got. If you do prefer a higher limit, annual limit for your dental, then we can certainly, you know, organize it tomorrow and then we can do the sign up.

[30 minutes 17 seconds][Customer] : Yeah, yeah, definitely. Sure.

[30 minutes 26 seconds][Agent] : So I will, I will let you go and you can have a read through the quote just before I let you go. Was there anything else that I can assist you with today? Perfect.

[30 minutes 38 seconds][Customer] : Honestly, that's all I was calling about. And I really appreciate that you're 5A star.

[30 minutes 41 seconds][Agent] : You're so welcome.

[30 minutes 42 seconds][Customer] : I'm telling you now. Thank you so much.

[30 minutes 43 seconds][Agent] : Oh, thank you so much, Alan. You have a wonderful day.

[30 minutes 46 seconds][Customer] : No worries.

[30 minutes 46 seconds][Agent] : We'll speak to you tomorrow.

[30 minutes 47 seconds][Customer] : Thank you.

[30 minutes 47 seconds][Agent] : Thank you. Bye.

[30 minutes 48 seconds][Customer] : And you talk to you later. Bye. Bye.

[30 minutes 49 seconds][Agent] : Thank you. Bye.