

[16 seconds][Customer] : Oh my God. Yeah.

[19 seconds][Agent] : Hi, good afternoon. My name is Christian and I'm calling from Real Insurance. Am I speaking with Atanasa? Hi, this is just a quick call regarding to your existing policy, but before we continue I need to let you know that all our calls are recorded and any advice I provide is generally in nature and may not be suitable for the situation.

[18 seconds][Customer] : I yes, yes, yes, yes, yes, yes, yes, yes. Not this.

[41 seconds][Agent] : And before we continue, can I please get you to confirm your full name, your date of birth and also your e-mail please?

[48 seconds][Customer] : I, I can't go through all that.

[51 seconds][Agent] : Sorry.

[52 seconds][Customer] : I, I'm, I'm, I'm, I'm not doing too well mentally in that sense of repeating myself and all that. I yeah, man, I've been a tough time.

[1 minutes 5 seconds][Agent] : That's OK if you're not comf, that's OK if you're not comfortable providing that.

[1 minutes 8 seconds][Customer] : Yeah, yeah, but I'm, I'm, I'm sure, I'm sure there's a they'll come out tomorrow, Tomorrow morning.

[1 minutes 15 seconds][Agent] : I can't.

[1 minutes 14 seconds][Customer] : Is that 11 summer tomorrow morning?

[1 minutes 16 seconds][Agent] : I can't really discuss any details yet because we need to do an ID check though.

[1 minutes 21 seconds][Customer] : Yeah. Well, you got me. You got my number. That's an ID, isn't it?

[1 minutes 24 seconds][Agent] : Yeah, no, we need to make sure that we're speaking to the right policy holder. That's why we're asking those details.

[1 minutes 30 seconds][Customer] : Who else is going to answer my phone?

[1 minutes 32 seconds][Agent] : Again. I understand where you're coming from.

[1 minutes 31 seconds][Customer] : I mean, am I going to give someone else my phone to answer?

Yeah.

[1 minutes 38 seconds][Agent] : We do have some customers actually, someone else's answer for them.

[1 minutes 41 seconds][Customer] : I just can't repeat myself at this point.

[1 minutes 44 seconds][Agent] : That's OK.

[1 minutes 44 seconds][Customer] : It's just a mental thing.

[1 minutes 46 seconds][Agent] : No, that's fine. I can ask you some other details.

[1 minutes 45 seconds][Customer] : Yeah, yeah, yeah, yeah. Just just number. Ask me number. Not names and them, just #2 numbers.

[1 minutes 48 seconds][Agent] : Can you please Con, can you please confirm the type of policy that you have with us?

[1 minutes 57 seconds][Customer] : That's a life.

[1 minutes 57 seconds][Agent] : Is it life insurance?

[1 minutes 58 seconds][Customer] : It's a life. Life insurance. Yeah.

[1 minutes 59 seconds][Agent] : Thank you. And can you please confirm the payment frequency? Do you pay monthly, fortnightly or annually now? Is it monthly, fortnightly or?

[2 minutes 3 seconds][Customer] : 446 something, umm, 56 something.

[2 minutes 10 seconds][Agent] : Thank you. And and can you please confirm would you be comfortable providing your e-mail or date of birth?

[2 minutes 8 seconds][Customer] : 4 nightly, 4 nightly and it's 56 something umm, that's another read the date of birth, 5th of the 11th 1973.

[2 minutes 27 seconds][Agent] : Thank you so much. So I just want to confirm.

[2 minutes 27 seconds][Customer] : I'm pretty good with numbers.

[2 minutes 30 seconds][Agent] : That's OK. So I just want to confirm your full name. I've got here Atunaisa Baimi Koloisuka and your address is 8 Oxford close, Belarus NSW 2085.

[2 minutes 29 seconds][Customer] : I'm pretty comfortable with numbers and yeah, Golo, yes, yes, yes, Sir at Gmail.

[2 minutes 43 seconds][Agent] : The phone number that I'm calling right now, this is your best contact number and your e-mail it's Atunaisa Asuka 4 umm sorry at atunaisaatunaisasuka4@gmail.com. Are they all correct? Perfect.

[2 minutes 56 seconds][Customer] : Yes, yes, yes.

[2 minutes 58 seconds][Agent] : Now the reason for my call today, this is with regards to the last payment for your life insurance for the amount of \$56.58. It was unsuccessful.

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

[3 minutes 7 seconds][Agent] : But before we continue, I just want to confirm a few things. First, I can see that you're currently paying by credit card or debit card and the last four digits of the bank account number we have on 5454. Are these two the right one?

[3 minutes 14 seconds][Customer] : Yes, 454. Yeah, yeah, yeah, yeah. That's the new one. That's the new one. Yeah.

[3 minutes 21 seconds][Agent] : Thank you, thank, thank you.

[3 minutes 26 seconds][Customer] : Tomorrow morning.

[3 minutes 24 seconds][Agent] : And I can see that your next regular payment will be tomorrow and will continue fortnightly. Is it still suitable for you every Tuesday fortnight?

[3 minutes 27 seconds][Customer] : Yeah, yeah, yeah. Four months. OK.

[3 minutes 34 seconds][Agent] : Thank you. Now going back to the new payment that you've missed. What I can do is I can collect the once of payment today. That will bring your policy up to date right away. Umm, we can't schedule both of them tomorrow, but I can schedule the other one the next day which is on Wednesday.

[3 minutes 43 seconds][Customer] : Is it or what if you collect them both tomorrow or Wednesday?

[3 minutes 50 seconds][Agent] : Would that be suitable?

[3 minutes 51 seconds][Customer] : Yeah. Yeah, I'll, I'll, I'll leave some money out there for that.

[3 minutes 53 seconds][Agent] : OK, cool.

[3 minutes 55 seconds][Customer] : OK. Yeah.

[3 minutes 53 seconds][Agent] : I'll schedule it on Wednesday the 22nd of May, which is

Wednesday.

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

[3 minutes 57 seconds][Agent] : So Please ensure there's sufficient funds in your account.

[3 minutes 59 seconds][Customer] : Yep.

[3 minutes 59 seconds][Agent] : And if you receive any letter in the mail regarding this miss payment, just disregard it.

[4 minutes 4 seconds][Customer] : OK.

[4 minutes 4 seconds][Agent] : And you also have the option to update the payment details or catch up on miss payments online.

[4 minutes 9 seconds][Customer] : OK, Yeah.

[4 minutes 8 seconds][Agent] : Simply visit my account on our real insurance website, sign in. Other than that, do you have any questions?

[4 minutes 12 seconds][Customer] : Is it, is it alright like in the next couple of months? Because I, I'm, I'm doing a bit of umm, it's, uh, medical traveling, uh, because of a bit of mental, umm, to pay in advance before I leave.

[4 minutes 26 seconds][Agent] : We can. We can, we can definitely process an advance payment for you.

[4 minutes 29 seconds][Customer] : Yeah, for the duration of the time that I'm gonna be away.

[4 minutes 32 seconds][Agent] : Yeah, you can.

[4 minutes 32 seconds][Customer] : So yeah, yeah, I'll, I'll do that.

[4 minutes 32 seconds][Agent] : You can give us a call and do and do it from there.

[4 minutes 35 seconds][Customer] : Yeah.

[4 minutes 35 seconds][Agent] : OK.

[4 minutes 35 seconds][Customer] : It's better that way than, than getting lapses and that.

[4 minutes 36 seconds][Agent] : Yeah, no worries.

[4 minutes 38 seconds][Customer] : Yeah, Yeah.

[4 minutes 39 seconds][Agent] : Anything else? No worries.

[4 minutes 41 seconds][Customer] : No, that'll be yeah. Thank you. Thank you.

[4 minutes 42 seconds][Agent] : Thank you so much and take it easy and have a great day.

[4 minutes 44 seconds][Customer] : You have a good day too. Bye.

[4 minutes 45 seconds][Agent] : You too. Bye.