

[2 seconds][Agent] : Hi Sharon, it's Praveen calling from real insurance. I'm calling in regards to your expression of interest you just left an hour ago online or off your own insurance?

[11 seconds][Customer] : Alright, Yeah.

[12 seconds][Agent] : Yep. So I'm just calling to assist you further with that. So I'm just going to need your full name and your date of birth, please. Sharon, can I confirm that your full name is Sharon McMahon? Beautiful. And can I confirm your date of birth is the 22nd of October 1964?

[24 seconds][Customer] : Yep, Yep.

[33 seconds][Agent] : Thanks for that, Sharon. And please, not all calls are recorded. Any advice I provide is general in nature and may not be suitable to your situation. And Sharon, can I please confirm you're an Australian resident please?

[45 seconds][Customer] : Yes.

[46 seconds][Agent] : Thanks for that. So Sharon, umm, just so I can get a better understanding of what caught you looking into funeral insurance. Umm, are you new to it? You, are you comparing what you already have? What's happening at the moment?

[58 seconds][Customer] : I'm actually comparing it for my sister, so yeah, it's not actually for me.

[1 minutes 2 seconds][Agent] : Yep, Yep, Yep.

[1 minutes 3 seconds][Customer] : It's for my sister, yeah.

[1 minutes 7 seconds][Agent] : Because you are comparing it. Umm, I would just like to know, I'd like to let you know. If you are replacing existing policy, Sharon, we recommend that you do not cancel it until the application's approved and you have reviewed this policy in full as it may not be identical to your existing cover.

[1 minutes 22 seconds][Customer] : Well, she has, she's got none at the moment.

[1 minutes 25 seconds][Agent] : She's got none at the moment. OK, so but in the you should also consider the benefits that may not apply or waiting periods that may start again. But you said she doesn't have any cover at the moment. OK.

[1 minutes 24 seconds][Customer] : So yeah, no, no, she doesn't have any cover.

[1 minutes 41 seconds][Agent] : OK. So was your full name Sharon MC Mahone or was that your

sister?

[1 minutes 46 seconds][Customer] : Yeah, mine is, yeah. But I was just putting it in. I just wanted a quote because she she she struggles to do things like that. So I was just doing it for her.

[1 minutes 50 seconds][Agent] : OK, you just OK and you OK, So would you be purch purchasing the policy on her behalf? Would you be paying for it?

[2 minutes 4 seconds][Customer] : No, she pays for it herself.

[2 minutes 7 seconds][Agent] : OK, so.

[2 minutes 9 seconds][Customer] : Yeah. I just wanna. I just wanna know. Basically, all I wanna know is how much it costs and all the rest of it. I'm not saying I'm going ahead with it.

[2 minutes 22 seconds][Agent] : Yep, no worries. Just give me a second. Is it OK if I'm going to put you on a quick hold and I'll get back to you as soon as possible? OK.

[2 minutes 20 seconds][Customer] : I just wanted a quote, OK?

[2 minutes 32 seconds][Agent] : Thank you. Hi Sharon, thanks for holding the line for me.

[6 minutes 44 seconds][Customer] : Yeah, why? I only want a quote.

[6 minutes 46 seconds][Agent] : So I'm just going to need to change from your name to your sister's name in the system, but I need your basic name, date of birth and all that to provide a quote for your sister.

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

[7 minutes 9 seconds][Agent] : Can you spell that for me? It's is it DE? Yep. And Cohen was her last name. Beautiful. So it's DE double LA was her first name, Della, and her last name was Cowen Cohen.

[7 minutes 7 seconds][Customer] : Della Cohen DDE Double LA Cowen Yep, Yep, Yep.

[7 minutes 30 seconds][Agent] : Beautiful. Thanks for that. And can I get her date of birth please?

[7 minutes 34 seconds][Customer] : The third of the 10th, 1959.

[7 minutes 37 seconds][Agent] : 3rd of the 10th 1959. And can I confirm Della is a female Australian resident please?

[7 minutes 44 seconds][Customer] : Yep, she is.

[7 minutes 47 seconds][Agent] : Beautiful, thanks for that. And just because I have a duty of care and I have to ask, UMM, because you did say, UMM, you would not be paying for the policy. Della would be. Is Della not able to go ahe go through this policy herself because she's got a language barrier or is it a comprehension thing?

[8 minutes 5 seconds][Customer] : Yeah, no, no, no, no. It's nothing wrong with that.

[8 minutes 20 seconds][Agent] : Mm Hmm.

[8 minutes 18 seconds][Customer] : She just asked me because at the moment she's struggling because she's not long ago lost, lost her son.

[8 minutes 27 seconds][Agent] : OK.

[8 minutes 27 seconds][Customer] : So yeah, yeah, yeah.

[8 minutes 27 seconds][Agent] : I'm, I'm very sorry to hear that, by the way.

[8 minutes 30 seconds][Customer] : So I'm Ju.

[8 minutes 33 seconds][Agent] : MM Hmm.

[8 minutes 30 seconds][Customer] : I was just ringing around trying to get some quotes for her, and then when I get the quotes where she can ring, she can ring and say yay or nay.

[8 minutes 39 seconds][Agent] : OK, that's fair enough. So the e-mail I've got here is, I'm just going to confirm it for you.

[8 minutes 50 seconds][Customer] : Yep.

[8 minutes 49 seconds][Agent] : It's Sharon LMS. Yep, yeah.

[8 minutes 52 seconds][Customer] : Elmuth Mann Sharon Elmuth mann1964@gmail.com.

[9 minutes 2 seconds][Agent] : So I've got Sharon Imcmahonl1964@gmail.com. Is that correct? Beautiful. Thanks for that. So what I'll do is, you know, run, run through the main features and benefits and then we'll go to pricing.

[9 minutes 8 seconds][Customer] : Yep, Yep.

[9 minutes 17 seconds][Agent] : OK, So our cover is designed to provide a cash benefit of up to \$15,000 to Della's loved ones when she passes away. So she can use those funds not only for funeral expenses, but any other final expenses like unpaid bills. So Della can nominate up to five

beneficiaries. So if that were to be maybe her partner or husband or another child that she may have, she can definitely do that, OK.

[9 minutes 46 seconds][Customer] : Yep.

[9 minutes 46 seconds][Agent] : And if death were due is due to an accident, her chosen benefit will triple. So that's easy to apply for. There's no medical checks if she is an Australian resident aged between 40 and 79, which she is, uh, acceptance is guaranteed.

[10 minutes][Customer] : Yep, Yep, Yep.

[10 minutes 5 seconds][Agent] : And just so you just so you know, if Della were to suffer an accidental serious injury such as quadriplegia or paraplegia before the policy anniversary following Della's 75th birthday, the benefit amount will also triple. And for the 1st 12 months, Della will be covered for accidental death and accidental serious injury.

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

[10 minutes 27 seconds][Agent] : Only after the first 12 months, Della will be covered for death due to any cause. In addition, there is a terminal illness benefit, which means after holding your policy, after Della holds our policy for 12 months, if she was first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we will pay that claim in full to help with things like medical expenses. Hopefully she never has to use that terminal illness benefit, but it is there just for, so just for her to fall back on if she does need it.

[10 minutes 58 seconds][Customer] : Yep.

[10 minutes 57 seconds][Agent] : OK, so like I said, Della can choose between \$3000 up to \$15,000 and her premiums are designed to stay the same as she gets older.

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

[11 minutes 8 seconds][Agent] : And when she reaches the age of 85, her premiums cease. So she doesn't have to pay anything beyond the age of 85 and she automatically receives a 25% bonus cover at that point. You can also find more information about our premium structure on our website.

[11 minutes 25 seconds][Customer] : Yep.

[11 minutes 25 seconds][Agent] : But do you have any questions for me so far?

[11 minutes 28 seconds][Customer] : No, no.

[11 minutes 30 seconds][Agent] : Beautiful. So I'll just continue on. So after she reaches 85 years of age, she can also choose to end her cover. And that if she does choose to do that, umm, so after she reaches 85 years of age, Della can choose to end her cover and we will pay her 75% of the funeral insurance benefit. So this also applies to a partner if she chooses to go for a joint plan. OK, like I mentioned, cover ranges from \$3000 up to \$15,000.

[11 minutes 56 seconds][Customer] : Yep, Yep, Yep. I think she wanted 15,000.

[12 minutes 3 seconds][Agent] : Umm, what benefit amount would you like to look at 1st 15,000? No worries. So I can look at 15,000 for you. Give me a second. My computer's just taking a while to load.

[12 minutes 11 seconds][Customer] : Yep, Yep.

[12 minutes 28 seconds][Agent] : So for \$15,000 worth of cover and which does triple to \$45,000 in the event of an accidental death or an accidental serious injury, you're looking at a fortnight a premium of \$55.47. And does Della have sorted out her will and all of that?

[12 minutes 54 seconds][Customer] : What was that \$55? How much?

[12 minutes 56 seconds][Agent] : And \$0.47 per fortnight?

[13 minutes 3 seconds][Customer] : What insurance for you?

[13 minutes 6 seconds][Agent] : This was real insurance and this was the funeral insurance.

[13 minutes 14 seconds][Customer] : Yeah, yeah, yeah. She just wanted. OK then. Yeah. So I'll just talk to her about that.

[13 minutes 19 seconds][Agent] : Yeah, yeah, of course. Let me just go through all of everything that I have to tell you in regarding the policy.

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

[13 minutes 36 seconds][Agent] : So if Della were to go ahead with this policy, umm, it will also have a real reward attached to the policy.

[13 minutes 36 seconds][Customer] : Yep, Yep, Yep.

[13 minutes 44 seconds][Agent] : So following her first policy anniversary day we will refund a 10%

of the premiums we she has paid in that time.

[13 minutes 53 seconds][Customer] : It was 12 months.

[13 minutes 52 seconds][Agent] : And umm the reason why I asked if she so.

[13 minutes 56 seconds][Customer] : What was that?

[13 minutes 57 seconds][Agent] : So following her first policy anniversary we will refund her 10% of the premiums that she has paid in that time.

[14 minutes 1 seconds][Customer] : Right, alright.

[14 minutes 8 seconds][Agent] : And with the policy we also provide a free online legal will valued at \$160.00 if she hasn't got her will sorted. If she has already, she can give that will to someone else. OK.

[14 minutes 21 seconds][Customer] : OK, you do a freewheel, but you charge \$160.

[14 minutes 25 seconds][Agent] : No, it's a free online legal will. It's valued at \$160.00, but we provide it at free of cost.

[14 minutes 32 seconds][Customer] : Oh, online.

[14 minutes 34 seconds][Agent] : Yes, it's a free online legal will.

[14 minutes 39 seconds][Customer] : Yeah.

[14 minutes 35 seconds][Agent] : So if she hasn't done her will and all of that, she can do it easily online with that free online legal will.

[14 minutes 39 seconds][Customer] : OK then. Yep.

[14 minutes 41 seconds][Agent] : OK.

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

[14 minutes 42 seconds][Agent] : And I how is that sounding in terms of suitability?

[14 minutes 47 seconds][Customer] : I don't know.

[14 minutes 45 seconds][Agent] : I mean, Yep.

[14 minutes 48 seconds][Customer] : She hasn't done anywhere else, so. So I've got no idea.

[14 minutes 49 seconds][Agent] : S OK course, I just have to let you know that you may pay more in total premiums of the life of the policy than the benefit amount.

[14 minutes 58 seconds][Customer] : Yep.

[14 minutes 58 seconds][Agent] : Please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you will not receive anything back unless you are eligible for and choose the early cash back offer.

[15 minutes 3 seconds][Customer] : All right. Yep.

[15 minutes 14 seconds][Agent] : OK.

[15 minutes 15 seconds][Customer] : Yep.

[15 minutes 15 seconds][Agent] : So did you want to have a look at maybe a smaller amount, maybe \$10,000?

[15 minutes 20 seconds][Customer] : No, no, no, no, no. That's all. No, I only want to look at 15 and I just want to get some quotes.

[15 minutes 28 seconds][Agent] : Of course, no worries.

[15 minutes 37 seconds][Customer] : Yep, Yep, Yep. Oh well.

[15 minutes 29 seconds][Agent] : So I can, what I'll do for you is I'll send through this quote to that e-mail that you have provided for me earlier and I'll get you to go through it and maybe I'll call back in on Monday the 25th for you and we'll see how I'll check in.

[15 minutes 52 seconds][Customer] : No, no, no. I'm going to ring around, get small clothes and if I'm interested I'll just renew that.

[15 minutes 59 seconds][Agent] : OK, no worries. I'll send you. OK, no worries.

[16 minutes][Customer] : OK, OK then.

[16 minutes 3 seconds][Agent] : I'll send you that quote for you if and if you.

[16 minutes 6 seconds][Customer] : Thank you.

[16 minutes 7 seconds][Agent] : Yep, no worries.

[16 minutes 8 seconds][Customer] : OK, bye.

[16 minutes 10 seconds][Agent] : Cheers. Bye.