

[3 seconds][Agent] : Good morning. Welcome to Real Insurance. You're speaking with Rob. How can I help you there today? Good.

[8 seconds][Customer] : Oh, how you going?

[9 seconds][Agent] : Thanks. How are you?

[9 seconds][Customer] : Like, yeah, good. Thank you. I've got insurance of you guys, income protection now. I think when I set up the income protection, I set it up when I was only on wages.

[16 seconds][Agent] : Yes, right.

[25 seconds][Customer] : Now I run, I run a business, now I have a partnership.

[29 seconds][Agent] : Yes.

[30 seconds][Customer] : I just need to see what I'm covered for and what 'cause obviously running a business is a bit more money than, you know, a few wages. So I just need to have a look at what my options are to cover me and you know it.

[37 seconds][Agent] : Yes, yes, right.

[45 seconds][Customer] : It certainly if something happens to me, I can't work and obviously 'cause I run a business, I'll just see what I can do.

[52 seconds][Agent] : So I I asked him if there's a difference between if you're on salary or as the business owner. Right. OK. And let's let's know what you're covered for.

[58 seconds][Customer] : Yes, is there a difference for what I'm covered for or I'm not sure if it if it is I might have to pay.

[1 minutes 8 seconds][Agent] : That's that's OK. I can have a look. Do you have a policy number there too? I'm gonna have a look for you.

[1 minutes 13 seconds][Customer] : No, not on me.

[1 minutes 14 seconds][Agent] : All right. What's your full name and date of birth then, please? Yes. Yep. Date of birth.

[1 minutes 18 seconds][Customer] : Stefan STESAN Brusic BAUCOT and date of birth is 28th of the 5th 92.

[1 minutes 27 seconds][Agent] : OK. And you said you have income protection. Is that correct

policy?

[1 minutes 31 seconds][Customer] : Yes.

[1 minutes 32 seconds][Agent] : OK. And Stefan, what is your e-mail address as well that we have on file for you?

[1 minutes 31 seconds][Customer] : Yeah, it could be deshsbes.melmel@outlook.com.

[1 minutes 43 seconds][Agent] : Yeah, I got the home address. It's 97 Langtry Crescent Christian ACT 2911. Yeah. And contact number 0422284227. OK. And you know how often you pay for the policy.

[1 minutes 50 seconds][Customer] : Yes, yes, I think it's the fortnight.

[2 minutes 2 seconds][Agent] : OK, just open that up for you. Yep. Fortnite. Alright, just bear with me. I just get your policy code up and I'll go through the product specifications and let you know.

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

[2 minutes 14 seconds][Agent] : And so I see what's you're covered for. Just bear with me for a SEC. Let me see. So I'm gonna look for it. OK, So wait.

[2 minutes 43 seconds][Customer] : Can you give me a lot of gravel and little truck lights? Thank you.

[2 minutes 55 seconds][Agent] : So I thought you're busy there.

[2 minutes 57 seconds][Customer] : I just, I'm working.

[3 minutes][Agent] : Yeah, no problem.

[2 minutes 59 seconds][Customer] : So yeah, I've got a, I've got a, yeah, kitchen pieces here, there and everywhere that goes.

[3 minutes 6 seconds][Agent] : Absolutely. Yeah, OK.

[3 minutes 7 seconds][Customer] : The joy, the the joy, the time to finish up for Christmas.

[3 minutes 12 seconds][Agent] : Yes, I guess. Of course, you must be flat out at the moment and get trying to get everything finalized.

[3 minutes 17 seconds][Customer] : Oh, we are flat out at the moment.

[3 minutes 22 seconds][Agent] : Sure.

[3 minutes 22 seconds][Customer] : It's not even funny.

[3 minutes 22 seconds][Agent] : OK, alright.

[3 minutes 24 seconds][Customer] : The joy, the joy's of it, pretty much.

[3 minutes 26 seconds][Agent] : Yeah, alright. OK. So Stefan, your policy pays a monthly income benefit of uh, \$91.79 directly to to you to take care of bills and other additional expenses for you if you attempt.

[3 minutes 39 seconds][Customer] : I'm sorry.

[3 minutes 41 seconds][Agent] : So it's \$91.79. That's your Oh, sorry, be bear with me. My apologies, it's just on the wrong page. Sorry for that. OK, start again. So your policy pays a monthly income benefit of \$5172 directly to to you to take care of bills and other additional expenses. If you've got a temporarily disabled due due to a sickness or entry or energy covered by the policy, you have a waiting period of 30 days and a benefit period of two years. OK. And what, how old are you now, may I ask?

[4 minutes 15 seconds][Customer] : Yep, I'm 3032.

[4 minutes 21 seconds][Agent] : Oh, OK. All right. So you're not 65 before the next renewal and your policy will cover you until the policy anniversary following your 75th birthday. OK.

[4 minutes 32 seconds][Customer] : OK, beautiful. So the next question is so I wanna spend 4-7 dollars. It's exactly going to cover cover it anymore. I give I'm a I'm a obviously business phone in the ally. I have a Stanley of three.

[4 minutes 45 seconds][Agent] : You have what?

[4 minutes 46 seconds][Customer] : Oh, no, sorry.

[4 minutes 46 seconds][Agent] : Sorry.

[4 minutes 46 seconds][Customer] : It's nearly at 5 now, so I've got five.

[4 minutes 52 seconds][Agent] : Yes.

[4 minutes 50 seconds][Customer] : I've got three kids and a wife, so I'm married. Everything's changed. So is there a way of getting a bit more or I mean?

[5 minutes][Agent] : With this, no, with, with, with this particular policy, you, you, you can't increase

it, but you can't take a top up policy, which means you take out a separate policy that would run alongside the system, one that would be subject to new terms and conditions. If you wanted to do that, I can put you through to our sales department and you can certainly have a chat to them about it. OK. Would you like to do that for you? Yeah, sure. No problem.

[5 minutes 15 seconds][Customer] : Yep, yeah, look, that'd be great just to see what I can do Cos 5000's not not going to cover it considering I make any ways for like 20 to 25,000 a month.

[5 minutes 30 seconds][Agent] : All right, Yeah, I understand. OK, Well, I'll just put you on a brief hold. I'll just make a couple of notes. Definitely. I'll put you through to our sales department.

[5 minutes 33 seconds][Customer] : So, yeah, yeah.

[5 minutes 41 seconds][Agent] : OK, Now your your policy with this one, your premium, the next premium, just to let you know it's due Boxing Day. But because we don't make requests on public holidays or weekends, we will attempt that by your direct debit on on the 27th, which is the Friday, next Monday.

[5 minutes 56 seconds][Customer] : Yeah, yeah.

[5 minutes 57 seconds][Agent] : All right, just to let you, you know. Alright, So just bear with me. So just put you on a brief hold and I'll see if I can find something else to chat with you, OK? Just hold the line.

[6 minutes 5 seconds][Customer] : Awesome. Thank you. Thank you so much.

[6 minutes 7 seconds][Agent] : OK, That's no problem. Just hold the line. Thank you. Hi there, Stephen. Yes, I've got my colleague Kayla on the line from our sales department, so she'll have a chat to you and Kayla.

[9 minutes 30 seconds][Customer] : Yes, beautiful.

[9 minutes 37 seconds][Agent] : Just to confirm, I have confirmed uh, Stephen's full name, date of birth, policy type and contact details. So go ahead, please. Beautiful. Thank you so much. Hi, Stephen.