

[16 seconds][Customer] : Hello.

[17 seconds][Agent] : Hello. Hi, Shay. It's Regina calling from Really. Insurance. How are you?  
Good. Good. Yeah. Oh, no.

[21 seconds][Customer] : Oh, good. Good. Yeah. I forgot all about you, you know?

[25 seconds][Agent] : Yeah. Uh huh. You know the amount and 23.

[26 seconds][Customer] : Yeah. Hey, listen quickly, right? What you were talking about the other day. You know, that one.

[26 seconds][Agent] : Can I go with that?

[31 seconds][Customer] : We said if I dropped it down to 50, you know the amount and lock it in for 23 per fortnight. Can I go with that?

[43 seconds][Agent] : Yeah, Yeah, we can definitely do that for you now.

[46 seconds][Customer] : OK.

[46 seconds][Agent] : OK, let, because it's a new call, a little bit repeated. I'm so sorry, but I have to let you know all calls are recorded for quality and monitoring purposes.

[47 seconds][Customer] : Yeah, Yep.

[55 seconds][Agent] : Any advice that I provide is general in nature and may not be suitable for a situation. And if I can just get you to confirm your full name. So Kev Hamilton, date of birth 5/4 SC address 17 Bond St.

[1 minutes 3 seconds][Customer] : Sorry, Kev Hamilton Date of birth 5/4/60 Address 17 Bond St.

[1 minutes 10 seconds][Agent] : uh, Viswall Clean Plan 4650. Thank you. And umm, I've got just the type of policy you've got here is a life insurance. Is it a, a family, a funeral cover? What type of cover is that one?

[1 minutes 11 seconds][Customer] : Bidwam, QLD 4650 Oh, the 5th The the whole thing, you mean?

[1 minutes 31 seconds][Agent] : Yeah. What is it? What? Yeah.

[1 minutes 31 seconds][Customer] : Yeah, you mean the whole thing?

[1 minutes 33 seconds][Agent] : Is it a life insurance policy or is it a funeral policy or income

protection? It only went for the funeral one.

[1 minutes 38 seconds][Customer] : If I went for the funeral one, everything would have to be a lot lower, wouldn't it?

[1 minutes 40 seconds][Agent] : Everything would have to be a little low. Uh, correct. Yeah, there's gonna be a lot of mucking around.

[1 minutes 46 seconds][Customer] : Now, is that gonna be a lot of mucking around at the moment because of because I forgot all about it. I'm in the middle of something at the moment. But yeah. Yeah.

[1 minutes 55 seconds][Agent] : Umm, because I've got all around umm, I'm in the middle of something that it's OK yeah, yeah.

[1 minutes 57 seconds][Customer] : But if I was to change the whole setup to funeral only California.

[2 minutes 3 seconds][Agent] : But if I was to change the whole set up to, you know, and like, did you want me to have a look at that for you?

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

[2 minutes 7 seconds][Agent] : Because, yeah, look that you, you've got a life policy at the moment.

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

[2 minutes 11 seconds][Agent] : Umm, OK, that one day has a 10,000 advance for funeral, our funeral covers. But the Max, the minimum you can apply for IS3000 to a maximum of 15,000.

[2 minutes 23 seconds][Customer] : Right. Right.

[2 minutes 23 seconds][Agent] : Umm, it just depends on what amount that you want to be quoted on. It is a different price though, because they're guaranteed products.

[2 minutes 30 seconds][Customer] : Oh, OK. Yep, Yep, Yep. OK. Well, Regina wasn't it? Yeah. What was that? Yeah, Regina was.

[2 minutes 30 seconds][Agent] : Well, umm, I can give you yeah, yeah, yeah.

[2 minutes 38 seconds][Customer] : I've got your name there. Sorry about that. Look, Look, it's gonna be in muck around at the moment. Listen, how about we just log in?

[2 minutes 45 seconds][Agent] : Drop this onto the 15th. The yeah, the 50.

[2 minutes 47 seconds][Customer] : Yeah.

[2 minutes 47 seconds][Agent] : Yeah, 23.

[2 minutes 48 seconds][Customer] : The 50th, 23 per fortnight.

[2 minutes 51 seconds][Agent] : Alright, let's do that then. Right now.

[2 minutes 52 seconds][Customer] : Yeah, yeah, yeah. I just. Yeah. Yeah.

[2 minutes 54 seconds][Agent] : Yeah, that's OK. Look, and I'll waive the next payment for you as well.

[2 minutes 58 seconds][Customer] : Cool, Cool.

[2 minutes 59 seconds][Agent] : Here we go. Alright, So I'll go through a little declaration and I just need your confirmation at the end there. Alright. So please confirm that you agreed to reduce your insured amount to \$50,000.

[3 minutes 27 seconds][Customer] : OK, yes. Yeah. I, I Yep.

[3 minutes 13 seconds][Agent] : And I understand that once you accept this change, any request to increase the insured amount or add benefits in the future will be subject to age eligibility and the application process, which may result in your terms and conditions, umm, in terms and conditions or the application could be declined. All right, here we go. So I've reduced this one down to the \$50,000. OK, that'll take effect from the next regular collection date.

[3 minutes 32 seconds][Customer] : OK Yep.

[3 minutes 40 seconds][Agent] : You'll get a letter in the mail just to confirm all the changes we've made today. The payment of 2397 will waiver that. That's due on the 15th of February.

[3 minutes 50 seconds][Customer] : Cool.

[3 minutes 50 seconds][Agent] : Now, remember I was saying each year we offer to increase your benefits by 5%. Do you want to keep that on there for the renewal or do you want me to remove? So I just keep it at the 50,000? We can look at that.

[4 minutes 1 seconds][Customer] : We can look at that. Yeah. Can we? Yeah. Yeah. We'll, we'll, we'll, we'll do that.

[4 minutes 2 seconds][Agent] : Yeah, yeah, yeah. We'll, we'll, we'll do that. Yeah. Remove it and

keep it at the 50 or did you want it to go to the 52,500? All right.

[4 minutes 5 seconds][Customer] : And oh, right, OK. Now, when that happens, right, obviously the policy jumps, doesn't it?

[4 minutes 17 seconds][Agent] : OK. Now when that happened, right.

[4 minutes 18 seconds][Customer] : I, I mean, the pay, you know, the repaint the payment rather.

[4 minutes 21 seconds][Agent] : Obviously.

[4 minutes 22 seconds][Customer] : Yeah.

[4 minutes 22 seconds][Agent] : Correct. Correct.

[4 minutes 23 seconds][Customer] : Right.

[4 minutes 23 seconds][Agent] : Right. OK, look, that's OK.

[4 minutes 23 seconds][Customer] : OK, look, that's OK Do that at the moment, right?

[4 minutes 25 seconds][Agent] : Do that at the moment, uh, just to leave it on there or to remove it.

[4 minutes 28 seconds][Customer] : Can I, can I just ask for one more? Yeah, yeah.

[4 minutes 34 seconds][Agent] : You can think about it whenever you want to give us a call back.

[4 minutes 36 seconds][Customer] : Can I, can I?

[4 minutes 37 seconds][Agent] : Yeah, yeah.

[4 minutes 37 seconds][Customer] : Yeah, OK.

[4 minutes 37 seconds][Agent] : When you get the renewal notices, you can always call us and let us know.

[4 minutes 38 seconds][Customer] : Yeah, yeah, OK, yeah, yeah.

[4 minutes 41 seconds][Agent] : All right?

[4 minutes 42 seconds][Customer] : And one thing before you go, I would like to add a carer that I deal with a lot. I would like that person to go on. Can I do that?

[4 minutes 55 seconds][Agent] : As an authorized party to speak on your behalf.

[4 minutes 57 seconds][Customer] : Yeah. Or or or a person that you know. Yeah, yeah, that.

[4 minutes 58 seconds][Agent] : OK, Yeah. So she, that that carer can speak to us if we can't speak with you. Umm, and on the side of, uh, and I have to voice it down. Yeah.

[5 minutes 9 seconds][Customer] : More, more on the side of, you know how the two boys are down on, right?

[5 minutes 13 seconds][Agent] : Also to change your beneficiary to the carer.

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

[5 minutes 16 seconds][Agent] : Yeah, yeah, yeah. But can I add someone else, a third party?

[5 minutes 17 seconds][Customer] : But can I add someone else, a third party?

[5 minutes 22 seconds][Agent] : So the beneficiary is who we leave the money to.

[5 minutes 31 seconds][Customer] : Oh, OK.

[5 minutes 25 seconds][Agent] : Umm, the third party is who can call us and speak to us about your policy or they can make changes or they can cancel.

[5 minutes 32 seconds][Customer] : Yeah, OK.

[5 minutes 33 seconds][Agent] : You can nominate more than two people for a beneficiary if you wanted to split the money. So you can go anywhere from one to five people if you wanted to.

[5 minutes 36 seconds][Customer] : Yes, OK. I'll add on the third one for the beneficiary.

[5 minutes 42 seconds][Agent] : OK, I'll add on the 3rd one. You want to add another beneficiary?

[5 minutes 48 seconds][Customer] : Yes, please.

[5 minutes 50 seconds][Agent] : All right, so we can organize that. That means some of the portion of that money would go to them.

[5 minutes 54 seconds][Customer] : Yep.

[5 minutes 53 seconds][Agent] : Umm, and do you have their full name, their birthdays and their addresses and contact numbers?

[6 minutes 1 seconds][Customer] : OK. I live on the same property as the carer.

[6 minutes 5 seconds][Agent] : OK, let me.

[6 minutes 6 seconds][Customer] : Right. So we got that covered.

[6 minutes 7 seconds][Agent] : And you've got the carers, umm, birthday and their contact number as well.

[6 minutes 12 seconds][Customer] : Yeah, yeah. WH what was the last one? Phone number?

[6 minutes 15 seconds][Agent] : Their contact number, yeah.

[6 minutes 17 seconds][Customer] : Yep, Yep, Yep, Yep. I've got, I've got phone number, address which is the same. And what was the other one you said?

[6 minutes 24 seconds][Agent] : Your birthday.

[6 minutes 26 seconds][Customer] : Yeah, I'm sure there's one. As in 1st of May 67.

[6 minutes 37 seconds][Agent] : You sure you can find out when you get all those details?

[6 minutes 44 seconds][Customer] : Yeah, no, I'm.

[6 minutes 44 seconds][Agent] : You can always call.

[6 minutes 45 seconds][Customer] : I'm pretty sure. Yeah, I'm pretty sure The lady was born in 67.

I'm. I'm quite sure of that, actually. Yeah, I'm 100% yes.

[6 minutes 55 seconds][Agent] : Yeah.

[6 minutes 55 seconds][Customer] : Yeah, yes, yeah.

[6 minutes 56 seconds][Agent] : Alright, OK. Sorry. Just so I can add a beneficiary to the policy, I'd have to go through an additional ID check with you. Now. Do you pay for this policy weekly, fortnightly or monthly?

[7 minutes 13 seconds][Customer] : It comes out on my account every fortnight.

[7 minutes 17 seconds][Agent] : Yeah. And what and what are the the people's names that are on the beneficiaries at the moment? Yeah, OK. Thank you. And we having some issues with them at the moment.

[7 minutes 22 seconds][Customer] : Ji and Ethan Hamilton, they they sort of don't exist at the moment, but that's OK Li. But leave it there. I I'd rather just leave it at the moment.

[7 minutes 39 seconds][Agent] : Yeah.

[7 minutes 39 seconds][Customer] : Like you said yesterday, things can change.

[7 minutes 42 seconds][Agent] : Yeah.

[7 minutes 44 seconds][Customer] : They sure do.

[7 minutes 44 seconds][Agent] : Look, fingers crossed by Dre.

[7 minutes 45 seconds][Customer] : Yeah. Yeah. But anyway, that's it. I'm a yeah, OK. Oh, OK OK.

[7 minutes 46 seconds][Agent] : I've got all boys myself and they're just pains in the \*\*\*\* at the moment so I can't hear.

[7 minutes 52 seconds][Customer] : Yeah, yeah, yeah.

[7 minutes 56 seconds][Agent] : Alright, so you as the policy owner are providing an instruction on who to pay the policy benefit to in the event of your death. This nomination will be processed according to the conditions that are in your PDS. Can you please confirm that you understand and the information provide is true and correct?

[8 minutes 16 seconds][Customer] : 100% yeah.

[8 minutes 17 seconds][Agent] : OK.

[8 minutes 21 seconds][Customer] : Maria.

[8 minutes 17 seconds][Agent] : And just the first name of your carrier there, MA and her last name.

[8 minutes 22 seconds][Customer] : Maria Campbell, CAMT BELL.

[8 minutes 34 seconds][Agent] : OK. And she was born on the 1st of May 67. Thank you. And she's a female Australian resident. OK, there we go. Did she go by Miss Misses or Miss?

[8 minutes 38 seconds][Customer] : I'm sure I'm 100% yes, it is. Yeah.

[8 minutes 53 seconds][Agent] : Yes.

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

[8 minutes 53 seconds][Agent] : OK. And then the same address. So post code 4650 Bidwall. Umm, and that's 17 Barn St.

[9 minutes 4 seconds][Customer] : Bond Street. Yeah.

[9 minutes 6 seconds][Agent] : OK. And do you have Maria's contact number? Yeah, yeah, yeah. All right, excellent.

[9 minutes 6 seconds][Customer] : Yeah, 04 239383 29 OK, I've got a good memory.

[9 minutes 23 seconds][Agent] : So I've added Maria, do you actually remember all that by yourself?

[9 minutes 28 seconds][Customer] : I have to Yeah. Years of practice. Years of practice. Yeah.

[9 minutes 31 seconds][Agent] : Oh, wow.

[9 minutes 32 seconds][Customer] : Y you got to you got to Yeah. Anyway, it's, it's good, Yeah.

[9 minutes 36 seconds][Agent] : OK, now it comes down to the bit of a tricky part of the percentage that you want to leave for everybody. So what percentage for Ethan, what percentage for Try and what percentage for Maria?

[9 minutes 45 seconds][Customer] : Oh, oh, geez.

[9 minutes 56 seconds][Agent] : So one person would have 33.34 and then two people would have 33.33.

[9 minutes 50 seconds][Customer] : I I suppose if we can divide it up into three, yes, the two boys.

[10 minutes 5 seconds][Agent] : Which two people do you want to have the 33.3 threes Mm Hmm.

[10 minutes 14 seconds][Customer] : And the third one is Akira Maria. Yes. Yes.

[10 minutes 18 seconds][Agent] : So Marie get the the 33.34 all right.

[10 minutes 29 seconds][Customer] : Yes.

[10 minutes 22 seconds][Agent] : So Maria Campbell would be have a percentage of 33.34% and then John and Ethan 33.33%.

[10 minutes 32 seconds][Customer] : OK.

[10 minutes 33 seconds][Agent] : OK, now I can confirm beneficiaries have been updated. We'll be sending you a policy schedule just to reflect these changes.

[10 minutes 44 seconds][Customer] : Yes.

[10 minutes 44 seconds][Agent] : Please ensure that you checked the information is correct.

[10 minutes 47 seconds][Customer] : Yeah. Yeah. Yeah. Definitely. Yeah. Yeah. Yeah.

[10 minutes 47 seconds][Agent] : So if there's any mistakes, call me back and let me know if if yeah, if the birthdays are incorrect or if you're wanting to make a change to it, call me and let me know.

[10 minutes 58 seconds][Customer] : OK. Yes. Yeah.

[10 minutes 59 seconds][Agent] : Again, we are here Monday to Friday anywhere from 8:00 AM to 8:00 PM Eastern Standard Time.

[11 minutes 7 seconds][Customer] : Yeah. Beautiful.

[11 minutes 6 seconds][Agent] : Now, the payment that is due on the 15th of February, we're going to waiver this one for you as a goodwill gesture on recognition of your loyalty. So I'm popping that



through for us now. OK, so you don't have to stress about that payment.

[11 minutes 23 seconds][Customer] : OK.

[11 minutes 23 seconds][Agent] : Here we go. Just making sure it goes through successfully. So it doesn't, the system doesn't attempt it all right. The date that we're wavering is the 15th of the February 2023 and the amount is 4/23/97. All right, there we go. That's all done for us now. So just going to confirm for now.

[11 minutes 55 seconds][Customer] : Yep.

[11 minutes 53 seconds][Agent] : There, Shay, you're now happy to keep the policy in place going forward.

[11 minutes 58 seconds][Customer] : Yes.

[11 minutes 57 seconds][Agent] : And the next payment will be the amount of \$23.97 and will be debited on the 1st of March 2023, is this correct?

[12 minutes 10 seconds][Customer] : Yes, thank you.

[12 minutes 11 seconds][Agent] : OK. And that's going to be affordable going forward. Is that correct? Alright, any issues, any concerns? Give us a call back.

[12 minutes 10 seconds][Customer] : Yes, yes, Yep, Yep.

[12 minutes 19 seconds][Agent] : Uh, we are here Monday to Friday, anywhere from 8:00 AM to 8:00 PM. OK, OK, yes. Can I ask you, umm, a question? That part of the, umm, the policy all at the end of the day.

[12 minutes 24 seconds][Customer] : OK, Yeah. Can I ask you a question there part of the, of the policy or, or, you know, the, the, the funds at the end of the day, if I was diagnosed, say with brain cancer, say in 12 months time or whatever.

[12 minutes 24 seconds][Agent] : Well, I was diagnosed with uh, brain cancer saying 12 months time or whatever. Hmm. I got full, full.

[12 minutes 39 seconds][Customer] : And I got thoughtful, I got foolproof, you know, through the, the medicos and specialists, all that sort of thing. Does can the insurance cover if I needed surgery or things like that? Did you mention something like that the other day?

[12 minutes 42 seconds][Agent] : I got full that's can the insurance cover if I needed surgery or things like that. You mentioned that one. Yeah. So it's got a 12 month term on this advance payment, which means if you were diagnosed with 12 months or less to live by medical practitioner, you can. Yeah, yeah. Hang on. I'll I'll grab that one again.

[13 minutes 4 seconds][Customer] : Oh, is, is, Yeah, yeah. Hang on. I'll, I'll grab that one again. You mean as in I've only got 12 months to go?

[13 minutes 5 seconds][Agent] : You mean that I've only got 12 months, Correct.

[13 minutes 12 seconds][Customer] : Right. OK, I got you right.

[13 minutes 13 seconds][Agent] : But the doctor says to you all, look, you know, you've got 12 months old as to live. You can claim the full benefit of the living benefit. What?

[13 minutes 20 seconds][Customer] : Yeah, OK.

[13 minutes 20 seconds][Agent] : What if I had six months just that's all I know tomorrow.

[13 minutes 21 seconds][Customer] : What what if I had six months just so if I was diagnosed tomorrow and I had six months to go, does that sort of still come into play?

[13 minutes 26 seconds][Agent] : No, I have six months to go if it's under 12 months, correct.

[13 minutes 32 seconds][Customer] : Oh, I see. I see. OK. I gotcha. Yeah.

[13 minutes 31 seconds][Agent] : Oh, OK, OK, I've got that.

[13 minutes 35 seconds][Customer] : OK. That's it.

[13 minutes 35 seconds][Agent] : So 12 months and under.

[13 minutes 36 seconds][Customer] : Yeah. Yeah. I look, I'm healthier, so I'm. I'm not nothing like that. Yeah. Yeah, I was, Yeah. I, I kind of forgot about all that.

[13 minutes 46 seconds][Agent] : No, that's it.

[13 minutes 46 seconds][Customer] : Excellent.

[13 minutes 47 seconds][Agent] : Oh, really?

[13 minutes 47 seconds][Customer] : Yeah, I totally, I Yeah, I totally forgot about it. Yeah. Anyway, OK, look, that's pretty good so far. I'm. I'm happy with all that.

[13 minutes 55 seconds][Agent] : Alright, look, any issues, call me back. If you're a little bit confused

on the coverage, call me and let me know.

[14 minutes][Customer] : Yeah. Yeah. OK. So is that it at the moment?

[14 minutes 3 seconds][Agent] : Yeah, that's all done.

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

[14 minutes 4 seconds][Agent] : So I've organized all new paperwork to come out for you.

[14 minutes 8 seconds][Customer] : OK.

[14 minutes 8 seconds][Agent] : Umm, if you have any issues, you know, with anything at all, or if you wanted to make changes for the lines over track, give me a call back and let me know. OK, that sounds lovely.

[14 minutes 15 seconds][Customer] : OK. That sounds lovely. Listen, thank you very, very much for your help and time. And you have a good one.

[14 minutes 17 seconds][Agent] : Listen, thank you very, very much for your help and time and umm, you have a good one. You too. Take care.

[14 minutes 23 seconds][Customer] : OK. Bye.

[14 minutes 22 seconds][Agent] : OK, OK, Bye bye. Alright, bye, bye bye.

[14 minutes 24 seconds][Customer] : Bye, yeah. Bye. Bye.