

[26 seconds][Agent] : Music. Thanks for your patience there. I've got my colleague Wendy here on the line. He'll be able to sort you out from here. Now.

[1 minutes 16 seconds][Customer] : It's funny.

[1 minutes 16 seconds][Agent] : Wendy, just so you're aware, I have already confirmed to client his name, date of birth, e-mail address and phone number. Beautiful. Thank you so much. Hi Erica, As I mentioned, my name is Wendy from your insurance and sales team. I'll be more than happy to assist you with the no cover. OK, you're welcome. I know my colleague has concerned with the IDs with you but I just want to make sure I got them correctly on my end. So I just need to confirm first name, last name and date of birth please.

[1 minutes 34 seconds][Customer] : Thank you, Eric. Itinerary, 18th of the 8th, 1970.

[1 minutes 49 seconds][Agent] : Beautiful. And I've got your dad as a female Australian resident, is that correct?

[1 minutes 54 seconds][Customer] : Yeah, New Zealand. New Zealand for the last name, but yeah, living in Australia.

[2 minutes 2 seconds][Agent] : Excellent. And obviously I've got you gender as a female and Australian President. That's all correct.

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

[2 minutes 10 seconds][Agent] : Hello Erica, I lost you there. Did I get that all correct?

[2 minutes 12 seconds][Customer] : Yeah, Yes, you did.

[2 minutes 15 seconds][Agent] : Beautiful. So sorry the phone was a bit delayed there and I'll quickly let you know calls are recorded. Any advance advisory nature may not be suitable to your situation. Sorry. Between the 3015 thousand, my colleague has said that you wanted to look into the 15,000, is that correct?

[2 minutes 36 seconds][Customer] : That's correct.

[2 minutes 37 seconds][Agent] : Beautiful. And what? He's quoted you as well. The amount was \$76.85 a full 9. Is that suitable for yourself there?

[2 minutes 48 seconds][Customer] : He quoted me 7685 a month.

[2 minutes 51 seconds][Agent] : 7685 month, correct? My apology? Yes, correct. It's a month that he quoted you and you're happy with that amount?

[2 minutes 58 seconds][Customer] : Yeah.

[2 minutes 59 seconds][Agent] : Yep. Perfect. Alright, so I'll just quickly explain how the cover works as well. So if your death is due to an accident, your chosen benefit amount will triple. OK, So that 15,000 actually becomes \$45,000 for you, OK And for the 1st 12 months you will be covered for accidental death and accidental serious injury only after the first 12 months you will be covered for death due to any cause. OK?

[3 minutes 27 seconds][Customer] : OK.

[3 minutes 27 seconds][Agent] : So in addition, we do also have a protection for you. So there is a terminal illness benefit, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness with 12 months or less lived by a medical practitioner such as cancer, we will pay the claim amount in full to you while you are still alive. OK, So you can use money for medical costs, day-to-day expenses, or just plan out the future, Alright. And mm, hmm.

[3 minutes 52 seconds][Customer] : Oh OK OK so when is like there was terminal and I get paid out and I'm still alive but if I die that funeral benefit is void?

[4 minutes 11 seconds][Agent] : Yeah, because the payout is already made out to you.

[4 minutes 14 seconds][Customer] : Yep, I gotcha.

[4 minutes 15 seconds][Agent] : OK, perfect. So premium are designed to stay the same, Erika, as you get older.

[4 minutes 30 seconds][Customer] : Oh, OK.

[4 minutes 21 seconds][Agent] : So and when you reach the age of 85, your premium will cease, meaning you have nothing more to pay and your cover will continue for free, OK, Yeah. Plus you will receive the 25% bonus cover that can supply to that benefit amount as well. And information about our premium structures also available on our website. Erica, we do also provide you with an early cash out option. So anytime after you reach 85 years of age, you can actually choose to annual cover and we will pay you 75% the funeral insurance benefit. But that is optional. So if you do

always check with my customer, if you do decide to have a big 85th birthday party, you know you have the money you can cash out, OK, beautiful.

[5 minutes 9 seconds][Customer] : You go back out on the shoe box. Hey, bye.

[5 minutes 10 seconds][Agent] : And that's right, go go clubbing beautiful. And you may pay more internal premiums over the lives of the policy than the benefit now. So please be aware this insurance does not have the savings or investment in on that. So if you cancel outside the 30 days, your cover will stop and you'll not receive anything back unless you're eligible for and choose the early cash back offer. OK Erica just also has a way of saying thank you to you for being our customer. We do have the real reward. So following your first policy anniversary day, we will refund you 10% of the premium you paid in that time. So you will get a cash back of \$92.22 refunded back into your account.

[5 minutes 56 seconds][Customer] : OK.

[5 minutes 54 seconds][Agent] : OK, Yeah, yeah. And Erica, have completed your view. Excellent.

[6 minutes 2 seconds][Customer] : I have put the wells through space wells online, Yeah, so.

[6 minutes 9 seconds][Agent] : No, very, very good. So I am still going to provide you with a free online legal will so you can keep it to update your current one if you need to. If you don't need it, you can pass it on to family and friends who might want to use it.

[6 minutes 27 seconds][Customer] : No worries.

[6 minutes 25 seconds][Agent] : OK, Yeah, excellent. Do you have any questions for me before I get everything set up for you?

[6 minutes 34 seconds][Customer] : I know I've gotta leave in about 35 minutes. So can we? Can we?

[6 minutes 41 seconds][Agent] : Oh, we will get this done in 5 minutes.

[6 minutes 44 seconds][Customer] : Oh, cool. Yeah. Can I nominate a beneficiary?

[6 minutes 45 seconds][Agent] : Yep, definitely. After I set it up for you, I'll organise the beneficiary for you. OK, so let me just quickly confirm your address one more time. What would that be? Yeah, yeah, yeah. Beautiful.

[6 minutes 53 seconds][Customer] : OK 1919 Winditch Way, WINDICH Way, Carey Park, Bunbury, WA 6230.

[7 minutes 12 seconds][Agent] : Yep, beautiful. And that's the same as your mailing address.

[7 minutes 19 seconds][Customer] : Correct.

[7 minutes 20 seconds][Agent] : Perfect. And your phone number. Perfect. And e-mail address. Wonderful. And again, your date of birth was the 18th of the 8th 1917 female Australian resident. All correct.

[7 minutes 23 seconds][Customer] : 0407960680 e.mylastname@hotmail.com Correct.

[7 minutes 43 seconds][Agent] : Wonderful. So I'm gonna quickly now just ask you, where would you like the first collection date to be?

[7 minutes 50 seconds][Customer] : OK, actually you can take it now.

[7 minutes 58 seconds][Agent] : Check it out. Perfect. Let's do that. So that will be the 9th of January 2025 today. Every 4-9 and nine for you. And so every month of the 9th, every month of the 9th.

[8 minutes 5 seconds][Customer] : Oh, hold on, I I might have to choose. I might have to choose like a payday.

[8 minutes 11 seconds][Agent] : Sure, it's OK.

[8 minutes 12 seconds][Customer] : Oh, just have a look at the calendar a little now.

[8 minutes 25 seconds][Agent] : Sure. 15th, yeah, of January 25. Thank you. And then we'll do it every month on the 15th for you.

[8 minutes 16 seconds][Customer] : So if we take on the 15th, yeah of January, Yep, then yes please.

[8 minutes 33 seconds][Agent] : Excellent. And do you want that to be BSP account number or Visa MasterCard, PSP perfect savings or check account perfect. And what's the BSP number when you're ready? Mm hmm, perfect. And that is the Westpac. Yep. And the account name. Account number, sorry.

[8 minutes 38 seconds][Customer] : Obviously I think it is check account 736122 correct 789187.

[9 minutes 8 seconds][Agent] : Perfect. So 789187 and the account name, Yep, just Erica Atinka. Is

that how I pronounce it? Yep, beautiful.

[9 minutes 12 seconds][Customer] : My name, Yeah, yeah.

[9 minutes 19 seconds][Agent] : Alright so Erica, all that stuff for me to do now is review a final decoration at the end. I will ask you for your septum. It is a little bit long so if you do need to pause or repeat anything, just let me know, OK? And those as I'll be happy to continue. Yes or no Beautiful, thank you Erika today is according to the following information. I'll ask you agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Your funeral cover is issued by Hanover Life RV of Australasia Ltd, who will refer to as Hanover. Hanover has an arrangement with Greenstone Financial services trading insurance. The issue arrange this insurance on these behalf your answers to the application questions, documents from the basis of your contract of insurance and had about relies upon the accuracy of this nation you provided. We assess the application hand over the market determination for this product, which is what the type of consumer this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on your website. We collect your personal information, provide insurance quotes and should covering other related services. We will share this with your insurer and make sure with other Australian service providers for the purpose of administering your policy or handling claims. A privacy policy tells you more, including how to access incorrect information and lodge complaints that breaches the privacy. By agreeing to this declaration, you can set to be contacted by by estimation that the products and services you can about this at any time. By contacting us you have agreed to take out a single real funeral cover with the following cover. Erica Erica. The gallery is covered for \$15,000. Instead of this in the case I did this accident accidental series injury. The benefit now will triple cover is for accidental death mainly for the 1st 12 months of cover with death by any cause or diagnosis or a terminal illness Cover day after accidental serious injury Cover for each life insurance and the age 75 stuff immediately headings on the policy anniversary find the life insured 75th birthday. Once the life insurance is AJD 5 you can choose to voluntarily cancel that persons cover to receive a lump sum payment of 75% the chosen benefit. Now if you pick up the cashier option you there or they have the right to claim under the

policy for the life insured. This policy is the insurance policy doesn't have the savings or the component. You can end your cover at any time by contacting us. If you stop paying premium, stop paying your premiums or may in your cover, but we will give you notice before doing so. If Cover Inspired is payable and is now, refund the premiums After the cooling off. If cover continues beyond 885, the life insurer will receive an additional 25% bonus cover. From that day. You'll not be required to pay any further premiums. The bonus covers are payable. The cashier option has been taken out. Cover for each life insurance ends up on the day prior to their 100th birthday. We will pay the federal benefit and bonus cover for the life insured. At this point, your total premium for your first year's cover is \$76.85 per month. Your premium our level, which means they are desired to stay consistently on year. It will only change if you'll take your cover or they should adjust the premium that's applying to your policy. Ensure you can only make a change if you apply consistently across all policy holders. You may pay more in premiums to the benefit, however the life of the policy included in your premiums are now payable to real insurance of between 34% and 54%. Calculate on a wonderful basis over the last of the policy. Your premium will be debited from your nominated bank account. The name of every card which you will authorise to take the fund provider to us. We may provide written to in case you see you via the e-mail address you provided to us and if we include any legal notices we're required to provide to you in writing. If you would prefer to receive these only via mail, we can update your your communication preference at any time. The policy documentation PDFSG will be mailed to you and if you have provided us with the e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents ensure the product needs you need. You have a 30 day cooling off. When you may cancel your policy and if the premium may have paid will be refunded in full. Unless you have lodge a claim they're mis associated with placing policies. As a new policy may not be of any good existing cover, we recommend that you do not cancel an existing policy until you have received and give you the policy in full. We have a complaints process which you get access at any time by contacting us. Full details are available online in the documentation we are sending you. Do you understand and agree with the declaration? Yes or no? Beautiful, We can. Last question, would you like any other

information or would you like me to read any part of the PDS to you? Yes or no What? Beautiful. Thank you so much for that. I'll just now accept the declaration on your behalf. All right, Enrique, congratulations. You are now cover the free, all free meal cover for \$15,000 level coverage there. I'll get all those documentations all sent out to you in your e-mail, which you will receive today and also the hard copy will be sent to your home address soon as well. OK, so that's all done and then all that's for you to do is to nominate your beneficiary as well, which I'll organize for you. Before that, I've heard from mutual, my colleague, that you also wanted to look into life insurance. Is that correct?

[13 minutes 59 seconds][Customer] : Yes, No, I think you pretty much covered it, correct.

[14 minutes 51 seconds][Agent] : Yeah. So do you want me? I wanted.

[14 minutes 52 seconds][Customer] : I've already got life insurance. I've had it for quite a few years.

[14 minutes 55 seconds][Agent] : Oh, perfect. Yep.

[14 minutes 56 seconds][Customer] : I've just recently changed over to Zurich because they offered me a really good deal.

[15 minutes 2 seconds][Agent] : Excellent.

[15 minutes 2 seconds][Customer] : But I thought, well, since I'm going with you guys, I'll see what you can offer.

[15 minutes 5 seconds][Agent] : Have everything we do Wonderful. Sure, I can.

[15 minutes 12 seconds][Customer] : Yeah, we'll go from there.

[15 minutes 12 seconds][Agent] : Definitely no problem. Let me complete your honour. What? Sorry.

[15 minutes 14 seconds][Customer] : But it's a a nominal Desmond, my nom, my beneficiary for to act on my behalf.

[15 minutes 21 seconds][Agent] : Yes, sure I'll do no problem. I'll, I'll get the beneficiary set up because I'll need to transfer you back to the support team. Apologies, but I will quickly bring you a quote for the life insurance. If you don't mind me asking, what level of coverage are you with with the reach?

[15 minutes 41 seconds][Customer] : I am on. I think it's 600,000.

[15 minutes 45 seconds][Agent] : OK, so you want something similar as well? How much are you paying at the moment?

[15 minutes 48 seconds][Customer] : Yeah, yeah, I think it's 130.

[15 minutes 58 seconds][Agent] : Yes.

[15 minutes 57 seconds][Customer] : Even before I was paying about 280.

[16 minutes 2 seconds][Agent] : OK. I just say 7.

[16 minutes 4 seconds][Customer] : I think even even 11 time it was 375.

[16 minutes 8 seconds][Agent] : Oh, OK.

[16 minutes 10 seconds][Customer] : Yeah, it was, yeah.

[16 minutes 9 seconds][Agent] : That's that's that's yeah, that's it.

[16 minutes 13 seconds][Customer] : But the bank picked that one up.

[16 minutes 15 seconds][Agent] : Sure. So that that was the phone.

[16 minutes 16 seconds][Customer] : So I've been with somebody, yeah, for quite a while. But Zurich came along and I can find out in my bank account exactly, but it's probably around about 138.

[16 minutes 32 seconds][Agent] : Not today. That's OK. That's for a fortnight.

[16 minutes 39 seconds][Customer] : Let me have a look.

[16 minutes 40 seconds][Agent] : Yeah, you'd have a look while you're looking for. I'll just quickly grab the quote for you is a quick question. Have you had a cigarette in the last 12 months? Yes or no?

[16 minutes 50 seconds][Customer] : Yes.

[16 minutes 51 seconds][Agent] : Thank you. And level coverage anywhere starting from 100,000. I'll just check with the maximum. Maximum's a million. So if you want to look about 600,000. OK. So you're gonna be looking at about \$192.78 a fortnight.

[17 minutes 10 seconds][Customer] : So that's a lot better than than the one I'm with.

[17 minutes 15 seconds][Agent] : Yeah, slightly, slightly bit higher. OK. While you're looking as well, just to let you know as well, if you are replacing an existing policy, we recommend that you do not cancel it and the application is approved and you have reviewed this policy in full as there may not

be a difficult existing cover. They should consider the benefits that may not apply already periods. I may start again, OK with this one as well. You know, if we don't have any medical checks or blood tests that recur again. Just a few questions I do need to ask you to see if you will be approved. OK. Yeah. Does yours return have expiry date? Yeah. Perfect. So same as ours. We don't. It is a Yep, Yep. And that's per Fortnite.

[18 minutes 11 seconds][Customer] : No, this one is 132 a hundred and 3194 and what I can see it is monthly.

[18 minutes 31 seconds][Agent] : It is monthly. OK, that's pretty good then. Yeah.

[18 minutes 44 seconds][Customer] : Yes, 600,000.

[18 minutes 38 seconds][Agent] : So our one is is per Fortnite with the and you sale 600,000 you have Yeah, yeah. So if we were to look about the same then yeah, our one is 100 and 9278 cents a full time, OK. But you can check the features and benefits to see, you know whether which one will work out better in the long term for you as well. OK. So like I said, our one is continuous cover for life as long as you pay your premium on time 24/7 worldwide coverage as well the same as the funeral. OK. So if you do go on holiday, you do have the protection in place, OK. Yeah. All right.

[19 minutes 18 seconds][Customer] : OK, stop cooking. Yeah, not booking monthly. I'm just going through from December right through and it's only come out once and I'm now coming. Yeah, it is monthly.

[19 minutes 20 seconds][Agent] : Do you have any OK these monthly? OK, well, that's good. Then regarding L1, do you have any questions then?

[19 minutes 52 seconds][Customer] : I work, come to, Yeah. So it's come out in November and it's come out in December and it's 100 and 3194. So you guys can't match anything round there?

[20 minutes 8 seconds][Agent] : Yeah, we don't have anything to match there. Yeah, unless your level coverage is slightly different, then we can have a quick look. But if not, yeah, what I can do for you, Rika, is I can send you out that e-mail so that once you have everything side by side, you can actually compare which one will work out for you better in the long run. OK. In, in terms of brand wise, we are underwritten by Hanover Live RE. So they are one of the largest insurers in the world.

So you can rest assured that you, your family are in safe hands. So I've heard from Mitchell that you said you had a you had a great experience with us. So that's really good to hear. Yeah. So thank you so much for coming back.

[20 minutes 47 seconds][Customer] : Absolutely, absolutely, 'cause I had my mum, my mum, she was, she was under you guys. Then I paid the premium.

[20 minutes 58 seconds][Agent] : Yeah, perfect. Yeah. Oh, excellent.

[21 minutes][Customer] : Yeah, so and and I tell you what, yeah, it's why I thought I'm gonna get back to you guys and I'll also see what you've got available in in the way of what you just did.

[21 minutes 14 seconds][Agent] : Yeah, perfect. 600,600 thousand 192.78 at Fortnite. 7-8 or 193 if you want to round that out easier.

[21 minutes 15 seconds][Customer] : And so you are quoting how much 192 point 19278 and that's fortnightly. So that is double that. So we're looking at so 2.

[21 minutes 41 seconds][Agent] : Yeah, for 600,000, roughly a month.

[21 minutes 51 seconds][Customer] : So we're looking at roughly around about 400 per per month. OK. Well, that's that's three times higher, three times higher than the run of mine.

[22 minutes 16 seconds][Agent] : Hmm. So that's why I want you to check, you know, why is there such a big difference and just maybe see, you know, features in the MM.

[22 minutes 8 seconds][Customer] : So I don't know that the one that I was on previously, it was that one would pay a lot more in it.

[22 minutes 43 seconds][Agent] : Mm, hmm.

[22 minutes 30 seconds][Customer] : That one there was, oh, I have paid 1370, I have paid 1 3/20 went down to 257 was TF 19 LIS.

[22 minutes 51 seconds][Agent] : Mm, hmm.

[22 minutes 49 seconds][Customer] : And then Zurich has come along just recently actually, and life insurance 600,000 and it's put down the beneficiaries and the percentage and then yeah, 132. I said bye if you're bad with that.

[22 minutes 54 seconds][Agent] : Yeah, yeah, yeah. Maybe just again, maybe just double check

that. And I did send you out the quote as well. So you can, you know, run the side by side and then, you know, and, and see which one will work out better for you as well. Alternatively, Erica, if you like, I still can take you through everything as well. Make sure to see whether you'll be eligible for cover, and if you'd like, we could get everything set in place and you can take the time to run through all the tailored documentation. It's up to you. What would you like me to do for you?

[23 minutes 46 seconds][Customer] : Yeah, sent through through the e-mail.

[23 minutes 49 seconds][Agent] : Sure. Perfect. Yeah. Excellent.

[23 minutes 48 seconds][Customer] : I have a look at it, see what different compared to the one I have.

[23 minutes 57 seconds][Agent] : Yep. Mm. Hmm.

[23 minutes 58 seconds][Customer] : So I'm, I'm actually looking at the one I've got now and that's North Sydney, NSW.

[24 minutes 13 seconds][Agent] : And it's 600,000, right? Not 60,600. Perfect. Yeah. Well, I have emailed you the, the, the quote, have a read through it. And then if you know, if that one does seem you know better, you can my name and my number's at the bottom, which you can call me back and ask for me and I can take you through.

[24 minutes 17 seconds][Customer] : 600, my boy.

[24 minutes 41 seconds][Agent] : Yeah. Anything. Yeah. Do you have any other question for me there, Erica, before I help you set up the beneficiary? No.

[24 minutes 44 seconds][Customer] : Yeah, No. All good.

[24 minutes 53 seconds][Agent] : Perfect. Alright, well, I'm gonna transfer you back to support so they can set up the beneficiary for you, OK?

[24 minutes 52 seconds][Customer] : Thank you very much.

[24 minutes 59 seconds][Agent] : Umm, if that's OK. And if you do need to reach me as well, I'll be here from Monday to Thursday, except next week Thursday, I'll be on my annual leave. OK. And then I'll I'll get everything. Look into it for you. Alright, take care. OK, I'll pop you a quick hold there. OK. Thank you. Hi, Erica. I've got my colleague Vicky who will be able to assist you with the

beneficiary. OK. And I've confirmed a request for the new date of birth address and another e-mail policy tag as well from your policy. OK, thank you so much. Over to you. Bye. Good.

[26 minutes 9 seconds][Customer] : Thank you. Bye. Bye.

[26 minutes 11 seconds][Agent] : Good evening, Derek.