

[7 seconds][Agent] : Thank you for calling Real Insurance. You're speaking with Aidan. How can I help?

[11 seconds][Customer] : Good afternoon, How are you? My name is Ihan as well.

[15 seconds][Agent] : Oh, yeah.

[15 seconds][Customer] : Hello.

[16 seconds][Agent] : Wonderful. And how can I help you?

[16 seconds][Customer] : Yeah, already have my life insurance. OK. And I'm, I'd like to put the, uh, funeral insurance too.

[21 seconds][Agent] : Yeah, wonderful. So you would like a funeral insurance as well as life insurance?

[30 seconds][Customer] : Yeah, yeah, yeah, yeah. My life insurance already, OK.

[33 seconds][Agent] : Yep.

[34 seconds][Customer] : Yeah, my policy number, everything in my head.

[41 seconds][Agent] : Wonderful. I can take you for a funeral insurance quote. And can I have your date of birth as well please?

[36 seconds][Customer] : I like to the funeral insurance too 24040224051963.

[51 seconds][Agent] : Thank you very much for that. I'm just going to hop into a profile for you here and I'll open up a new funeral quote. And you'd also be a male Australian president, is that correct? Wonderful. Thanks for that. Is this your first time having a look into the female insurance?

[1 minutes 2 seconds][Customer] : Yep yeah, already life insurance already 8 years already Yeah, do it Yeah, I'd like to say funeral to you know she's life insurance and actually me any problem to no side by my wife yeah not by side Creek. What you know she knows is easy to know. Very quick play, you know.

[1 minutes 29 seconds][Agent] : Yes. So we've our claims process, once we do have all the claims documents submitted, then we aim to get the money out within 24 to 48 business hours.

[1 minutes 35 seconds][Customer] : Yeah, beautiful. Yeah.

[1 minutes 40 seconds][Agent] : Yeah. Now with our cover, what it is designed to do is provide a

cash benefit of up to \$15,000 to your loved ones and they can use that one for funeral expenses or any other final expenses they may have. Do you already have someone taking care of your final expenses?

[1 minutes 57 seconds][Customer] : Hello. What?

[1 minutes 55 seconds][Agent] : Do you already have someone organised? What's going to be taking care of your funeral and other final expenses?

[2 minutes 4 seconds][Customer] : No, I'm going to do the same thing now, just like insurance. I'll let you know too.

[2 minutes 9 seconds][Agent] : Yep. OK, Well with our cover then you are gonna be able to nominate up to five beneficiaries to receive their nominated benefit amount.

[2 minutes 19 seconds][Customer] : Mm, Hmm.

[2 minutes 18 seconds][Agent] : So we send you out that beneficiaries form with your policy documents and you can put down up to five people what percentage you'd like each of them to receive, get it sent back to us. So it's we have that updated and hired as well.

[2 minutes 30 seconds][Customer] : Yep, OK.

[2 minutes 32 seconds][Agent] : Now we do try to keep it nice and easy to apply. There's no medical checks you have to go through. As long as you are an Australian resident age between 40 and 79, you're going to be accepted into our policy.

[2 minutes 44 seconds][Customer] : Yep. Hmm. Mm.

[2 minutes 45 seconds][Agent] : Now for the 1st 12 months of cover, you will be covered for accidental death and accidental serious injury only, and then after the first 12 months you will be covered for death due to any cause.

[2 minutes 59 seconds][Customer] : Yep.

[3 minutes][Agent] : In addition to that, there is a terminal illness benefit, which means after holding your policy for 12 months, if you're first diagnosed with a terminal illness with 12 months or less delays by a medical practitioner, we will pay your claim in full to help your things like medical expenses.

[3 minutes 17 seconds][Customer] : Mm Hmm.

[3 minutes 19 seconds][Agent] : That's a little pretty straightforward so far. Any questions about that?

[3 minutes 23 seconds][Customer] : No. How much is it? Five year Fortnite.

[3 minutes 27 seconds][Agent] : Per fortnight, of course, it does depend on what benefit you're looking at.

[3 minutes 31 seconds][Customer] : OK, How much? Yeah, you tell me how much is. Yeah.

[3 minutes 31 seconds][Agent] : We can look at amounts from \$3000 up to \$15,000.

[3 minutes 34 seconds][Customer] : Benefit How MU how much?

[3 minutes 37 seconds][Agent] : What amount would you like to look at first? So we can look from \$3000 up to \$15,000.

[3 minutes 42 seconds][Customer] : No more Beaver. No more Beaver.

[3 minutes 48 seconds][Agent] : What was that? Sorry.

[3 minutes 48 seconds][Customer] : Just 15. Just 15 last.

[3 minutes 52 seconds][Agent] : Yeah.

[3 minutes 54 seconds][Customer] : No more is a Beaver.

[3 minutes 52 seconds][Agent] : So \$3000 up to \$15,000, you'd want to look at 15.

[3 minutes 56 seconds][Customer] : Huh.

[3 minutes 57 seconds][Agent] : So you want a quote on \$15,000 first?

[4 minutes][Customer] : No more Beaver, just 15. Limit.

[4 minutes 5 seconds][Agent] : It's a 15. That's the highest we get option. So from \$3000 up to \$15,000.

[4 minutes 11 seconds][Customer] : OK, I'll put my wife together as OK.

[4 minutes 14 seconds][Agent] : Yep, that's all good.

[4 minutes 16 seconds][Customer] : How much? OK, just tell me how much you thought might just buy.

[4 minutes 20 seconds][Agent] : OK, so looking at this, so you wanted to add your wife on as well?

Yep. And so what's her first name? So then and date of birth please.

[4 minutes 27 seconds][Customer] : Yeah, I'm putting my work together here ET al. ETHL ET al.

[4 minutes 37 seconds][Agent] : Yep, Yep.

[4 minutes 38 seconds][Customer] : Surname Ozed INEL Oznell, 210-1986.

[4 minutes 45 seconds][Agent] : Thank you very much for that.

[4 minutes 47 seconds][Customer] : Yep.

[4 minutes 47 seconds][Agent] : Now looking at that, since she is 38, unfortunately she isn't eligible for our funeral insurance. So with our funeral product, it's for the ages of between 40 and 79.

[5 minutes][Customer] : OK, OK, OK. Don't put you.

[5 minutes 1 seconds][Agent] : So what?

[5 minutes 2 seconds][Customer] : Just me.

[5 minutes 3 seconds][Agent] : Yeah.

[5 minutes 4 seconds][Customer] : Just me. OK, Just me.

[5 minutes 3 seconds][Agent] : So once she is eligible, then you can she'll be able to go through a quote and look at getting her and other.

[5 minutes 9 seconds][Customer] : Don't just me. That's what? Just me.

[5 minutes 11 seconds][Agent] : Yeah.

[5 minutes 16 seconds][Customer] : Yeah.

[5 minutes 11 seconds][Agent] : So say just a year, \$15,000, give that just a second to load.

[5 minutes 18 seconds][Customer] : Yeah, already. Yeah. Really. It's the same company, you know, must be in the discount.

[5 minutes 24 seconds][Agent] : Yeah. OK. But yeah, so looking at \$15,000 for you. I am. That is coming out to a fortnightly premium of \$46.03 per fortnight.

[5 minutes 24 seconds][Customer] : Same company are, you know, mm, hmm. Mm, hmm. Mm, Hmm. OK.

[5 minutes 39 seconds][Agent] : Now is that something that's sounding affordable for you and for Monday?

[5 minutes 47 seconds][Customer] : Is that, is that probably the Monday? Yeah, my pension actually. Monday is my pie day.

[5 minutes 53 seconds][Agent] : Yeah, So we can definitely start that on a Monday now.

[5 minutes 56 seconds][Customer] : Yeah, it's TA ma take my money. Monday. Yeah. Mm, hmm.

[5 minutes 56 seconds][Agent] : I'll quickly cover cover some other things in regards to the policy. So if death is due to an accident, we're going to triple your chosen benefit amount. So from \$15,000 up to \$45,000. And with your premiums, they are designed to stay the same as a year older. So they're designed not to increase each year with your age.

[6 minutes 19 seconds][Customer] : Mm, hmm.

[6 minutes 19 seconds][Agent] : And also at 85, you can choose to enter a cover and we will pay you out 75% of the funeral insurance benefit.

[6 minutes 26 seconds][Customer] : Mm, hmm.

[6 minutes 26 seconds][Agent] : So that's always an option we have for you there.

[6 minutes 29 seconds][Customer] : Mm, hmm.

[6 minutes 29 seconds][Agent] : If you do need more information about our premium structure, you can always find that on our website.

[6 minutes 34 seconds][Customer] : Mm hmm.

[6 minutes 35 seconds][Agent] : So I'll just confirm, are you still at 96 Normanby Dr. Greenvale, California?

[6 minutes 40 seconds][Customer] : No, not very well. Yeah, very well. Yeah. Yeah.

[6 minutes 43 seconds][Agent] : Wonderful. Yep.

[6 minutes 43 seconds][Customer] : See, already here, my lovely trust, you know, Same company, you know. I'm happy, you know, I'm happy, you know.

[6 minutes 46 seconds][Agent] : And that's in perfect. And that's your postal address as well.

[6 minutes 52 seconds][Customer] : Same. 3059. Yeah. Yep. That one.

[6 minutes 53 seconds][Agent] : Yep, wonderful 3059 and your best mobile contact is the one we're speaking on ending in 489.

[7 minutes 1 seconds][Customer] : Yep, Yep, Yep. IHOP Yep, yeah. 24.

[7 minutes 3 seconds][Agent] : And I've got your e-mail here, so it's your, I've got a YHIN ozinil247@gmail.com.

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

[7 minutes 15 seconds][Agent] : Perfect.

[7 minutes 14 seconds][Customer] : Exactly, buddy.

[7 minutes 16 seconds][Agent] : Thanks for confirming all that.

[7 minutes 18 seconds][Customer] : No worries.

[7 minutes 17 seconds][Agent] : And just so you know that with the cover, you may pay more in total premiums over the life of the policy and the benefit amount. Please be aware as 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.

[7 minutes 35 seconds][Customer] : No, no, no. Just ask one question. Any problem with me? OK, I'll put my my wife's name and in my money 100%. You, my my wife can tell us. Not you.

[7 minutes 49 seconds][Agent] : OK. So that was just in regards to if you cancel the policy outside of your 30 day cooling off. Then the cover will stop and you don't receive anything back.

[7 minutes 47 seconds][Customer] : Anyone Yes, no I'm not No yes, yes you can put my founder that says my wife has take the money.

[7 minutes 58 seconds][Agent] : So what are the beneficiaries that's separate so you'll be able to get that form and nominate Ethel like you said and up to five people and what percentage you want each of them to receive, OK, Yep.

[8 minutes 14 seconds][Customer] : Any problem with me?

[8 minutes 14 seconds][Agent] : So how so?

[8 minutes 16 seconds][Customer] : 100% She she loves her. She has I put my wife is already 100% and that one I like you 100% of my wife to you know, everything. Any any put room?

[8 minutes 21 seconds][Agent] : Yeah, OK, So what I can do for that is I can transfer you through to our service team and can nominate her over the phone or you can wait for your beneficiary form to

get posted at your address so you can fill it out in paper.

[8 minutes 26 seconds][Customer] : Yeah, Yep, Yep. OK. My wife is the last time I'll send it out.

[8 minutes 42 seconds][Agent] : Perfect. And now we collect the your payment details. You said you wanted the first payment to come out next Monday.

[8 minutes 41 seconds][Customer] : Yeah Yeah. This. Yeah. This Monday.

[8 minutes 52 seconds][Agent] : Yeah, So Monday the 6th of January.

[8 minutes 54 seconds][Customer] : Well, six.

[8 minutes 54 seconds][Agent] : Are you happy with that?

[8 minutes 55 seconds][Customer] : Yeah. 16. Yeah, I'm sorry. Yeah, six.

[8 minutes 57 seconds][Agent] : Yeah, perfect. I'll put that in there.

[8 minutes 56 seconds][Customer] : Yeah, yeah. De debit card.

[8 minutes 59 seconds][Agent] : And for payment, we can take credit or debit card or direct debit from the bank account, debit card.

[9 minutes 6 seconds][Customer] : Yes, same same account number. You know what is it? Yeah, my account. Yeah. Yeah, my account number. Same there.

[9 minutes 10 seconds][Agent] : So all those account details are encrypted in the system. So I can't just bring them up.

[9 minutes 16 seconds][Customer] : Mm hmm.

[9 minutes 15 seconds][Agent] : I'll have to collect them from you again. So you said a debit card is going to be best?

[9 minutes 18 seconds][Customer] : Yeah, Yep. Debit card. Yeah.

[9 minutes 21 seconds][Agent] : Yep. So for security purposes, while painting your card details, the call recording will stop and will be commenced after we've collected your details. The. I'll resume the call recording.

[10 minutes 36 seconds][Customer] : Mm Hmm.

[10 minutes 33 seconds][Agent] : So please be advised that the call recording is now resumed for quality and monitoring purposes.

[10 minutes 38 seconds][Customer] : Yes.

[10 minutes 39 seconds][Agent] : I just want to make sure that you're happy with everything I've explained and you're happy to continue to get this cover put in place.

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

[10 minutes 48 seconds][Agent] : Wonderful. All that's left, I'll read a verbal declaration. It takes a couple minutes, so bear with me while I read that.

[10 minutes 53 seconds][Customer] : No, it's not. Yep. Yep.

[10 minutes 54 seconds][Agent] : And there's just two questions at the end says thank you. Ian Ozernel, it is important you understand the following information. I will ask for your agreement to these terms at the end. And your policy will not be enforced unless you agree to these terms in full.

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

[11 minutes 9 seconds][Agent] : Reor female cover is issued by Hanover Life free of Australasia Ltd and we refer to as Hanover.

[11 minutes 15 seconds][Customer] : Yeah.

[11 minutes 14 seconds][Agent] : Hanover has an arrangement of Great Center Financial Services training as a real insurance issue and arrange this insurance on its behalf by answers to the application questions and any related documents from the basis of your contract of insurance. And Hanover was upon the accuracy of the information you have provided when assessing your application. And if I headset a target market determination for this product, which describes the time to consumers this product is designed for. Our distribution practices are consistent with this determination and you can obtain a copy on our website. We collect your personal information to provide insurance quotes. If you cover in other related services, we will share this with your insurer and they share it with other Australian service providers for the purpose of administering the policy or handling claims. Our Privacy policy tells you more, including how to access and create your information and what's complaints about purchase of privacy by Creamsis Declaration consent to be contacted by us in relation to other products and services. You can opt out any time by contacting us. You've agreed to take out a single wheel funeral cover with the following cover. IHAN was

analysis covered for \$15,000. The event of death in case for death is accidental or if you suffer a defined accidental serious injury that benefit in that or triple the cover is for accidental death and needs the 1st 12 months to cover with death by any cause or diagnosis of a terminal illness covered thereafter. Accidental Serious Injury cover for H Life Insured Underage 75 starts immediately and ends on the policy anniversary following the Life Insured 75th birthday. Once a Life Insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum payment of 75% of the chosen benefit amount. If you take up this early cash out option, you will no longer have a right to claim under the policy for that Life Insured.

[12 minutes 26 seconds][Customer] : Yep, Yep, Yep, Yep.

[12 minutes 57 seconds][Agent] : This policy is an insurance policy and does not offer savings from this component. You can enter a cover at any time by contacting us. If you stop paying your premiums, we may enter a cover but we will give you notice before doing so. If cover ends prior to age 85, no benefit is payable and there is no payment of premiums after the cooling off. If cover continues beyond age 85, the life insured perceived an additional 25% off bonus cover from that date and you will not be required to pay any further premiums. The bonus cover is not payable if only cash or option has been taken out. Cover for each life insured ends in the day prior to their 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point. Your total premium for your first year of cover is \$46.03 per fortnight.

[13 minutes 41 seconds][Customer] : Thank you.

[13 minutes 40 seconds][Agent] : Your premiums are level which means they decide to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rates applying to your policy. The insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums than the benefit amount over the life of the policy. Included in your premium is an annuity payable to real insurance, up between 34% and 54%, calculated on a level basis over the life of the policy. Your premium will be debited from your credit card, which you will authorize the debit from and have provided to us. We may provide really communications to you via the e-mail address you provided to us, and this will include any legal

notices we're required to provide you in writing. If you prefer to receive these on it via mail, you can update your communication preference at any time. The policy documentation, PDS and FSC will be mailed to you, and if you provided us with an e-mail address, your policy documentation will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. When you may cancel your policy. Any premium you may have paid, we refund it in full unless you've lost your claim. They are with replacing policies as your new policy may not be identical to your accessing cover. We recommend that you do not cancel any existing policy until you have received and reviewed our policy in full. We have a complaints process which can access any time by contacting us. Full details are available online and the documentation we are sending in. OK, so right now there's two questions. Well the first one says do you understand and agree with the declaration, yes or no?

[15 minutes 10 seconds][Customer] : Yes, Yes.

[15 minutes 17 seconds][Agent] : And second one says would you like any other information or would you like me to read any part of the PDFC? Yes or no?

[15 minutes 25 seconds][Customer] : Yes.

[15 minutes 27 seconds][Agent] : Yep. So which part would you like? Any questions you have?

[15 minutes 32 seconds][Customer] : No, no. You can understand. I'm not happy.

[15 minutes 34 seconds][Agent] : Oh, OK, so I'll read that one one.

[15 minutes 36 seconds][Customer] : That's one question, too.

[15 minutes 38 seconds][Agent] : Yep.

[15 minutes 37 seconds][Customer] : Yeah, yeah, yeah. Last, last insurance. No stopping. Yeah. No cancel.

[15 minutes 42 seconds][Agent] : What was that? Sorry.

[15 minutes 43 seconds][Customer] : Last insurance. No cancel. Yeah. My last insurance, you know, Yeah, no, cancel this one.

[15 minutes 46 seconds][Agent] : So you, so you're so you're keeping a life insurance?

[15 minutes 52 seconds][Customer] : Yeah, you already paid that one too, you know? Yeah.

[15 minutes 55 seconds][Agent] : Yep.

[15 minutes 57 seconds][Customer] : Life insurance and and funeral or this one difference, you know, you know life insurance to keep going, you know.

[15 minutes 55 seconds][Agent] : So yeah, so we EE yeah. So that life insurance, as long as you don't want any changes, it's going to stay in place. So you have your both your life insurance and your funeral insurance?

[16 minutes 11 seconds][Customer] : Beautiful. Yeah. She's a lot of she has 100% off of my wife. Any pot with me. OK.

[16 minutes 12 seconds][Agent] : Yeah, yeah, Yep.

[16 minutes 17 seconds][Customer] : And it's just it's not just, you know, you're such a funeral.

[16 minutes 22 seconds][Agent] : Yeah. OK.

[16 minutes 21 seconds][Customer] : Very expensive, you know, is it, you know, you have to put the yeah, this one in the pot room, you know, easy part, you know, she is, you know, no headache.

[16 minutes 28 seconds][Agent] : Yeah, of course.

[16 minutes 30 seconds][Customer] : Yeah. OK. Well, thank you very much. Yeah.

[16 minutes 30 seconds][Agent] : Well, I'll Rea I'll read that last question one more time. I heard.

[16 minutes 34 seconds][Customer] : Yeah.

[16 minutes 34 seconds][Agent] : So it says. Would you like any other information or would you like me to read any part of the PDSU? Yes or no?

[16 minutes 41 seconds][Customer] : No, it's OK with you. Yeah, I'm happy.

[16 minutes 44 seconds][Agent] : Yep. So you don't need anything else, right?

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

[16 minutes 47 seconds][Agent] : No. OK, wonderful. In that case, I'll process everything here then.

[16 minutes 52 seconds][Customer] : Yeah. No worries. Yeah.

[16 minutes 51 seconds][Agent] : And those documents are going to get emailed out to you within the hour and posted out within three to five business days.

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

[16 minutes 57 seconds][Agent] : So you have a hard copy as well?

[16 minutes 58 seconds][Customer] : Oh, yeah, Yeah. I've done your website, Papa. It's my wife too. And I'll send it for you, OK.

[17 minutes 4 seconds][Agent] : Yeah. Wonderful.

[17 minutes 5 seconds][Customer] : I'm to, you know, you. You should 100%. My wife is, you know. Is there any problem? Me. She is. I don't know anyone. OK.

[17 minutes 13 seconds][Agent] : Yeah.

[17 minutes 13 seconds][Customer] : No worries. Thank you. Yep.

[17 minutes 13 seconds][Agent] : So you can put it down and nominate her 100% without a problem.

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

[17 minutes 17 seconds][Agent] : All right.

[17 minutes 17 seconds][Customer] : Thank you very much. Have a nice day.

[17 minutes 18 seconds][Agent] : Well, thanks for your time.

[17 minutes 19 seconds][Customer] : How can you, buddy?

[17 minutes 20 seconds][Agent] : Yeah, you too.

[17 minutes 21 seconds][Customer] : Can you hear?

[17 minutes 21 seconds][Agent] : Enjoy your weekend as well.

[17 minutes 22 seconds][Customer] : Bye. Bye. You're good, man.

[17 minutes 22 seconds][Agent] : All right, see ya.

[17 minutes 23 seconds][Customer] : Thank you.

[17 minutes 24 seconds][Agent] : Thanks. Bye.

[17 minutes 24 seconds][Customer] : Thank you. Bye. Bye.