

[1 seconds][Agent] : Hello. Good morning. Thank you for calling Wheel Insurance. This is Maggie.
How may I help you?

[7 seconds][Customer] : Oh, hi, Maggie. I'm just inquiring about funeral insurance and yeah, I just missed the call when you tried to ring me.

[16 seconds][Agent] : Oh, OK. Let me have a look here for you. I can help you with that. Let's see. All calls are recorded. Any advice I provide? Generally, nature may not be suitable to your situation. What was your first name? Thank you. Yeah, and your surname. Thanks. Thank you, Jennifer. And just your date of birth, please.

[29 seconds][Customer] : Jennifer Wallace, WA Double LIS 23rd of the 1st 1962.

[42 seconds][Agent] : OK, let's have a look here for you. Thank you for calling back. Yep. OK, well, I can look at that for you. Let me see. OK. Can I confirm as well that you're a female Australian resident? Thanks, Jennifer. Yes, I am.

[56 seconds][Customer] : Yes I am.

[57 seconds][Agent] : Thank you. OK, so let me explain the benefits of the funeral and I'll give you some pricing and answer all of your questions as well. My name's Maggie.

[1 minutes 5 seconds][Customer] : Yep, thank you.

[1 minutes 4 seconds][Agent] : OK, You're welcome. So umm, with the funeral cover, it is a cash benefit of up to \$15,000 to your loved ones and umm that could be used for funeral final expenses, anything that's needed at all. OK, can I ask you what's prompting your inquiry about the cover? If you have got something you comparing to first time you're looking, what's the reason?

[1 minutes 18 seconds][Customer] : Yeah, the first time I'm looking and yeah, I'm just getting different quotes from different people.

[1 minutes 31 seconds][Agent] : Of course, of course. All right. And I understand. Did you look at a joint quote as well?

[1 minutes 33 seconds][Customer] : Yes, yes, I did.

[1 minutes 38 seconds][Agent] : OK, All right, let me look, see. OK. And is your, is the partner under 75 as well and a male Australian resident?

[1 minutes 46 seconds][Customer] : Yes, yes.

[1 minutes 49 seconds][Agent] : OK, All right, let's look. I'll explain it to you. I'm what I'm saying, what I'm about to say is for both of you. OK?

[1 minutes 54 seconds][Customer] : Yeah.

[1 minutes 55 seconds][Agent] : So if you're not covered, have you got family and children yourself or?

[1 minutes 59 seconds][Customer] : Oh, they're grown up. Yeah.

[2 minutes][Agent] : Oh, yeah, mine. Mine too. Mine 60.

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

[2 minutes 2 seconds][Agent] : I'm 61.

[2 minutes 4 seconds][Customer] : Alright.

[2 minutes 3 seconds][Agent] : So yeah, same age as you. Alright, so let's look. So you've got up to \$15,000, which is a cash benefit for your loved ones. And it's giving you Peace of Mind that there's something there so they can organize funeral and final expenses. They can spend it on whatever's needed.

[2 minutes 6 seconds][Customer] : Yes, yeah.

[2 minutes 18 seconds][Agent] : Please keep in mind as well that if either of you would have passed away due to an accident, your benefit amount will be tripled.

[2 minutes 26 seconds][Customer] : OK.

[2 minutes 26 seconds][Agent] : All right? So if you had \$10,000 policy, your family would get 30,000 if you death with you to an accident.

[2 minutes 33 seconds][Customer] : Yep.

[2 minutes 32 seconds][Agent] : OK, Now for both of you as well, we have a couple of living benefits. One of them is an accidental serious injury component. So if either of you, either of you were to suffer an accident or serious injury before the policy anniversary following your 75th birthday, up until that age, things such as quadriplegia or paraplegia, for instance, your benefit amount will be tripled as well, OK?

[3 minutes 6 seconds][Customer] : Right.

[2 minutes 57 seconds][Agent] : Now, if that was to happen and you made a claim on that and you don't pass away from the injuries, keep in mind that your policy is still in place there for your funeral cover, OK?

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

[3 minutes 7 seconds][Agent] : So you'd get the \$30,000 if you had a \$10,000 policy, you can use that to get the very best treatment. You don't pass away from your injuries. Your policy is still in place there for your funeral cover later on.

[3 minutes 19 seconds][Customer] : Oh, OK. Yeah.

[3 minutes 18 seconds][Agent] : OK, yeah, yeah. Now it's umm, easy to apply. There's no medical checks. Acceptance is guaranteed for both of you because you're both Australian residents aged teen 18 and 79. Now how it works for both of you, For the 1st 12 months, you'll both be covered for accidental death and accidental serious injury only. And then after the first 12 months you will be covered to get you to any cause.

[3 minutes 45 seconds][Customer] : Can you just go through that one again?

[3 minutes 47 seconds][Agent] : Yep.

[3 minutes 47 seconds][Customer] : I just, yeah, I don't know if it's your phone or mine. It was going in and out. So yeah, yeah.

[3 minutes 51 seconds][Agent] : OK, so for the 1st 12 months you will be covered for accidental death and accidental series injury only, which is tripled.

[4 minutes 1 seconds][Customer] : Oh, right.

[4 minutes][Agent] : OK then Yep.

[4 minutes 2 seconds][Customer] : So like if, if, if we pass away just naturally in the 1st 12 months. What, we're not covered.

[4 minutes 2 seconds][Agent] : Then that's correct because it's it's a waiting period on it. OK.

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

[4 minutes 12 seconds][Agent] : But if you would have passed away from an accident, it's going to

be tripled.

[4 minutes 18 seconds][Customer] : OK.

[4 minutes 17 seconds][Agent] : Yeah, yeah. So for the 1st 12 months, you'll be covered for accidental death and accidental serious injury only. Then after the first 12 months, you'll be covered for death due to any cause. OK, that's as well as the other two. And then in addition for you, there's another living benefit. So in addition, there is a terminal illness benefit for both of you, which means after holding your policy for 12 months, if you're first diagnosed with a terminal illness with 12 months old as to leave by a medical practitioner will pay the claim in full for you and that can assist you with your medical costs.

[4 minutes 25 seconds][Customer] : Yeah, yeah, right. Yeah.

[4 minutes 51 seconds][Agent] : OK, Yeah, now I can get your ho, your partner on there. Umm, you can look between 3 and \$15,000 of cover. Let me pop him on there first and then we can look at some amounts for you.

[5 minutes 4 seconds][Customer] : OK. That's here.

[5 minutes 5 seconds][Agent] : One second. OK, so I've got you. What was your partner's first name please? Jennifer.

[5 minutes 12 seconds][Customer] : Bevan. Bevan.

[5 minutes 15 seconds][Agent] : Yeah, surname is the same.

[5 minutes 18 seconds][Customer] : Yes.

[5 minutes 17 seconds][Agent] : Is it OK? Thank you. Yep. And date of birth for Bevan, please. OK. And is Bevan a male Australian resident?

[5 minutes 25 seconds][Customer] : 11th of the 5th, 59, yes.

[5 minutes 34 seconds][Agent] : Yeah, I've already asked you that. Thank you. I'm sorry. I'll put him down there as Mr. Can I pop you on there as your husband? OK. OK. Thank you. All right. No. OK. Do you know what you're wanting in the future, Jennifer? Whether it's a cremation or burial?

[5 minutes 42 seconds][Customer] : Yeah, I haven't decided.

[5 minutes 58 seconds][Agent] : Yep. OK.

[5 minutes 59 seconds][Customer] : But the seven's a burial, yeah.

[6 minutes 1 seconds][Agent] : Alright, let's look together. So a couple of things to let you know before we start looking at pricing. There you can look between 3 and \$15,000 of cover. But a couple of things to let you know. When you reach the age of 85, your premiums will cease. There's nothing more for you to pay and your policy will still be in place. All right.

[6 minutes 18 seconds][Customer] : Right, OK.

[6 minutes 22 seconds][Agent] : Yep. Also, your family is going to receive an extra 25% bonus cover at that time at no cost to you.

[6 minutes 22 seconds][Customer] : Yeah, right.

[6 minutes 28 seconds][Agent] : So to give you an example, let's say you've got a \$10,000 policy. You get to 85. You're not paying any more premiums. The policy is still in place your fam. If you pass away after that time, your family is going to get 12 1/2 thousand or still tripled if your death was due to an accident.

[6 minutes 38 seconds][Customer] : Yeah, Alright. Yes.

[6 minutes 46 seconds][Agent] : OK, Yep. Also, when you get to 85, either of you can decide to end your cover. If you want to, you can choose to end your cover and we'll pay back to you 75% of the funeral insurance benefit amounts, called an early cash out option. So when you get to 85, there's nothing more for you to pay. The policy is still there, right? But if you want to end it at that time and do your early cash out option, you'd receive seven and a half, \$1000, OK? If you want to do that, you don't have to.

[7 minutes 5 seconds][Customer] : Yeah, OK.

[7 minutes 14 seconds][Agent] : And that's 7's choice as well, OK, All right.

[7 minutes 16 seconds][Customer] : Yeah, right.

[7 minutes 18 seconds][Agent] : And lastly, your premiums are level, which means they're designed to stay the same for you year on year as you're getting older, OK. All right, that all making sense for you.

[7 minutes 27 seconds][Customer] : Yeah, yeah, yeah, I'm trying to take it all in.

[7 minutes 32 seconds][Agent] : That's all right. That's OK. You've got any questions? You stop me and ask me.

[7 minutes 32 seconds][Customer] : Yeah, yeah.

[7 minutes 35 seconds][Agent] : OK, so now I can look between 3 and \$15,000 of cover. The reason being people have lots of different ideas of what they're wanting. So what amount would you like to look at first, please?

[7 minutes 45 seconds][Customer] : Yes, just the 10,000.

[7 minutes 49 seconds][Agent] : Alright, so 10,000 for you, Jennifer, which is \$30.69 per fortnight.

[7 minutes 57 seconds][Customer] : Yeah, right.

[7 minutes 57 seconds][Agent] : If you're looking at Bevins, he says \$33.54 per fortnight. So the two of you together is coming in at \$64.23 per fortnight.

[8 minutes][Customer] : Yeah, right.

[8 minutes 8 seconds][Agent] : So you're basically just over \$32 a week, and that would cover you both for \$10,000 of funeral cover, \$30,000 for accidental death and serious injury cover.

[8 minutes 14 seconds][Customer] : Yeah, right.

[8 minutes 21 seconds][Agent] : So what's your thoughts on that? Is that within your budget or do you want to look at a different amount?

[8 minutes 28 seconds][Customer] : No, I yeah, I want to stick with the 10,000 if I can.

[8 minutes 31 seconds][Agent] : Yeah. Is that working for you in your budget then, Jennifer? MM
Hmm.

[8 minutes 32 seconds][Customer] : Yeah, Yeah, Of course I'd have to sit down with Seven and discuss it. Yeah. But that, yeah, it seems OK, I think.

[8 minutes 46 seconds][Agent] : OK. All right, let me update a couple of details and we'll look at your options for you. I've got your e-mail is jennywallace3@bigpond.com. Is that right?

[8 minutes 46 seconds][Customer] : Yeah, Yes, it is.

[8 minutes 56 seconds][Agent] : Thank you so much. And I'll put you there as Mrs. because you're there as a miss at the moment. You're Mrs. aren't you? Yeah. OK. And is it 0427924350?

[9 minutes 3 seconds][Customer] : Yeah, yeah, yeah. That's it.

[9 minutes 10 seconds][Agent] : Thank you. Do you have a landline as well or not? Not, not many people have one. Alright, what's the post code of where you reside in NSW please?

[9 minutes 14 seconds][Customer] : Yeah, but we don't use it very much 2390.

[9 minutes 23 seconds][Agent] : 239 O OK and where about tell you what suburb is that Old Town?

[9 minutes 29 seconds][Customer] : It's Narrabri.

[9 minutes 30 seconds][Agent] : Oh OK, you are a long way out. I'm in Sydney.

[9 minutes 32 seconds][Customer] : Yeah. Oh, OK.

[9 minutes 33 seconds][Agent] : OK and what's the address at Narrabri please?

[9 minutes 37 seconds][Customer] : Do you need a residential or postal?

[9 minutes 39 seconds][Agent] : Your postal address is fine.

[9 minutes 41 seconds][Customer] : OK. Post office Box 319 in Narrabri.

[9 minutes 46 seconds][Agent] : Oh, hang on a SEC 319. OK, that's fine.

[9 minutes 53 seconds][Customer] : Yeah.

[9 minutes 54 seconds][Agent] : OK, I'll have that as your only address there for you.

[9 minutes 57 seconds][Customer] : Alright. Yep. Thank you.

[9 minutes 56 seconds][Agent] : OK, All right, thank you. Now I'll just want to explain to you what we can. I do want to let you know as well with that umm, policy. A couple of things to let you know, we do provide you with a refund. It's called our real reward. Following your first policy anniversary date, we do refund back to you 10% of the premiums you have paid in at that time and that for you would be \$167, OK?

[10 minutes 17 seconds][Customer] : Oh, OK, alright. That's after the 12 months.

[10 minutes 23 seconds][Agent] : Yeah, following your first policy anniversary date, you get 10% of the premiums you paid in at that time. OK.

[10 minutes 26 seconds][Customer] : Oh, OK.

[10 minutes 29 seconds][Agent] : And we always, yeah, that's OK. We only do it once, not every year.

[10 minutes 32 seconds][Customer] : Yeah, I know.

[10 minutes 32 seconds][Agent] : Someone said do we do it every year? No, we don't.

[10 minutes 34 seconds][Customer] : No.

[10 minutes 35 seconds][Agent] : Now also, umm, we do send you out an Australian legal wheel kit as well. If you're wanting to update or put something in place for you, you receive that as well.

[10 minutes 43 seconds][Customer] : Oh, righty.

[10 minutes 42 seconds][Agent] : OK, Yep, I do want to let you know what I am able to do for you Jennifer is get you covered immediately over the phone today. Now the reason I'm saying that there is no payments made at all today. It's actually set up for a future date and your policy will be in place for you today.

[10 minutes 43 seconds][Customer] : Oh yeah, yeah, right.

[10 minutes 58 seconds][Agent] : You'll be covered and the policy also provides you with a full 30 day cooling off. This allows me time I would get everything to you via e-mail and also out to your home address. You can read it all through. You'd get it within 5 working days generally, once you've read it together, sit down and read it. If you decide it's not for you after all and you do wanna cancel, if you just let us know within that 30 days, you would receive a full refund as well of all of your premium unless you've made a claim.

[11 minutes 12 seconds][Customer] : OK, right.

[11 minutes 25 seconds][Agent] : So to pop the policy in place and cover you while you're looking around, we'd link it to a savings, a check account or a card and put the date in the future there for you. What would you like to link it to?

[11 minutes 34 seconds][Customer] : Alright, yeah, yeah, I'd have to, I'd have to sit and work that one out because we've got a couple of accounts.

[11 minutes 49 seconds][Agent] : Oh, OK, I can help you with that. We're in Sydney and we're here from 8:00 AM to 8:00 PM, Monday to Friday, Eastern Standard Time for you. So we every step of the way. So whatever account you wanted to link it to today, if you wanted to change that, it is just a phone call to change it at any time. Yeah. Yeah. So if you wanted to link it to 1 today and then

tomorrow you decided to change it over to a different 1, you just call us up.

[11 minutes 50 seconds][Customer] : Yeah, yeah, alright, OK, alrighty. Yeah.

[12 minutes 13 seconds][Agent] : Yeah, it's very, very easy to catch us. Of course.

[12 minutes 16 seconds][Customer] : Well, could I, would I be able to have like I just practice the word, but just delay it until tomorrow so that I can talk to Devin about it like that?

[12 minutes 29 seconds][Agent] : Of course you can.

[12 minutes 31 seconds][Customer] : Yeah.

[12 minutes 30 seconds][Agent] : Yeah, of course you can.

[12 minutes 31 seconds][Customer] : And then.

[12 minutes 31 seconds][Agent] : I was just offering to cover you at the same time you're looking. That's what I was asking for you. So what's your thoughts on that?

[12 minutes 35 seconds][Customer] : Oh, OK, No, well, I could just delay it for another another 24 hours.

[12 minutes 43 seconds][Agent] : Of course, of course. All right, What I'm going to do for you then I'm going to send out an e-mail for you.

[12 minutes 49 seconds][Customer] : Yeah.

[12 minutes 49 seconds][Agent] : Couple of things to let you know. First, you may pay more in total premiums of the loss of the policy than than than the benefit amount. Please be aware this insurance does not have a savings or an investment element. So if you cancel outside of the 30 days, your cover will stop and you will not receive any anything back. OK. All right.

[13 minutes 6 seconds][Customer] : No, alright, that's fine.

[13 minutes 8 seconds][Agent] : Now what I'm going to do?

[13 minutes 9 seconds][Customer] : That's that's set up to the 30.

[13 minutes 12 seconds][Agent] : Absolutely. Yeah.

[13 minutes 11 seconds][Customer] : I've got like 30 days, but yeah, I can just ring and say no, cancel it.

[13 minutes 16 seconds][Agent] : Yeah, Yeah, of course. Of course. Yeah. But if you do it outside of

that time frame, you can still cancel at any time. You there's no fees or anything.

[13 minutes 16 seconds][Customer] : So, OK, yes.

[13 minutes 25 seconds][Agent] : You just wouldn't get your premium that you've paid in after the 30 days, OK. But you could still cancel it at any time if you wanted to.

[13 minutes 33 seconds][Customer] : Yep. No, I'm sorry.

[13 minutes 32 seconds][Agent] : OK so let me send this to you one second. Umm OK all right so I'm going to send e-mail to you now.

[13 minutes 50 seconds][Customer] : Bye.

[13 minutes 51 seconds][Agent] : OK, so try 11 SEC. OK, So what I'm doing, I sent an e-mail to you now.

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

[14 minutes 1 seconds][Agent] : All right, Can I just pop you on hold for one second? Thanks, Jennifer. Sure.

[14 minutes 4 seconds][Customer] : Yeah, that's fine. OK. Thank you.

[14 minutes 6 seconds][Agent] : Hang on one SEC. Thank you, Jennifer. Sorry. Thank you for waiting. I do apologize. I've actually sent 2 emails for you, OK? The second, the second one, what I wanted to do because you've been fully approved, what I'm gonna do is send you an e-mail with the policy schedule for the \$10,000 each and it will be pending activation, All right? So you'll be able to go into it and you can actually click the buy now button, use your date of birth as the password, OK? And you can put it in place yourself. OK, Alrighty. But what I'll do is I'll set that call back for you as well myself. But if you, if you're happy with it tonight when you're looking at it, umm, with Devin, you can do that. All right. But let me look. I'll set it for you tomorrow. What time suits you best? Thank you. I'm working for midday tomorrow. What suits you, Jen?

[15 minutes 44 seconds][Customer] : Oh, oh, OK then trying to think.

[16 minutes 30 seconds][Agent] : I'm right here, right up until 738 o'clock, OK?

[16 minutes 34 seconds][Customer] : Alrighty. Oh, I could probably do. Yeah, I did. After 4:00.

[16 minutes 42 seconds][Agent] : Of course. Is 4/30 OK for your 4/15?

[16 minutes 44 seconds][Customer] : Yeah. No.

[16 minutes 46 seconds][Agent] : What's it? Alright?

[16 minutes 46 seconds][Customer] : Well, we'll do 4/15, 4:15 if that's alright.

[16 minutes 49 seconds][Agent] : Yep. Well, my name's Maggie. My number's on there as well. As.

[16 minutes 50 seconds][Customer] : Yeah, Yep.

[16 minutes 52 seconds][Agent] : If you've got any questions, you give me a call directly and I'll put it in there for 4:15. If I'm running a little bit late, it's because I'm on the phone with a client.

[17 minutes][Customer] : No, that sounds great. All right then.

[16 minutes 59 seconds][Agent] : OK, I'll speak to you again. OK. You have a beautiful day. Take care.

[17 minutes 4 seconds][Customer] : All right. Thank. Thank you, Maggie.

[17 minutes 6 seconds][Agent] : Bye.

[17 minutes 7 seconds][Customer] : Bye.