

[3 seconds][Agent] : Customer support. This is Hitch.

[6 seconds][Customer] : Oh yeah, mate, how are you?

[7 seconds][Agent] : I'm doing well. How are you?

[9 seconds][Customer] : Yeah, not too bad mate.

[12 seconds][Agent] : Yeah. Oh, please. When you're ready. Yeah. Yeah, yeah.

[10 seconds][Customer] : Mate, I've got a policy with you guys and you're on the policy number, so  
Yep, 751991570.

[27 seconds][Agent] : Beautiful. Can I get your full name and date of birth please?

[30 seconds][Customer] : That's Roy Harrison's the 21st of May 71.

[33 seconds][Agent] : Beautiful. And why was that for a life insurance or funeral insurance?  
Beautiful. I'll just pull this one up here. Do you know what e-mail we've got on file here for you?

[37 seconds][Customer] : This one's a life insurance thatdberoystar05@hotmail.com.

[51 seconds][Agent] : Awesome. And you still have 43 Manning St., Kingswood, NSW, 2747.

[55 seconds][Customer] : Yeah, yeah, mate, Yep.

[57 seconds][Agent] : Lovely. And we've got 2 phone numbers on file. One of them matches the one  
we're talking on now, ending in 521. And we've got 0405772124. Are they both up to date?

[1 minutes 9 seconds][Customer] : Yes they are. Yep.

[1 minutes 10 seconds][Agent] : Lovely. All right, I'll pull up the policy here. How can I help today?

[1 minutes 17 seconds][Customer] : I'm just looking at increasing out a bit if I could.

[1 minutes 21 seconds][Agent] : Oh yeah, I'll pull that up here. Hi. Yeah. So you're covered for  
\$275,625 there. How much were you looking to be covered for?

[1 minutes 33 seconds][Customer] : Just depends on the how much extra it is probably. But can I  
look at 400 maybe?

[1 minutes 36 seconds][Agent] : Yeah, 400,000. I'll just pull that up here. Have you had a cigarette in  
the last 12 months?

[1 minutes 45 seconds][Customer] : No, no, I don't snipe.

[1 minutes 53 seconds][Agent] : Beautiful. OK, so this quote here is only I indication we'd have to go

through the health and lifestyle questions and the risk assessment there to be able to get a true premium for like a true a, a amount debited cost for that extra amount. But as an indication, we've got a increase of \$20.22 on top of what you're paying now. So it'll bring it up to \$65.03 per fortnight.

[2 minutes 6 seconds][Customer] : Yeah, OK, OK, that's fine. That's what I can do with that.

[2 minutes 25 seconds][Agent] : Yeah. So you're happy to go ahead with the questionnaire to see if that's still a far afterwards?

[2 minutes 29 seconds][Customer] : Yep, Yep.

[2 minutes 30 seconds][Agent] : Yeah, just pull that up here. OK. And can I confirm that you are a male Australian resident?

[2 minutes 47 seconds][Customer] : Yes, I am.

[2 minutes 48 seconds][Agent] : Beautiful. And I have already asked this, but have you had a cigarette in the last 12 months?

[2 minutes 48 seconds][Customer] : Nah, Nah, Nah.

[2 minutes 56 seconds][Agent] : Awesome. OK, so our life insurance is designed to provide financial protection for your loved ones for a lump sum payment if you were to pass away.

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

[3 minutes 4 seconds][Agent] : You if you are accepted, you will be covered immediately for death due to any cause except suicide in the 1st 13 months for the increased amount and there is a terminally ill advanced payment attached to the cover. If you were diagnosed with 12 months or less to live by a medical practitioner, we can pay out a claim in full to help with medical costs, et cetera.

[3 minutes 22 seconds][Customer] : Yeah, OK.

[3 minutes 26 seconds][Agent] : Your beneficiaries can request a payout of \$10,000 to help with the cost of the funeral, etcetera. Let me see. No, no, that's all good.

[3 minutes 33 seconds][Customer] : Yeah, would be just with the beneficiary is I tried Leslie on there by any chance questions I've asked you, you just popped it in your head.

[3 minutes 47 seconds][Agent] : So you've currently got nobody listed as your beneficiary on file view. So yeah, if you wanted to nominate Leslie, just we just need their full name, date of birth,

address and contact number and we can do that. We can do it over the phone if you've got those details.

[3 minutes 52 seconds][Customer] : OK, Yeah, yeah, yeah, yeah, yeah, I got that.

[4 minutes 6 seconds][Agent] : Alright, Beautiful. Did you want to do that now before we.

[4 minutes 5 seconds][Customer] : Yeah, yeah, yeah. If you want. Yeah, just do it.

[4 minutes 9 seconds][Agent] : Yeah, yeah, we'll just get it over and done with. Alright.

[4 minutes 10 seconds][Customer] : Yeah, yeah.

[4 minutes 12 seconds][Agent] : While I'm pulling it up here, is this paid normally fortnightly, monthly or annually?

[4 minutes 17 seconds][Customer] : Sport nightly.

[4 minutes 18 seconds][Agent] : Beautiful. OK. And so it was Leslie. We're ready.

[4 minutes 28 seconds][Customer] : Yeah, Leslie Harrison.

[4 minutes 30 seconds][Agent] : Is that spelled with an IE or an EY? Beautiful.

[4 minutes 30 seconds][Customer] : Yep, BY yes, it was.

[4 minutes 38 seconds][Agent] : And was Harrison was it lovely? And what's her date of birth please?

[4 minutes 47 seconds][Customer] : It's 05/08/74.

[4 minutes 53 seconds][Agent] : 1974 Beautiful.

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

[4 minutes 56 seconds][Agent] : Alright, before we get any go any further, I do need to make you aware that when you nominate a beneficiary, you as the policy owner are providing an instruction on who to pay the policy benefit to in the event of your death and this nomination will be processed in accordance with the conditions set out in your Product Disclosure statement. Can you please confirm you understand this and the information you will provide is true and correct? Beautiful. All right. And Leslie is a female Australian resident. She beautiful and she goes by misses. Does she or doctor professor? What does she prefer?

[5 minutes 18 seconds][Customer] : Yes, yes she is missus Missus.

[5 minutes 30 seconds][Agent] : Misses. Lovely. And she's your wife.

[5 minutes 33 seconds][Customer] : Yes she is.

[5 minutes 32 seconds][Agent] : Is she beautiful living in the same address?

[5 minutes 37 seconds][Customer] : Yes, we are.

[5 minutes 38 seconds][Agent] : Awesome. And what's the best number to contact her please?

[5 minutes 41 seconds][Customer] : That's the other number you got there on file.

[5 minutes 43 seconds][Agent] : Yep.

[5 minutes 43 seconds][Customer] : That's 773.

[5 minutes 44 seconds][Agent] : So the one that ends in 124.

[5 minutes 47 seconds][Customer] : Yep, that's fine.

[5 minutes 48 seconds][Agent] : Beautiful. Alright, 0405772124. Awesome.

[5 minutes 48 seconds][Customer] : Yep, Yep.

[5 minutes 53 seconds][Agent] : Alright, so I'll confirm all that. Back to you, missus. Leslie Harrison, born on the 5th of the 8th, 74. She's a female Australian resident and she's your wife, living at the same address as you. And the best number to contact her is 0405772124. Is all of that correct?

[6 minutes 10 seconds][Customer] : That's correct now.

[6 minutes 11 seconds][Agent] : Lovely. And you're Leslie, the only beneficiary you're nominating today.

[6 minutes 11 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 16 seconds][Agent] : Yeah. So you're happy for her to receive 100%.

[6 minutes 19 seconds][Customer] : Yeah.

[6 minutes 20 seconds][Agent] : Awesome. All right, I can confirm your beneficiary has been updated, and we'll be sending you a policy schedule to reflect these changes. Please ensure you check the information is correct. And if I've made any mistakes or if you've got any updates to it, just give us a call. We're happy to help however we can. All right, so that's all sorted for you. We can get back to increasing here.

[6 minutes 24 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 39 seconds][Agent] : Umm, Now normally they'd be like a, umm, quoting thing here where you can choose your cover level, but you're happy to go ahead with that \$400,000 for a quote so far.

[6 minutes 50 seconds][Customer] : Yeah, my dear.

[6 minutes 51 seconds][Agent] : Beautiful. All right, umm, we'll just have to read through a quick declaration thing here as well. DGLA double dys. OK, All right. Thank you, Roy. It is important you understand the following information. This product is issued by Hanover Live Re of Australasia Ltd, whom we will refer to as Hanover UMM. Any personal statements made in this application and any related documents form the basis of your contracted insurance with Handover UMM. Before you enter into or reinstate a life insurance contract, you have a duty not to make any misrepresentations.

[8 minutes 1 seconds][Customer] : None.

[7 minutes 58 seconds][Agent] : This means you need to ensure that you understand each question I ask you and that you provide honest, accurate and complete answers. You need to answer each question in full, even if you have provided some information to us in any earlier discussions you have had. If you do not take reasonable care, you may breach your duty, and if this happens, your insurer may be entitled to cancel your policy, decline a claim, or make adjustments to the terms and conditions of your policy. Can you please confirm you understand and agree with your duty as I've provided?

[8 minutes 30 seconds][Customer] : Yes.

[8 minutes 31 seconds][Agent] : Beautiful OK. And as a result of the pandemic, I need to confirm the following prior to action in your request. Have you been hospitalized for COVID-19 in the last six months or have you been diagnosed with COVID-19 in the last seven days?

[8 minutes 46 seconds][Customer] : No.

[8 minutes 47 seconds][Agent] : Beautiful. OK. And then I'll just pull up these questions here. Was it 9542? Sorry, the computer's just taking its time loading it up here.

[9 minutes 13 seconds][Customer] : Nah, that's alright. That's I know what it's like.

[9 minutes 15 seconds][Agent] : Yeah. Supposed to make life easier, but sometimes. Yeah. All right.

Here we go. OK, So are you a citizen or permanent resident of Australia or New Zealand? Currently residing in Australia.

[9 minutes 21 seconds][Customer] : Yes, yes.

[9 minutes 33 seconds][Agent] : Beautiful. Umm, does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore.

[9 minutes 50 seconds][Customer] : No.

[9 minutes 50 seconds][Agent] : Beautiful. OK, the next section is in relation to your height and weight.

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

[9 minutes 55 seconds][Agent] : Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. OK and So what is your exact height please?

[10 minutes 13 seconds][Customer] : 558.

[10 minutes 15 seconds][Agent] : 5 foot 8.

[10 minutes 17 seconds][Customer] : Yep.

[10 minutes 22 seconds][Agent] : OK, and what is your exact weight please? 110 kilograms? Yeah, beautiful. Have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months?

[10 minutes 31 seconds][Customer] : 110 Yeah, Last time I checked it was no.

[10 minutes 47 seconds][Agent] : Beautiful. OK. I'm just sorry, springing this up here. So to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV, which causes AIDS? Thank you. Do you have definite plans to travel or reside outside of Australia IE booked or we'll be booking travel within the next 12 months?

[11 minutes 19 seconds][Customer] : No, no.

[11 minutes 30 seconds][Agent] : Thank you.

[11 minutes 41 seconds][Customer] : Yeah.

[11 minutes 31 seconds][Agent] : OK, now in regards to, so previously with your height you declared it at 180 centimeters and now you now you've declared it at 5 foot 8. Which of those is the more accurate would you say?

[11 minutes 50 seconds][Customer] : 180. I know it's 180.

[11 minutes 51 seconds][Agent] : 180? Beautiful.

[11 minutes 53 seconds][Customer] : Yeah. What's 5?

[11 minutes 52 seconds][Agent] : Alright, we'll put it as 180 centimeters.

[11 minutes 55 seconds][Customer] : Yeah, what's 58? I know what 5/8 is.

[11 minutes 56 seconds][Agent] : I'll just pull. Yeah, I'll just pull that up for you. So, yeah, so 5 foot 8 is about 176 centimeters. So that's a bit, a bit off there.

[12 minutes 6 seconds][Customer] : Too much.

[12 minutes 3 seconds][Agent] : So we'll go with 100 and so 180 centimeters there. We'll go with that.

[12 minutes 10 seconds][Customer] : That should be. That should be at 9:00 then roughly maybe.

[12 minutes 10 seconds][Agent] : Alright, roughly about there. Yeah, alright. And so that's actually changed the a question here. So have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Beautiful. Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million? Beautiful OK Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following cancer, tumour, molar cyst, including skin cancer, sunspots, Melanoma or leukaemia? Beautiful.

[12 minutes 30 seconds][Customer] : No, no, no, no.

[13 minutes 13 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate Beautiful. Stroke, chest pain, palpitations, or heart conditions such as but not limited to heart attack and angina or high blood pressure, beautiful. High cholesterol, thyroid condition or neurological symptoms such as dizziness or fainting. Beautiful. Diabetes, Raised blood sugar, impaired glucose

tolerance or impaired fasting glucose Lovely. Hepatitis or any disorder of the liver, stomach, bowel, gallbladder or pancreas.

[13 minutes 31 seconds][Customer] : No, no, no, no.

[14 minutes 1 seconds][Agent] : Thank you. Epilepsy, motor neuron disease, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Beautiful anxiety, depression or stress requiring medical treatment or any other mental health disorder. Lovely Any illegal drug use, abusive prescription medication, or received medical advice or counselling for alcohol consumption.

[14 minutes 11 seconds][Customer] : No, no, no.

[14 minutes 34 seconds][Agent] : Beautiful disorder of the kidney or bladder.

[14 minutes 40 seconds][Customer] : Just a kidney. It's around S that's it's not bad. I mean, I said it's OK, it's around 60%, but I said that's OK. They don't they don't need to do.

[14 minutes 50 seconds][Agent] : OK, alright. So, so there is an issue or disorder with the kidney there. Would that be a yes?

[14 minutes 51 seconds][Customer] : So that's not sort of it's I'd say no really because they're still working fine. So they couldn't, like they can't give me. No, there's I don't need no medication for it. So I don't know what that means.

[15 minutes 24 seconds][Agent] : Alright, OK.

[15 minutes 20 seconds][Customer] : So no medication means it must be OK still, yeah.

[15 minutes 30 seconds][Agent] : What what we'll do just because it's yeah, what we'll do, we'll declare it as yes, just because there is obviously the kidney is affected there and it's been and anything that like you like declared like at least it's declared on here.

[15 minutes 48 seconds][Customer] : Yeah, Yeah.

[15 minutes 47 seconds][Agent] : So come claim time if there's any issues there. Yeah, rather than risking any issues come claim time, Yeah, we'll declare that here. So based on your response, please enter yes or no to each of the following bladder or urinary tract disorder, beautiful kidney disease or disorder.

[16 minutes 5 seconds][Customer] : No, yes.



[16 minutes 11 seconds][Agent] : Yeah. Was your kidney condition limited to kidney stones and have you and have they been passed or treated? OK, so we've got here. Sorry, it's brought on multiple choice here. Yes, kidney stones have passed slash treated. No, kidney stones not passed slash treated or other kidney condition other. Yeah. OK. And have you been symptom free and not requiring treatment slash consultation for this condition for more than 10 years? Beautiful.

[16 minutes 20 seconds][Customer] : No SH the other I'll say other yes, No. Is that no? I think that should be none.

[16 minutes 54 seconds][Agent] : No, that I'm not sure.

[17 minutes][Customer] : Yeah. They, they've given me nothing for it, so I've not taken nothing for it. So yeah.

[17 minutes 4 seconds][Agent] : So you have you been symptom free and not requiring treatment or consultation so for this condition for more than 10 years.

[17 minutes 13 seconds][Customer] : Yeah. Yes. Yes.

[17 minutes 12 seconds][Agent] : So you that's a yes. OK, All right. Blood disorder or disease, Beautiful. Asthma or other respiratory disorder excluding childhood asthma.

[17 minutes 26 seconds][Customer] : No, no.

[17 minutes 34 seconds][Agent] : Beautiful. Other than what you've already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? OK.

[17 minutes 59 seconds][Customer] : Yes, I have seen eye surgeon and doctor.

[18 minutes 5 seconds][Agent] : All right. What condition required the medical examination or advice?

[18 minutes 10 seconds][Customer] : It's just a no.

[18 minutes 15 seconds][Agent] : OK. So knee surgery was it?

[18 minutes 17 seconds][Customer] : Yeah, it's supposed to be no surgery, but we're we're putting it off for the time being because the surgeon says it should be alright. Keep getting them on.

[18 minutes 25 seconds][Agent] : OK, let's see.

[18 minutes 35 seconds][Customer] : Yeah, it's a full no replacement.

[18 minutes 28 seconds][Agent] : All right, so knee joint disorders, including surgery, would that be the that category that best suits it? Yeah. OK.

[18 minutes 37 seconds][Customer] : It's a full, full no replacement. Yeah, just a ligament damage.

[18 minutes 45 seconds][Agent] : OK. OK. So I'll just looking at the list here. I'll go. So knee, it's a knee joint disorder including surgery. OK, Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Beautiful. OK, to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with Poly? Ah, sorry. Polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis.

[19 minutes 18 seconds][Customer] : No, no.

[19 minutes 39 seconds][Agent] : Beautiful. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60? Beautiful OK. Other than one off events such as gift certificates, slash vouchers, do you engage in or intend to engage in any of the following aviation other than as a pair? Sorry, as a fare paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

[19 minutes 52 seconds][Customer] : No, no.

[20 minutes 24 seconds][Agent] : Beautiful. OK. Are you satisfied with the answers provided? Accepting and now we'll lock the application. Beautiful. OK. And so that's been approved there. I'll just see and it's been approved with no additional loadings or exclusions on there.

[20 minutes 35 seconds][Customer] : Yes, yeah, I'm pretty sure that's OK.

[20 minutes 46 seconds][Agent] : So it'll we've been approved for that \$20.22 extra on top of what you're paying now. So that would be \$65.03 per fortnight as your new premium there.

[20 minutes 57 seconds][Customer] : Yep. Does that start next week? That's the payment.

[21 minutes 1 seconds][Agent] : Let's see, it'll start from your next regular collection date. So I'll go

through all of that once I've got the information here.

[21 minutes 8 seconds][Customer] : I think I've got two weeks, just next two weeks on Friday. I think the next one is I think 1 was today I think. Yep.

[21 minutes 8 seconds][Agent] : So alright, OK, yeah, once I've pulled it up, I'll be able to go through it all and yeah, confirm it all with you. I'll just make sure I'm reading everything here correctly and I've gone through everything, make sure we've covered it all. Alright? Yeah. So to complete this question request, your new benefit amount will be \$400,000 and your total premium will be \$65.03 per fortnight. Are you happy for me to increase the life insurance benefit on your policy? Beautiful. OK. Alright, so the 1st of March is when the that first payment for that amount takes place and that's when that cover starts for you for the extra amount because yeah, that payment was done today for \$44.81. So that one still stands until the 1st of March there where the new amount takes over.

[21 minutes 49 seconds][Customer] : Yes, Yeah, yeah, yeah, no worries.

[22 minutes 21 seconds][Agent] : OK, awesome. All right. And I just want to make sure I've covered everything. Everything. Yeah, we've gone through it all. Was there anything else I can help you with while you got me here, Roy? Yeah, we do have a separate funeral insurance, but your policy does have an advance payment there of \$10,000 to help with the funeral. But if you wanted more funeral cover, we do have a funeral policy that is available if you wanted me to quote you.

[22 minutes 35 seconds][Customer] : Do you have a sub for funeral colour or just just for, you know, someone because that, that funeral policy, that's for me. Is that right?

[23 minutes][Agent] : So it's all for you. The life insurance is covers only you and the funeral advance comes out of the life insurance. So that'd come out of the \$400,000 there and they yeah, can get paid too. So you've listed your beneficiary today. So Leslie will be able to request the \$10,000 advance out of that 400,000 to get the funeral looked after and then one that way once the funeral is all done, then we can go through the rest, the rest of the life insurance.

[23 minutes 5 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[23 minutes 32 seconds][Agent] : Yeah.

[23 minutes 32 seconds][Customer] : OK.

[23 minutes 33 seconds][Agent] : Whereas if we had a separate umm, funeral policy, then that's, umm, just runs as it's own funeral policy where we just work with her, get the proof of death, which, uh, doesn't have to be a death certificate like it does with the life insurance. It can be like a proof of death.

[23 minutes 47 seconds][Customer] : Yeah, yeah, something hospital or something like that.

[23 minutes 47 seconds][Agent] : Umm, but yeah, we'd work with her and yeah. And yeah, exactly. Yeah. So because the the insurance amount isn't as much on the funeral insurance, the requirements to pay it out are a little bit less stringent for it. So that that way, because we understand it's especially with the funeral, we know that that wants to get done and dusted as soon as possible. You know, like last thing we want is to have waiting around for it to happen. So yeah, we do work the best way that we can with them.

[24 minutes 5 seconds][Customer] : Yeah, yeah, yeah. So, so at the funeral, I can have anybody on that list, is that right or?

[24 minutes 26 seconds][Agent] : Ah, if you had a separate funeral policy, yeah, you can have anybody listed down as the beneficiary there. It is designed not just for the funeral insurance, but that can be used for like final expenses as well. Like if you've got any medical bills or electricity bills or something like that, rent or anything that's still yet to be paid after you pass away, then your family can use it to put towards that as well.

[24 minutes 46 seconds][Customer] : Oh, OK.

[24 minutes 47 seconds][Agent] : Yeah.

[24 minutes 51 seconds][Customer] : So what what's the price on that for?

[24 minutes 53 seconds][Agent] : I'll just pull that up here. So for the funeral insurance, it depends on how much you're looking to get insured for. The minimum is 3000 and the maximum is 15,000.

[25 minutes 5 seconds][Customer] : OK. I'm sorry, About 10 maybe.

[25 minutes 7 seconds][Agent] : So how much didn't Do you think you might need extra for the small there about 10,000.

[25 minutes 23 seconds][Customer] : Yeah.

[25 minutes 24 seconds][Agent] : OK, so for \$10,000, that'd be fortnightly \$22.19.

[25 minutes 31 seconds][Customer] : OK. And how many people can I have on that?

[25 minutes 36 seconds][Agent] : You can list up to five beneficiaries. That's the same with the life insurance as well. You can list up to five beneficiaries. We just need you to designate a percentage to each person so that we know how much to pay them.

[25 minutes 43 seconds][Customer] : Yeah, OK, alright.

[25 minutes 48 seconds][Agent] : Yeah, yeah, if you want to have a think about it and then give us a call back, Roy, if you want it. I can even send through the quote for you if you'd like with the information now.

[25 minutes 56 seconds][Customer] : Yeah, I liked it. Yeah, yeah.

[26 minutes 1 seconds][Agent] : Yeah, I'll send that quote through to that e-mail there.

[26 minutes][Customer] : Just send that quote, quote true and yeah.

[26 minutes 4 seconds][Agent] : And yeah, just have a chit chat to the family about it and yeah, we'll be able to help there. Definitely.

[26 minutes 11 seconds][Customer] : 'Cause I can use that if someone else in the family passes away or not.

[26 minutes 15 seconds][Agent] : No. So it's only your funeral that would be covered on there.

[26 minutes 19 seconds][Customer] : Yeah.

[26 minutes 20 seconds][Agent] : Yeah. So I would like. Yeah, yeah.

[26 minutes 20 seconds][Customer] : So I thought my, my thing will be covered on the life insurance anyway.

[26 minutes 25 seconds][Agent] : Your funeral's already covered on that life insurance with that funeral advance for \$10,000 there. Yeah.

[26 minutes 27 seconds][Customer] : Yeah, OK.

[26 minutes 33 seconds][Agent] : Yeah.

[26 minutes 32 seconds][Customer] : Nah, Nah, I won't get that one then.

[26 minutes 33 seconds][Agent] : No, that's all good. I won't send that credit to you. Then. We'll just

keep that there, beautiful.

[26 minutes 34 seconds][Customer] : No, no, no worries.

[26 minutes 37 seconds][Agent] : Alright, Roy, was there anything else while you got me here?

[26 minutes 40 seconds][Customer] : No, mate. No. That's a lot. Thank you.

[26 minutes 42 seconds][Agent] : Beautiful.

[26 minutes 43 seconds][Customer] : Oh, you're helping out a lot. Thanks.

[26 minutes 45 seconds][Agent] : Awesome. Alright, well, you take care and they'll be in about 5 to 10 business days. A copy of your updated policy schedule will turn up to you with all the new information in there.

[26 minutes 55 seconds][Customer] : Yeah.

[26 minutes 56 seconds][Agent] : Awesome. Alright, Thanks Roy. You take care.

[26 minutes 59 seconds][Customer] : Yeah, You too, mate.

[27 minutes][Agent] : Bye bye.

[27 minutes][Customer] : Thank you. Bye mate.