

[15 seconds][Agent] : Sheila, this is Cameron calling from Real Insurance. How are you today?

[18 seconds][Customer] : OK, you're fast.

[22 seconds][Agent] : You've, you've put that application through right at the right time and it's come straight through to me. So thanks for that enquiry. Sheila. I'm gonna assist you with that one and answer any questions you may have. Just before we speak any further, just to let you know that calls are recorded and any advice or providers general in nature and may not be suitable to your situation. And Sheila, if I could confirm the details you've shared, just to make sure I've got them right. So I've got your first name as Sheila, your surname, Surname is Blackwell, is that correct?

[47 seconds][Customer] : That's right, yeah.

[48 seconds][Agent] : Thank you. And you've listed your date of birth as the 28th of the 3rd, 1953, is that also correct?

[55 seconds][Customer] : No, it's not. I I click, that's 2703. I, I sometimes click the wrong button.

[56 seconds][Agent] : Oh no, that's OK.

[1 minutes 1 seconds][Customer] : Yeah, 27.

[1 minutes 2 seconds][Agent] : SO27/03/1953, is that right? And that makes you 70 years young.

[1 minutes 5 seconds][Customer] : Yeah, yeah, it does.

[1 minutes 10 seconds][Agent] : Very good. And Sheila confirming also, of course, you are a female and also an Australian resident, is that right?

[1 minutes 16 seconds][Customer] : That's right.

[1 minutes 17 seconds][Agent] : Fantastic, thank you very much. And Sheila, you shared an e-mail and that is sheilablackwell@westnet.com dot AU, is that right?

[1 minutes 25 seconds][Customer] : That's right.

[1 minutes 27 seconds][Agent] : Very good. Sheila, what's got you inquiring at a moment, if you don't mind me asking, what, what's, what's got you looking? I can see on the website you're looking at joint cover. So is this for you and and a significant other? Sure.

[1 minutes 37 seconds][Customer] : Well, and my husband as well, but I, I really don't know whether to do it just for me or with, with both the depends on the cost of course.

[1 minutes 47 seconds][Agent] : Of course, Yeah, sure. OK.

[1 minutes 46 seconds][Customer] : So yeah, yeah, yeah, that's right.

[1 minutes 49 seconds][Agent] : And is is the purpose for you just to make sure that you're not leaving your loved ones with any financial burdens at your time, the passing or Sure.

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

[1 minutes 58 seconds][Agent] : Yeah, totally understand. In fact, that's exactly what our cover is designed to do. So let me take you through how it works. I'll explain that in a little bit more detail to you. We can go through some pricing to find something that does suit your circumstances. And if that all sounds right, I can explain the next steps in and provide you with that cover. So Sheila, if at any stage you have any questions for me, please feel free to interrupt. I won't be at all offended. I'm happy to answer any questions you have. Otherwise I'll get started for you. OK, So with, with our cover, you're able to select your own benefit amount and that's anywhere between \$3000 and \$15,000 going up in \$500 steps. OK.

[2 minutes 38 seconds][Customer] : None.

[2 minutes 36 seconds][Agent] : And that's left as a cash benefit to your loved ones when you pass away, Shula. They can use those funds, of course, for things like funeral expenses, but we don't dictate how that money's spent in any way, SH shape or form. So if they need to use it on bills or funeral costs or legal fees or transportation costs or a big old party, it doesn't it doesn't matter to us. WH what's impo?

[2 minutes 56 seconds][Customer] : Oh, they'll go for the party, won't they? Well, good. Too strong.

[2 minutes 58 seconds][Agent] : Yeah, not that the Yeah, But I guess the critical point here is that we stay out of that business. It's it's up to your loved ones how they spend their money. And even if you know, say for example, your Funeral arrangements end up being less, that doesn't matter. It's their money.

[3 minutes 11 seconds][Customer] : Yes, yes, yes.

[3 minutes 17 seconds][Agent] : OK, now, Now in addition, you can nominate up to five beneficiaries. So if you wanted to nominate more than one person, you're very welcome to do that.

And also, in the event that your death is due to an accident, your chosen benefit will triple. OK, so we pay triple the the benefit amount in the case of an accident or death. Now also in our policy is an accidental serious injury. So before the policy anniversary and following your 75th birthday, if you were to suffer an accidental serious injury such as quadriplegia or paraplegia, then in that instance as well the benefit amount will also triple, OK. So there's 2 two times in which we pay out triple the benefit amount if you were to suffer an accidental serious injury or if you were to SU suffer an accidental death. OK.

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

[4 minutes 2 seconds][Agent] : Now, Sheila, there is no specific requirements for our cover in terms of medical checks or blood work, anything of that nature. All you have to be is an Australian resident between the ages of 40 and 79. So we've already established that with yourself. I'm not sure about your partner. Is it your husband? Sorry that you're also looking to come. Yeah.

[4 minutes 19 seconds][Customer] : Yeah, yeah, yeah, yeah.

[4 minutes 21 seconds][Agent] : So is your.

[4 minutes 23 seconds][Customer] : He's, he's 74.

[4 minutes 26 seconds][Agent] : OK?

[4 minutes 27 seconds][Customer] : Yeah.

[4 minutes 27 seconds][Agent] : What? What's his? What's his? What's his date of what's? What's his date of birth?

[4 minutes 27 seconds][Customer] : 7575, 20. No, it's not.

[4 minutes 30 seconds][Agent] : Sheila, can you give me yours? Won't you? Yep.

[4 minutes 36 seconds][Customer] : Mind again, 03/02 49. Gosh, that was hard work.

[4 minutes 48 seconds][Agent] : Oh, you're almost lucky he's not in earshot. You'd be in trouble otherwise. Sure. No, no.

[4 minutes 48 seconds][Customer] : That was oh, no, no, I wouldn't. That's right.

[4 minutes 56 seconds][Agent] : He knows you too well. OK, so that's the third of the 2nd, 1949, is that right?

[5 minutes 1 seconds][Customer] : That's right.

[5 minutes 2 seconds][Agent] : OK and what, what's your husband's name?

[5 minutes 5 seconds][Customer] : Gary the wrong runner.

[5 minutes 7 seconds][Agent] : So Gary and he's I'm assuming a Blackwell as well. Very good. And of course he is a male and also an Australian resident.

[5 minutes 12 seconds][Customer] : He is, Yes, that's right.

[5 minutes 19 seconds][Agent] : Very good. I'll pop him in. Won't be a second OK. And now so in that case you're both eligible. So that's there's no concerns there. Now, just so you know, for the first four months with the policy, you'll be covered for for accidental death and accidental serious injury only. Then after the first 12 months, you'll, you'll be covered for death due to any cause.

[5 minutes 42 seconds][Customer] : Mm Hmm.

[5 minutes 41 seconds][Agent] : OK, in in addition, we've discovered there is a terminal illness benefit, which means after holding your policy TW for 12 months, if you were first diagnosed with a terminal illness with 12 months or less to live by a medical practitioner, we can pay the claim in full directly to you in order to assist you with any medical expenses you might have at that stage.

[6 minutes 2 seconds][Customer] : Hello.

[6 minutes 2 seconds][Agent] : Knock on wood, of course. Not that we're hoping that'll ever happen, but as as a worst case scenario, OK. Now additionally with this policy, your premiums are level. And what that means is they're designed to stay the same, to get older. So they don't increase as you age, doesn't increase a year or year as you age, they're designed to stay the same. Once you reach the age of 85, your premiums cease. So there's nothing further to pay from that point and at that stage. So at 85, we also as a thank you to automatically add a bonus 25% cover to your benefit amount, OK? Now you can find further information about our premium structure on our website. But the other thing that happens at age 85 I or above is that you can choose to voluntarily end your cover and we'll pay you 75% of the funeral insurance benefit. So you can do that at any stage after the age of 85. And we call that our early cash out option.

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

[6 minutes 57 seconds][Agent] : OK, Now I want you to be aware, Sheila, we discover you may pay more in total premiums over the life of the policy than the benefit amount. Of course, subject to how long you live. None of us have a, a crystal ball, so we're not quite sure. But the other thing I want to be aware of is that this insurance did not have a savings or investment element. So if you cancel outside of the 30 days, your cover will stop and you'll not receive anything back unless you are eligible for the early cash out. Sir, I just mentioned a moment ago, OK, but otherwise that that's really how the cover works. So she'll just checking. Was that all clear and unaccountable to you?

[7 minutes 32 seconds][Customer] : It was, Yeah. It's all good.

[7 minutes 34 seconds][Agent] : Very good. Good to hear. Let's go and send costings in for you now. Looking at it. That's so firstly, sorry to explain to you. You can look at differing amounts between you and Gary. So you can insure each of you for a different amount if you would like. Of course, it can be the same if you'll, if you'd like as well. But just reminding you, you can select anywhere between 3000 and \$15,000. Where, where would you like me to start for you?

[8 minutes 3 seconds][Customer] : Well, I think, I think the 9 is not the nine. It sounds a good bigger.

[8 minutes 9 seconds][Agent] : Sure. OK, OK.

[8 minutes 9 seconds][Customer] : So what for our funeral and other things here and our lifestyle with bills and stuff like that, they don't have a lot outstanding.

[8 minutes 19 seconds][Agent] : Oh, OK, good. Well, let's start at the \$9000.

[8 minutes 18 seconds][Customer] : So, yeah, yeah.

[8 minutes 24 seconds][Agent] : At the end of the day, however, Sheila, it does have to be both affordable and suitable for you. And I want to make sure that we find the right thing for you. So if, if, if the 9000 isn't right, please let me know and we can always look at some other options to find something that's more suitable. OK. But S starting at the \$9000 that is going to be now because Gary is older and M maybe not wiser. Maybe wiser, I don't know.

[8 minutes 37 seconds][Customer] : I was just gonna say that it's not wiser. Yeah, yeah.

[8 minutes 47 seconds][Agent] : But but because he is older, it does mean he is slightly more expensive than yourself because it is based on your age at the time of application.

[9 minutes 1 seconds][Customer] : It's like that in general life anyway.

[9 minutes][Agent] : Once, once it cost you, it cost you more. Oh, I love that. Now, so Gary comes in per fortnight. I'm quoting you per fortnight. This is \$61.81 for Gary, and it's \$44.76 a fortnight for yourself. So in total, if you wanted to insure both of you, that would be \$106.57. Now, as I said, it does have to be affordable and suitable, so you'll have to guide me here. Does that fit into your budget, Sheila?

[9 minutes 32 seconds][Customer] : Yeah, not really.

[9 minutes 33 seconds][Agent] : OK, not a problem. So now I guess we've got two ways to go here. We can look at, umm, a lower amount for both of you, or we can, umm, look at, uh, you know, a different amount for either of you. Or drop Gary off as you initially suggested. What would you like me to do?

[9 minutes 51 seconds][Customer] : Drop, drop him off, honey. Oh, oh, just just a minute.

[9 minutes 56 seconds][Agent] : Sure, sure.

[9 minutes 58 seconds][Customer] : No, no, we're talking about it, right? We do have enough. We would have enough in last bunch to to bury one of us, you know, if one of us had it went before the other.

[10 minutes 12 seconds][Agent] : OK, sure.

[10 minutes 15 seconds][Customer] : And if it's me that's gone, it's better that he has funds available to do what if we've done so.

[10 minutes 24 seconds][Agent] : OK, go.

[10 minutes 24 seconds][Customer] : I can handle life if he goes, but he finds it hard if I went.

[10 minutes 29 seconds][Agent] : Got you. So it's it's better to have you covered than umm, than him.

[10 minutes 28 seconds][Customer] : So yeah, I think so.

[10 minutes 32 seconds][Agent] : That's what you're saying? Sure.

[10 minutes 33 seconds][Customer] : I think so, yeah. Yeah.

[10 minutes 35 seconds][Agent] : OK. Look, I mean, if that works in your circumstances, that's all

that matters to me. Now the other thing that I haven't mentioned is that we do provide a real reward with all of our policies. What that means in simple terms is just that following your first policy anniversary date, we'll actually refund you 10% of the premiums you've paid in that time. And so if we're looking at just the \$9000 of cover for yourself, that would mean \$116.38 gets returned to you at the end of that first policy anniversary. But if we're just looking at cover yourself at \$9000 shilling, that would be \$44.76 per fortnight. So does that, does that fit into the budget in that case? Of course, yeah. Yeah. Not a not a problem. So bring it down to \$7000, that would be \$34.81 a fortnight. That's better.

[11 minutes 14 seconds][Customer] : If I can take it down to say 7000, that date, that actually might be better because I know the funeral.

[11 minutes 31 seconds][Agent] : Yeah.

[11 minutes 30 seconds][Customer] : Yeah, I don't want a flash funeral.

[11 minutes 32 seconds][Agent] : N no, no problems.

[11 minutes 33 seconds][Customer] : Anybody want a party? They they can find it. At least it comes in, doesn't it?

[11 minutes 36 seconds][Agent] : Sure if if in the future let let's yeah. And it, well, well, the, the, the, the one thing I was going to say to you, Schuler, is this is a flexible policy in, in so far as in the future, let's say hypothetically, you did want to increase, umm, the money out of cover you've got in place. Let's say you circumstances change, you wanted to take some more cover through an additional top up policy. You're welcome to apply subject to your eligibility at the time. And a, as I said to you, the, the criteria for eligibility for this one as it currently stands is just simply that you're an Australian resident between the ages of 40 and 79. And the reverse is true. If you, if you need to at any stage, reduce or cancel the cover, just give us a call. You can apply to do that at any stage.

[11 minutes 42 seconds][Customer] : So like, if something happens to me, it it yes, yes, that's good. Yeah. At this point in time, yeah. Yeah.

[12 minutes 20 seconds][Agent] : OK, So are you thinking the 7000 at this point in time not a problem. WH what I can, what I can do for you, Sheila is arrange to get you covered straight away.

We'll send out the documents to you so that you can get you can read over them. You'll get them in the next two to five business days. We don't require an immediate payment from you. What we let you do instead is select your own first payment, first collection date so that you can align it for example, to a pay or a pension cycle. It'll also give you time to receive those documents and look over them and if anything needs to be changed or updated, just give us a call back. Alrighty.

[12 minutes 56 seconds][Customer] : Yes.

[12 minutes 57 seconds][Agent] : So firstly what I'd like to do, Sheila, is just confirm address details so I can send information to you. Is your postal address the same as your home address?

[13 minutes 6 seconds][Customer] : Umm, yes, yes it is. Can you e-mail it to me?

[13 minutes 12 seconds][Agent] : I can do both. Yeah, that's easily done.

[13 minutes 13 seconds][Customer] : Yes Yeah, I prefer this e-mail. So yeah, takes a lot of patience.

[13 minutes 19 seconds][Agent] : Sure. To to be honest with you, Sheila, we do have a legal obligation to send out a physical copy if if you're taking the cover. So if you don't mind me confirming that address that that would be fantastic. So just in terms of your post code, what what's your post code please, 4670 and what's your suburb?

[13 minutes 19 seconds][Customer] : Yeah, 4670 Kettlock KEPNOCK.

[13 minutes 44 seconds][Agent] : Thank you very much. And the street address please, 126.

[13 minutes 47 seconds][Customer] : It's 126 Sims RO. Yep, Sims Rd.

[13 minutes 54 seconds][Agent] : Yep, got it.

[13 minutes 52 seconds][Customer] : SIM for Mary S Rd.

[13 minutes 56 seconds][Agent] : Yep, 126 Sims Rd. in Kipnock, Queensland, 4670. And that's both your postal and your residential address, correct?

[14 minutes 2 seconds][Customer] : That's right, it is.

[14 minutes 7 seconds][Agent] : Fantastic. Now in terms of sending an e-mail through to you, that's, as we said, sheilablackwell@westnet.com dot AU. Is that correct?

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

[14 minutes 17 seconds][Agent] : And phone number that I've got listed is the one I'm speaking to on

right now, which is 0428641077. Is that all correct?

[14 minutes 27 seconds][Customer] : Yes, it is. Sorry. I just want to go through the water.

[14 minutes 30 seconds][Agent] : That's OK. I've I've asked, asked at about time. No problems. Now, as I said to you, Sheila, I will get this cover started immediately. However, you can select your own first collection date. When would you like that to commence?

[14 minutes 43 seconds][Customer] : Well, I'm not sure. Yeah, I'll just sit down and work that one out. So yeah. You mean the time for it? Yeah.

[14 minutes 49 seconds][Agent] : So yeah, So what what we do, Sheila, is we nominate a first collection date. So today's the 29th of December. So let's say hypothetically you wanted it a week from today. So on the 5th of January, I'd note the 5th of January, we note down your payment method as well. So you can choose either direct debit, so it needs to be an account number or a Visa or MasterCard, whatever's more suitable to you. We don't make an A single deduction until that first collection date. But what that allows us to do is cover you over the phone as of the end of this phone call. So you've got the Peace of Mind, you've got the coverage in place, we shoot the documents out to you. You'll get the digital copy in the next hour or so, the physical copy in the next two to five business days. But in the meantime, you've got that cover started immediately. So if you're HAP, if you're happy for me to do that, as I said, what I need you to do is tell me when you'd like that first collection date to start and then I'll note down your preferred method of payment.

[15 minutes 45 seconds][Customer] : Yeah, that's what I'm saying. I'm not sure yet. I have to work it out when the first payment is going too quickly for me, that's all.

[15 minutes 46 seconds][Agent] : Oh, OK. Sure. When would what H how would you like me to proceed? Do you want me to send a quote through to you and and give you a call back when you've read through it?

[16 minutes 1 seconds][Customer] : Yeah. Could you do that?

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

[16 minutes 2 seconds][Customer] : That would be probably a bit beautifully.

[16 minutes 5 seconds][Agent] : Yeah, of course I can. No problem. I don't. Didn't mean to rush you.

I apologize if I've made you feel rushed. OK, so I'll send through the quote for the 7000.

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

[16 minutes 16 seconds][Agent] : Did you want me to send through any other amounts that you you're considering or you feel good for the the 7000 at this point in time?

[16 minutes 21 seconds][Customer] : I feel good. I feel good at the seven and I've got the nine there as well. So like if I decide 8, I guess it's halfway between them roughly. So yeah.

[16 minutes 26 seconds][Agent] : OK, Yeah, that's right. It is a linear, yeah, a linear, a linear progression. So you could split the difference and that that is a reasonable deduction within a within a cent or two. So I'll pop them through. And then in terms of giving you enough runway to to read over it and, and make a decision, how long would you like me to, to hold off before setting a call back for you?

[16 minutes 55 seconds][Customer] : Well, to you're not working tomorrow, I suppose, are you?

[16 minutes 58 seconds][Agent] : What? Yeah. And and given that it's a public holiday on Monday, we won't be back in the office until Tuesday. So would you like a call?

[16 minutes 59 seconds][Customer] : Yeah, that's right. Well, if, if, how about doing this? I'm happy with that because I got to go out shortly as well.

[17 minutes 16 seconds][Agent] : Sure.

[17 minutes 12 seconds][Customer] : So so I've got to go shopping and if, if I can e-mail back to you the Det, my bank details and everything like that. If I'm happy with everything, are you able to handle that? Or do you have to do certain other things with that?

[17 minutes 26 seconds][Agent] : Oh, if no, you can't, you can't e-mail back. But what I can do, if this makes it easier for you, Sheila, I can send through with the \$7000 what's called a pre activation schedule, which means inside of that e-mail will be a big buy now button that you can click on it, pop your own details in and activate the policy that way.

[17 minutes 49 seconds][Customer] : Oh, no.

[17 minutes 48 seconds][Agent] : Would you like me to do that for you?

[17 minutes 50 seconds][Customer] : Oh, that. Yeah, that's clever.

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

[17 minutes 51 seconds][Customer] : I like that. Yeah.

[17 minutes 52 seconds][Agent] : N not a problem. So that's, that's going to be the \$7000 for a fortnightly premium of \$34.81. Now, because there'll be sensitive information there. She'll it'll also be password protected. The password's just going to be your date of birth. OK.

[17 minutes 59 seconds][Customer] : Yeah, yeah.

[18 minutes 8 seconds][Agent] : So I've shot that through. You'll get it in the next 10 to 15 minutes. Read over it when you're ready, click the button and away you'll go.

[18 minutes 15 seconds][Customer] : Alright. Sounds good. Yeah.

[18 minutes 16 seconds][Agent] : All right. And I, I will keep it.

[18 minutes 17 seconds][Customer] : Then I can do it for myself. OK. Yeah.

[18 minutes 20 seconds][Agent] : You can, I will, I will still follow up with a courtesy call just to make sure that's all gone through smoothly for you. And if you have any questions when I call back, I'm happy to answer them and you can let me know if there's any other difficulties. Alrighty. It's yeah, No, that's OK. It's Cameron. Yeah. Cameron from Real Insurance it by the way, there'll be contact information for me in the e-mail.

[18 minutes 35 seconds][Customer] : What's your name?

[18 minutes 45 seconds][Agent] : So if you didn't need to call back for any reason on your own accord, you're very welcome to otherwise, Sheila, thanks so much for your time. It's been lovely chatting to you. Happy New Years, take care of yourself and I'll touch base with you late next week if I haven't heard from you sooner.

[18 minutes 59 seconds][Customer] : Yeah, that'd be lovely.

[18 minutes 59 seconds][Agent] : OK, OK.

[19 minutes][Customer] : Alright, I'm not too late.

[19 minutes 4 seconds][Agent] : Oh, OK, sure. Did you?

[19 minutes 2 seconds][Customer] : Umm, I'll, I'll be going to, umm, I'll be going to Brisbane on Thursday, so I can't take calls while I'm driving and I'll be, I'll have to take my uncle to the hospital.

He'll be there all day. So I'll be there all day.

[19 minutes 19 seconds][Agent] : OK, OK. Yeah.

[19 minutes 19 seconds][Customer] : So before Thursday, give me a ring, say Wednesday.

[19 minutes 24 seconds][Agent] : N not a problem. I'll California, I'll give you a call back on Wednesday. Is morning or afternoon better for you?

[19 minutes 22 seconds][Customer] : Does that sound good? Oh my. God knows what's happening that day, Cameron.

[19 minutes 28 seconds][Agent] : In that case, you'll OK. I'll, I'll TR I'll, I'll, I'll try it for a similar time. And if, if I don't strike you, that's OK, I won't be offended. All good. Thanks for that. Sheila. It's all sorted. And I, as I said, I'll speak to you either next Wednesday or otherwise you can activate it yourself. And all right, thanks again.

[19 minutes 37 seconds][Customer] : Alright, alright.

[19 minutes 52 seconds][Agent] : Take care for now.

[19 minutes 52 seconds][Customer] : Thank you.

[19 minutes 53 seconds][Agent] : Bye for now. Cheers.

[19 minutes 53 seconds][Customer] : OK, bye, bye.

[19 minutes 54 seconds][Agent] : Bye. Bye.