

[1 seconds][Agent] : Hey, Bobby, How's it going, man?

[2 seconds][Customer] : Hi, Jamie. I'm very well. Thanks. How are you today?

[5 seconds][Agent] : Not too bad, thanks. You got Wendy on the line, did you?

[8 seconds][Customer] : That's right. Wendy has had she's got twins whose children's insurance expired last year and she's wanting to set up two policies for them.

[15 seconds][Agent] : OK for funeral insurance?

[18 seconds][Customer] : And yeah, lucky for you got twins. Yeah, that's right.

[21 seconds][Agent] : Yeah.

[21 seconds][Customer] : And I'm just going to help you with the the client IDs for Jessica. One of the children is Jessica.

[22 seconds][Agent] : Cool, cool.

[27 seconds][Customer] : She's one of the twins and her, her ID is 7, 1273570. Yeah, Jessica.

[29 seconds][Agent] : Uh, her ID is 72735703570 and that was Jessica. Has she got the same surname as Wendy?

[35 seconds][Customer] : Has she got the same surname? That that is correct. So 727-3570 for Jessica and Brandon, the other twin, his ID is 727-3571. That is correct. Kazarian.

[38 seconds][Agent] : That is correct, 773570 for Jessica and his ID was 727, uh, 3571 and it was, uh, Brandon Kazarian.

[58 seconds][Customer] : Uh, Kazarian, Yeah, that's the surname.

[1 minutes][Agent] : Cool.

[1 minutes][Customer] : So these two children whose cover expired in the, I believe it was in November of last year.

[1 minutes 6 seconds][Agent] : Yep.

[1 minutes 6 seconds][Customer] : And, uh, she's wanting to set up that cover for them. So you wanna help them?

[1 minutes 9 seconds][Agent] : Yeah, I can definitely help them.

[1 minutes 9 seconds][Customer] : Yeah, definitely. Sure.

[1 minutes 10 seconds][Agent] : I'll just confirm that she was the one who prompted the cover there for her twins.

[1 minutes 11 seconds][Customer] : So she was absolute ABS absolutely. Yeah. She was surprised that they were no longer insured. She says I said it's expired when they turn 21. She's she has she has a third child next.

[1 minutes 21 seconds][Agent] : OK, OK, cool.

[1 minutes 23 seconds][Customer] : She's already got one in place for him, but she wants in uh uh, she wants 2 in place for these, uh, ones as well.

[1 minutes 28 seconds][Agent] : No problem, Bobby. Thank you, Sir.

[1 minutes 28 seconds][Customer] : Yeah, yeah, yeah, sure.

[1 minutes 29 seconds][Agent] : If you want to, I'll just jump in the lead actually.

[1 minutes 33 seconds][Customer] : Yeah, Thanks.

[1 minutes 33 seconds][Agent] : Actually, there's no need to yet. Just just one transfer 1st and I'll take it from there.

[1 minutes 33 seconds][Customer] : Yeah, I'll uh, yeah, sure, thanks. I'll just nonetheless hop out of the lead just in case you wanna get in.

[1 minutes 39 seconds][Agent] : And once again, that was for funeral insurance.

[1 minutes 42 seconds][Customer] : That is correct.

[1 minutes 42 seconds][Agent] : Cool my friend. Thank you very much.

[1 minutes 42 seconds][Customer] : Definitely a a funeral insurance cover.

[1 minutes 44 seconds][Agent] : Ready to rock'n'roll.

[1 minutes 44 seconds][Customer] : You're welcome.

[1 minutes 51 seconds][Agent] : All good.

[1 minutes 46 seconds][Customer] : Thanks very much, Amy and I'll be out in just a moment but allows me to and which finally did a I'll do a warm transfer. Thanks a lot Jamie. All the best.

[1 minutes 54 seconds][Agent] : Cheers buddy.

[2 minutes][Customer] : Thank you so much for your patience there Wendy. My my colleague Jamie

will now be able to assist you in putting those funeral insurance in in place for Brandon and Jessica.

Thanks very much, Jamie.

[2 minutes 11 seconds][Agent] : Thanks, Bobby. Wendy, good morning. How are you going today?

[2 minutes 15 seconds][Customer] : Thanks, Bobby. Good. How are you?

[2 minutes 16 seconds][Agent] : I am fantastic, thanks for asking.

[2 minutes 25 seconds][Customer] : Yeah.

[2 minutes 18 seconds][Agent] : Umm, uh, the gentleman Bob you're just speaking to explain to me that you are of course an existing customer of ours, umm, for your funeral insurance, you've had it for quite some time.

[2 minutes 31 seconds][Customer] : Yeah. I didn't realize that they weren't on it, so I didn't.

[2 minutes 27 seconds][Agent] : Umm, you also did have your twins, umm, Brendan and Jessica on the cover, but now as, as they've now uh, turned 21, is that right?

[2 minutes 36 seconds][Customer] : Yep. Correct.

[2 minutes 37 seconds][Agent] : No, no worries. Umm, what he mentioned to me is you were, uh, looking at, uh, having a cover for each of them, is that correct?

[2 minutes 44 seconds][Customer] : Yes, that is.

[2 minutes 45 seconds][Agent] : No worries. Well, what I'll do there for you is I'll just collect some basic information. I'll explain to you how it works, umm, because we have recently updated our funeral insurance. So I'll quickly just take you to the insurance and the outs of, of the new cover workout some pricing and I'll be with you the whole time. So please don't be shy.

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

[3 minutes 2 seconds][Agent] : Umm, if there's something that stands out or uh, it doesn't make any sense to you, feel free to pick my brain if you need to and it'll be my pleasure to clarify things for you.

[3 minutes 10 seconds][Customer] : OK.

[3 minutes 9 seconds][Agent] : OK, awesome. And if it's suitable, I'll have all your documentation sent out, but I do need to just that you aware that this call is recorded Wendy and any advice I

provide is generally nature may not be suitable to your situation.

[3 minutes 22 seconds][Customer] : Yep.

[3 minutes 21 seconds][Agent] : OK awesome. So Bobby has mentioned to me that there's obviously 21 is name of Jessica and one is Brendan.

[3 minutes 29 seconds][Customer] : Correct.

[3 minutes 28 seconds][Agent] : So we'll start with either one if you don't mind. I'll start with Jessica's. Firstly, can I just get you to confirm her name and date of birth?

[3 minutes 37 seconds][Customer] : Yep. It's Jessica Rose Kazarian. Date of birth is the 20th of the 11th, 2000.

[3 minutes 43 seconds][Agent] : Thank you very much. Sorry, my computer's just frozen up here. Sorry about this. I'll confirm. Jessica is, of course, a female and an Australian resident and she's 21.

[3 minutes 57 seconds][Customer] : One.

[3 minutes 57 seconds][Agent] : Is that right or 21? Yeah, perfect.

[3 minutes 58 seconds][Customer] : Yep, Yep.

[3 minutes 59 seconds][Agent] : Thank you so much. And at the moment she doesn't sort of have have any sort of funeral cover at the moment there for herself. Is that right?

[4 minutes 6 seconds][Customer] : No. Well, I did that. I didn't realise it stopped.

[4 minutes 8 seconds][Agent] : Of course, yeah, I understand. No worries. Well, as I mentioned, umm, feel free to jump in if you have any questions, but I'll just let you wear one more time. Calls are recorded and the advice are provided generally may not proceed with your situation. Umm can I also confirm, are you still at was just, uh, residing with you at 461 Great Western Hwy., Falcon Bridge, NSW.

[4 minutes 29 seconds][Customer] : Yes, that's correct.

[4 minutes 30 seconds][Agent] : No problem. Thank you. And we also have a landline, umm, of 47512792. Is that still a valid number of yours?

[4 minutes 38 seconds][Customer] : No, it's 47517431.

[4 minutes 41 seconds][Agent] : 2774, yeah, 7431. Thank you very much. And your number you're

calling on today showing up here as 0409392049. That is a valid number.

[4 minutes 54 seconds][Customer] : Right. Yep.

[4 minutes 55 seconds][Agent] : Awesome. Perfect. Well, once again, umm, uh, Wendy, feel free to jump in, but with our new cover, it is really, really simple and easy.

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

[5 minutes 3 seconds][Agent] : Umm, firstly, it's called plain and simply the real funeral cover.

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

[5 minutes 8 seconds][Agent] : OK, nice and easy. And what this will actually do for you is touch wood, of course, and nothing happens. So just a couple of many, many years.

[5 minutes 16 seconds][Customer] : Yes.

[5 minutes 15 seconds][Agent] : She's only 21, but obviously life is so unpredictable.

[5 minutes 28 seconds][Customer] : Yep.

[5 minutes 18 seconds][Agent] : Umm should, should something happen to her, then you'll have peace to mind her knowing that the family, UMM will get paid out a lump sum payment, take care of any of her immediate funeral expenses and since she's an Australian resident and she's aged between 18 and 79, there's no medical checks, no blood that's required. We're going to accept her just the way she is.

[5 minutes 38 seconds][Customer] : OK.

[5 minutes 36 seconds][Agent] : It's a guaranteed acceptance, OK right. But just please keep in mind because we're not looking at a medical history, sending it to the doctors. For the 1st 12 months of this insurance, you'll only be covered in that time for accidental death and accidental serious injury only. But after the first 12 months, you'll be covered for death due to any cause at all.

[5 minutes 53 seconds][Customer] : Because my other one left. Can't she be automatically covered?

[5 minutes 59 seconds][Agent] : If it, if it, if it lapse, no, because once again, umm, uh, you'd be, because you'd be doing a new cover then no, you would not. Uh, you, you, she would need to still wait out that 12 month waiting period for the accident to death. Umm, and once again, so for the 1st 12 months to be covered for accidental death and accidental serious injury only. But after the first 12

months, it'll cover her for death due to any cause. OK.

[6 minutes 11 seconds][Customer] : Oh, Yep.

[6 minutes 22 seconds][Agent] : In addition, there is a terminal illness benefit included on the cover, which means after holding the policy for 12 months, if Jessica was first diagnosed with a terminal illness with 12 months or less to leave by a medical practitioner, you can simply call them, let us know and we'll pay out the full funeral cover to her so she can actually use the money take care of all her all of her medical expenses, OK?

[6 minutes 43 seconds][Customer] : That's after 12 months.

[6 minutes 44 seconds][Agent] : Correct. Yes. So after holding the policy for the 1st 12 months, if she was diagnosed with that with a terminal illness with 12 months of affiliate by medical practitioner, then we can pay this out to her to take care of any of her immediate expenses.

[6 minutes 56 seconds][Customer] : Yep.

[6 minutes 55 seconds][Agent] : OK, Umm, now you get to select the minimum cover of \$3000 to get paid out all the way up to a maximum of 15,000.

[7 minutes 3 seconds][Customer] : No, it's 15,000.

[7 minutes 3 seconds][Agent] : But what I do want to ensure you on this 50,000. No problem.

[7 minutes 6 seconds][Customer] : Yep.

[7 minutes 6 seconds][Agent] : We'll just keep in mind whatever level you choose the cost and amount to work out for you today, Wendy, that premium will not change for you.

[7 minutes 13 seconds][Customer] : Yep.

[7 minutes 13 seconds][Agent] : OK, We designed the the premiums for our new funeral insurance to remain the same year on year. So provided that Jessica keeps your cover in place with us and make some changes to it, and if the insurer doesn't change the premium rates, the premium will remain the same from now until Jessica turns 85 years old. Once he reaches 85, you won't have to pay your premiums anymore. The payments stop at that age. And as a reward, she'll then be given a bonus 25% cover, which will automatically be added on to a benefit amount at no extra cost to you, just as a thank you.

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

[7 minutes 42 seconds][Agent] : OK, she will have an option in many, many years to come. Uh, any time. Well, once she reaches 85 years old, she has an option to voluntarily end the cover early and cash out 75% of the benefit amount should she want to do that. Alright, well if you mind me asking though, is that pretty straightforward to you or did you have any questions for me so far?

[7 minutes 57 seconds][Customer] : Oh, I won't be around, so no, that's good.

[8 minutes 5 seconds][Agent] : Awesome, thanks Wendy. And as I said, you can choose anywhere from 3000 up to 15. You did mention you wanna have a look at the top cover, is that right?

[8 minutes 5 seconds][Customer] : Yep, yes.

[8 minutes 13 seconds][Agent] : No worries. I'll quote you on the maximum 15,000. And we can always reduce it should you need it reduced. Just let me know, OK?

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

[8 minutes 19 seconds][Agent] : But if you did look at 15,000, you'd be paying one total premium per fortnight. It's just calculating for you now. Sorry, my computer's going really slow. So to keep you waiting, here we go. A total of \$15.30 a fortnight. Perfect. Now just a few more things to consider here and keep this in mind and let Jessica know in the event that her death was caused by an accident, we will triple that benefit amount. So the family will now receive a total of \$45,000 instead of the 15 if Jessica's death was due to an accident. OK.

[8 minutes 37 seconds][Customer] : Yep, that'd be great, right. Is that after the 12 months or before the 12 months? OK.

[8 minutes 57 seconds][Agent] : Also as anytime, anytime the policies in place, should Jessica pass you to an accident, we will triple the benefit amount, OK, Whether it's in the 1st 12 months or after the first 12 months, OK? Now also as I mentioned earlier, please be aware that your premiums are level, which means they're designed not to increase as just to get older. You may pay more in total premiums of the life of the policy than the benefit amount. And also please be aware that this insurance does not have a savings or investment elements. If you cancel the policy outside of the 30 days you'll cover will stop and you won't receive anything back. So just need to ensure you

understand that as well. OK, great. So if you feel that's sort of comfortable for you to give you that financial security should the worst happen to Jessica, then what I'll go ahead and arrange is I'll get her immediately covered. So once we hang up this phone call today, your daughter will be protected and in the next 10 to 15 minutes you'll receive all the documents sent out to your e-mail address. So you can view it very shortly at home. Make sure that it matches our conversation. You are 110% happy with it.

[9 minutes 41 seconds][Customer] : Yep, Yep, Yep, Yep.

[10 minutes][Agent] : I'll also post out your hard copies to your mailing address here in Falconbridge. There should be an e-mail box with generally within 5 business days, but you'll get the e-mail in the next 10 to 15 minutes. OK.

[10 minutes 8 seconds][Customer] : OK, Sir, can I do the the sign for Brendan please?

[10 minutes 9 seconds][Agent] : And you definitely can, of course. Yeah. So we'll need to do them individually though, because because they're siblings, we can only do it as a joint if they're partners.

[10 minutes 21 seconds][Customer] : Oh, no, they're definitely not. Yeah.

[10 minutes 21 seconds][Agent] : OK, great, great. So we'll, we'll arrange Jessica's first and then we can do Brendan's as well, OK.

[10 minutes 29 seconds][Customer] : Yep.

[10 minutes 28 seconds][Agent] : But since they're twins and they're the same age, it'll be exactly identical for Brendan as well.

[10 minutes 35 seconds][Customer] : OK. Yep.

[10 minutes 34 seconds][Agent] : OK, perfect. Now no payments come out today, of course, even though just go be covered. Once we hang up the call, we'll let you select the date in the future that suits you when you like us to debit the first payment out from your account.

[10 minutes 47 seconds][Customer] : So next. Yeah. Next Thursday.

[10 minutes 46 seconds][Agent] : And this will allow you that time, so no problem. That's fine. Yeah, we can arrange it for that. I'll just let you wear the once you've read over the documents, if you're happy with it. Only on the day that you've chosen, we'll debit the first payment out from your account

then, and then each fortnight from there on.

[11 minutes 1 seconds][Customer] : Yep.

[11 minutes 1 seconds][Agent] : But should you reconsider or change your mind for whatever reason, that's absolutely fine. You can call back, apply to cancel the policy and you won't be penalized in any way.

[11 minutes 8 seconds][Customer] : OK.

[11 minutes 8 seconds][Agent] : It will include a 30 day cooling off. Just in case. If you cancel in the 30 days, all the premiums you paid us in that time gets refunded back in full, so long as of course no claims have been made. OK Touchwood. Perfect. So firstly, do you have an e-mail address that I can send this out to?

[11 minutes 18 seconds][Customer] : Yep, OK Nicholas, Wendy, NICH, olaswendywendy@becond.com.

[11 minutes 26 seconds][Agent] : Yep, Yep, Yep, Yep, bigpond.com perfect Thank you. And also Wendy, we'll go ahead now and let you choose a date when you like the start. Now I UN understand you. Well, first I'll let you wear that. We generally collect payment within the next 7 days when in the next 7 days is suitable for you.

[11 minutes 51 seconds][Customer] : With all my insurance, all my real insurance comes out next Thursday.

[11 minutes 49 seconds][Agent] : But because you've requested it to come out on, yeah, that's fine. No worries. I'll arrange that for you. Not a problem.

[12 minutes 1 seconds][Customer] : Mm, Hmm.

[11 minutes 57 seconds][Agent] : So because you've requested that, I'll arrange that for Thursday week then for you and I'll just bring up the calendar and that would be the 31st of March. So if you're, once you've reviewed everything, if you're happy on Wednesday, Thursday the 31st, we'll deduct \$15.30 from your account for Jessica and then each fortnight from there on, on Thursday. Are you happy with that?

[12 minutes 8 seconds][Customer] : Yep, Yep, Yep. That'd be great.

[12 minutes 20 seconds][Agent] : My pleasure. And what sort of payment method would you like to note down? Is all this coming out of your card or out of an account?

[12 minutes 25 seconds][Customer] : Out of an account?

[12 minutes 26 seconds][Agent] : Is it savings or check?

[12 minutes 29 seconds][Customer] : Check account.

[12 minutes 30 seconds][Agent] : Is the account name just Wendy Kazarian?

[12 minutes 33 seconds][Customer] : Wendy A Kazarian.

[12 minutes 34 seconds][Agent] : Wendy A Kazarian. Thanks, Wendy.

[12 minutes 37 seconds][Customer] : Yeah.

[12 minutes 37 seconds][Agent] : No worries.

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

[12 minutes 38 seconds][Agent] : And whenever you're ready, I'll just need your BSB and account number, please. Yes, please. Yep. Perfect.

[12 minutes 42 seconds][Customer] : BSB is 732837 604352.

[12 minutes 48 seconds][Agent] : And the account, Yep, that's it.

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

[12 minutes 55 seconds][Agent] : Thank you very much. Perfect. So finally, now if you can only spare me another minute just to read over, uh, Jessica's verbal declaration, This will be a confirmation of what we spoken about. Umm, keep in mind it's obviously going to be under Jessica's name, but because we've spoken to this whole time and we're using your bank details, I can read this out to you. OK. At the end of the declaration, there'll be two final questions I'll need to ask you, Wendy. And then just to be covered immediately, all the documents will be emailed, posted up, and then we can discuss print insurance.

[13 minutes 19 seconds][Customer] : And also with better fishery and beneficiaries.

[13 minutes 23 seconds][Agent] : Yes. So the beneficiary will, will form will come with all your documents in the mail.

[13 minutes 27 seconds][Customer] : So I have to can I put do it now or not?

[13 minutes 31 seconds][Agent] : Uh, so keep in mind that Jessica would need to, to, uh, to arrange that or that.

[13 minutes 42 seconds][Customer] : No, she's just left.

[13 minutes 36 seconds][Agent] : Well, you, you can, uh, obviously if she's there with you at the moment, then, umm, she can do it with us over the phone or whenever she's, uh, OK, OK, no worries. Well, whenever she's free, you can simply call in and nominate them.

[13 minutes 44 seconds][Customer] : No, she's just so it comes with a document and then I send it off.

[13 minutes 49 seconds][Agent] : OV it would yes, correct. So you can either call in, nominate them over the phone or you receive the the beneficiary form with your hard copies in the mail, not the e-mail, but the hard copies.

[13 minutes 59 seconds][Customer] : OK, great.

[14 minutes][Agent] : Awesome. So I'll read off the declaration to you now. It only takes a minute, but please listen in because there'll be two final questions at the end. OK. It reads umm, thank you. Jessica Kazarian, 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 to these terms in full. Real funeral cover is issued by Hannibal I free of Australasia Ltd Hanover has an arrangement with Greensville Financial Services trading as real insurance tuition arrange this insurance on its behalf.

[14 minutes 30 seconds][Customer] : Bye.

[14 minutes 28 seconds][Agent] : Your answers to the application questions in any related documents form the basis of your contract of insurance and whoever relies upon the accuracy of the information you have provided when assessing the 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 print a copy on our website. Now we collect your personal information to provide insurance quotes you should cover and other related services. We'll share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy or handling claims. Our privacy policy

tells you more, including how to access and correct your information and lots of complaints about breaches of privacy. Now we may from time to time provide office to you by the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent allows to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. You have agreed to take out a single wheel funeral cover with the following cover. Jessica Kazarian is covered for \$15,000 in the event of death. In the case of death is accidental or if you suffer defined accidental serious injury, the benefit amount will triple coverage for accidental death only for the 1st 12 months of cover with death by any cause of diagnosis of a terminal illness cover thereafter accidental serious injury Cover for each life enjoyed underage 75 starts immediately and ends on the policy anniversary following the life includes 75th birthday. Once a life injured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this 30 cash option, you will no longer have a right to claim under the policy for that life insured. This policy does not have a savings or investment component. If cover ends pride age 85, no benefit is payable and there is no refund of premiums after the cooling off. If you choose to retain cover beyond age 85, you'll be entitled to an additional 25% of bonus cover from that date and you will not be required to pay any further premiums after the life insurance 85th birthday. The bonus cover is not payable if you take out the already cash option. Cover for each life insurance ends on the day prior to their 100th birthday. We'll pay the funeral benefit and bonus cover for the life insurance. At this point. Your total premium for the first year of cover is \$15.30 per fortnight. Your premium is designed to stay the same year on year and will only change if you alter your cover or the insurance. That's the premium rates applying to your policy. You may pay more premiums in the benefit amount over the life of the policy. Included in your premium is an amount payable to real insurance of between 28% and 49.5%. Calculate on the level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Wendy A Kazarian, which are authorized to debit from and are provided to us. We may provide written communications to you by the e-mail address you have provided to us, and this will include any legal notices we are required to provide you in writing.

If you would prefer to receive these only by mail, you cannot pay communication preference at any time. We will send you a welcome pack including your policy schedule, PDS and FSC by mail. If you have provided us with an e-mail address, your policy schedule will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. And finally, Wendy, we have a complaints process which you can access at any time by contacting us. Full details available online and in the documentation we're sending you. All done for Jessica? I'll ask you those two final questions and she'll be covered and then we can do the same for Brendan. OK.

[17 minutes 50 seconds][Customer] : OK.

[17 minutes 51 seconds][Agent] : But first you can I please confirm do you understand and agree with the declaration?

[17 minutes 56 seconds][Customer] : Yes, I do.

[17 minutes 54 seconds][Agent] : I've read you And would you like any other information about the insurance now or would you like me to read any part of the PDS to you?

[18 minutes 2 seconds][Customer] : No, thank you.

[18 minutes 3 seconds][Agent] : Perfect. Let me accept that. And even though payments don't start, sorry, just you mentioned that you'd like it to start on Thursday week, the 31st, is that right? Yep. She's covered from now, correct. Yep. Correct.

[18 minutes 22 seconds][Customer] : But she's covered from now, right?

[18 minutes 26 seconds][Agent] : OK, no worries. So that's done. And bear with me for one SEC. I just needed to put some notes on there because obviously you're her mom and you're the purchaser pays. I'll just put that that on there. I'll just confirm your name and your date of birth there, please. Wendy.

[18 minutes 26 seconds][Customer] : Yep, that's Wendy Anne Kazarian.

[18 minutes 48 seconds][Agent] : Yep.

[18 minutes 50 seconds][Customer] : Date of birth is 24th of the 4th 69. I am 4th 61.

[18 minutes 54 seconds][Agent] : And of course, you're a female Australian resident and you live at 461 Great Western Hwy. Falcon Bridge, NSW, same as Jessica, is that right?

[19 minutes][Customer] : Yep, that's correct.

[19 minutes 11 seconds][Agent] : 461 Great Western Hwy., Falcon Bridge. Thank you. And that 049392049 is your contact number.

[19 minutes 28 seconds][Customer] : That's correct.

[19 minutes 29 seconds][Agent] : Thank you. 392049. Perfect. No worries. So have you got a pen and paper handy? I'll give you her policy number. Yeah, that's OK.

[19 minutes 46 seconds][Customer] : No, I don't actually, sorry.

[19 minutes 48 seconds][Agent] : So it'll be in your documents anyways. Umm, but that is Jessica's cover done for her.

[19 minutes 50 seconds][Customer] : Yep, Yep.

[19 minutes 55 seconds][Agent] : OK, so I'll back out of this one and we can arrange the same with Brendan. It'll only take a SEC here. Sorry, my computer is going really slow today. Sorry to keep you waiting so long. OK, so for Brendan, umm, can I just get you to confirm his name and his date of birth please?

[20 minutes 8 seconds][Customer] : Alright, that's Brendan. Robert Bavarian.

[20 minutes 24 seconds][Agent] : Yep, thank you very much.

[20 minutes 26 seconds][Customer] : Date of birth is the 20th of the 11th, 2000, correct?

[20 minutes 30 seconds][Agent] : And of course, he's a male and an Australian resident and he also resides at 461 Great Western Hwy.

[20 minutes 37 seconds][Customer] : Yes.

[20 minutes 37 seconds][Agent] : for Cambridge, NSW.

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

[20 minutes 40 seconds][Agent] : Perfect. No worries. OK, so, so, uh, everything that I mentioned for Jessica will also apply, uh, for Brendan.

[20 minutes 54 seconds][Customer] : Yeah.

[20 minutes 53 seconds][Agent] : There won't be a single difference. Obviously that both the same.

[20 minutes 54 seconds][Customer] : So exactly the same cover.

[20 minutes 56 seconds][Agent] : It is exactly the same. Yeah, unless you wanted to change the level of the level of cover.

[21 minutes][Customer] : No, no.

[21 minutes 1 seconds][Agent] : Do you have to stay with that \$15,000 amount for him as well? No problem. OK, so I'll just remind you that once again that for the 1st 12 months Brendan will be covered for accidental death and accidental serious injury only, but after the first 12 months to be covered for death due to any cause.

[21 minutes 4 seconds][Customer] : Yep, Yep, Yep.

[21 minutes 21 seconds][Agent] : In addition, there is a terminal illness benefit attached, which means after Brendan's held the policy for 12 months, if he was first diagnosed with a terminal illness with 12 months or less to leave, my medical practitioner will pay the full amount to him. You can choose anywhere from \$3000 up to 15,000 and same thing. The the premium will not change from now to Brendan reaches 85 years of age provided he keeps the cover in place, makes no changes, and if Thinker doesn't change the premium rates, then the premiums end all together.

[21 minutes 35 seconds][Customer] : Yep, Yep.

[21 minutes 49 seconds][Agent] : You won't have to pay for it anymore and you'll also then receive a bonus 25% cover. But same thing as I mentioned for Jessica, umm, he has the option anytime after he reaches 85 years of age, he can choose to end the cover early and cash out 75% of the benefit amount should he want to do that. OK, awesome. So I'll bring up a quote. I'll just make sure that it matches the same as Jessica's. So if you did want to look at 15,000, Yep. So same \$15.30 a fortnight.

[21 minutes 53 seconds][Customer] : OK, and find the account. Yep.

[22 minutes 19 seconds][Agent] : OK, once again, no worries. So finally, your premiums are level, which means they're designed not to increase as uh burning gets older, maybe more in total premiums of the life of the policy than the benefit amount. And please be aware this insurance does

not have a savings or investment elements. If you cancel outside of the 30 days, your cover will stop and you won't risk and you will not receive anything back. OK, awesome. So if you're happy with that, umm, uh, even though, uh, I just collected your banking details, we don't save it to get so encrypted into the database for your own security. So I'm sorry to be a pain. I'll just need for you to reconfirm that with me if that's OK.

[22 minutes 56 seconds][Customer] : Mm hmm.

[22 minutes 57 seconds][Agent] : Awesome. So just off memory, it was a check account. Is that right?

[23 minutes 2 seconds][Customer] : Yep, sure. Yeah.

[23 minutes 2 seconds][Agent] : And that was under Yep, USB.

[23 minutes 2 seconds][Customer] : So it's BSc Wendy A Kazarian.

[23 minutes 6 seconds][Agent] : That's it. Yep, Wendy a thanks Wendy. And whenever you're ready. What's the BSB number? Yep, Yep, Yep.

[23 minutes 9 seconds][Customer] : So it's 732837 and account number is 604352.

[23 minutes 21 seconds][Agent] : Perfect. No worries. And once again, we generally collect payment within the next 7 days. When in the next 7 days is suitable for you, but you've requested Thursday the 31st, I'll arrange that for you. For them, not a problem. OK. OK, so finally I'll read out Wendy's, uh, declaration, uh, sorry, Brendan's declaration, but once again, it'll be under his name, but same thing. I can read it out to you.

[23 minutes 31 seconds][Customer] : Yep, you have to. You have to read it out. Oh, OK.

[23 minutes 47 seconds][Agent] : OK, so I'm sorry, I do, I do yes, even though it's exactly the same as as uh, Jessica, solely because it's got Brendan's name there. I do need to read it out to in full.

[24 minutes][Customer] : Sure.

[24 minutes][Agent] : OK umm, I'll be as quick as I can. So it reads. Thank you. Brendan Kazarian, it is important you understand the following information. I'll ask for your agreement to this end at the end and your policy will not be enforced as you agree to this end in full. Real funeral cover is issued by Hanover Live free of Australasia Ltd Hanover has an arrangement with Green some financial

services trading as real insurance tuition arrange this insurance on its behalf. Your answer to the application questions and any related documents form the basis of your contract of insurance, and How Never relies upon the accuracy of the information you have provided when assessing the application. How Never has set a target market determination for this product, which describes the type of consumers this product is designed for. Our distribution practices I consist with this determination and you can attend a copy on our website. We collect your personal information to provide insurance quotes as you cover and other related services. We'll share this with your insurer and may share with other Australian service providers for the purpose of administering your policy or handling claims. Our Privacy policy tells you more, including how to access and correct your information, information and lots of complaints about breaches of privacy. We may from time to time provide office you by the communication methods you are provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this at any time by contacting us. You have agreed to take out a single real funeral cover with the following cover. Brendan Kazarian is covered for \$15,000 in the event of death. In the case where death is accidental or if you suffered defined accidental serious injury, the benefit amounts will triple coverage for accidental death only for the first two months of cover, with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental serious injury cover for each life insured under age 75 starts immediately and ends on the policy anniversary following the life insured 70th birthday. Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount.

[25 minutes 40 seconds][Customer] : Thank you.

[25 minutes 40 seconds][Agent] : If you take up this early cash option, you no longer have the right to claim under the policy for that life insured. This policy does not have a savings or investment component. If governance prior to age 85, no benefit is payable and there is no refund or premiums after the cooling of. If you choose to retain cover beyond age 85, you'll be entitled to an additional 25% of bonus cover from that date and you will not be required to pay any further premiums after

the life insurance. 85th birthday the bonus cover is not payable. If you take out the already cash option cover for each life insurance, it ends on the day prior to their 100th birthday. Will pay the funeral benefit and bonus cover for the life insurance. At this point, your total premium for the first year of cover is \$15.30 per fortnight. Your premium is designed to stay the same year on year and will only change the fuel to your cover if the insurance that's the premium rate supplying to your policy. You may pay more in premiums than the benefit amount of the life of the policy. Included in your premium is it amount payable to real insurance of between 28% and 49.5% gap that on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Wendy A Kazarian, which are authorized to debit from and are provided to us. We may provide written communications to you by the e-mail address you have provided to us and this will include any legal notices that are required to provide you in writing. If you would prefer to receive these only by mail, you can update your communication preference at any time. We will send you a welcome back including your policy schedule, PDS and FSU by mail If you have provided us with an e-mail address, your policy schedule also be emailed to you today. You should carefully consider these documents to ensure the product mutual needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may paid will be refunded in full unless you have launch the claim. And finally Wendy, we have a complaint process which you can access at any time by contacting us. Full details are available online and in the documentation we're sending you. Thanks again Wendy one more time. Do you understand and agree with the declaration I've read you for Brendan yes or no?

[27 minutes 26 seconds][Customer] : Yep.

[27 minutes 26 seconds][Agent] : Thank you. And would you like any other information about the insurance now would you like me to read any part of the PDS to you?

[27 minutes 31 seconds][Customer] : No, thank you.

[27 minutes 32 seconds][Agent] : Fantastic. Let me accept that. And Brendan is also covered as of right now as well. So welcome both your kids back on board. OK, Check your e-mail very shortly. You'll receive both the documents and my details be added on there.

[27 minutes 49 seconds][Customer] : Yep.

[27 minutes 49 seconds][Agent] : And I'm also going to add the same notes that I put on just because for yours, obviously you're the purchase of payee. And can I just reconfirm just your date of birth one more time there please?

[27 minutes 59 seconds][Customer] : 24th 469.

[27 minutes 58 seconds][Agent] : Wendy, 24th of the 4th 69.

[28 minutes 4 seconds][Customer] : Yep.

[28 minutes 4 seconds][Agent] : Perfect. Thank you very much. Fantastic. So that's all done. Both your kids are covered. Welcome them back on board. Umm, is there anything else I can do for you today?

[28 minutes 12 seconds][Customer] : No, that's it. Thank you.

[28 minutes 14 seconds][Agent] : Oh, good. No worries. Well, you have a lovely day. All right, Take care.

[28 minutes 17 seconds][Customer] : OK, thank you. Don't worry.

[28 minutes 18 seconds][Agent] : No, no, no worries. See you.