

LFC - Let's Insure Funeral Cover

Product Scripting

Version	LFC - 25/08/2015
Effective From	25/08/2015
Effective T o	23/09/2015
Description	CreateQuote: Add 12 month exclusion wording

Section: NewLead

Welcome to Let's Insure, my name is <representative name>, how may I help you today?

Certainly I can help you with that. Let's start with a few basic details

Can I please start with your Name and telephone number

Okay <customer name> do you mind if I ask you how you heard about us?

Section: CreateQuote

Good Morning/Afternoon, may I speak to <Customer Name> please?

Hi <Customer Name> my name's <Your Name>, I'm calling from Let's Insure

How are you today?

I'm following up on a conversation you had with one of my colleagues about Let's Insure Funeral Cover.

Now [Customer Name], before we continue I need to let you know this call will be recorded for your security and my training, and I am only able to provide you with general advice.

Fantastic, I'll take a brief moment to explain to you how Let's Insure Funeral Cover works and then provide you with your own personalised quote.

Is that okay?

Features & Benefits

The good news is that anyone can get this cover if they are an Australian Resident aged 18-75 without having to provide any medicals or blood tests. There are no lengthy forms to complete – So taking out this cover is really simple.

Firstly, our product provides Funeral cover from \$4,000 up to \$16,000 and, is priced up to 50% less than other plans in the market.

Secondly, you can take out our optional Household Expenses cover, which provides a monthly benefit of \$800 for up to 20 months after your death – this benefit is unique in the market and is designed to help your loved ones meet those left behind monthly expenses such as groceries, petrol and household bills.

9/11/2017

LFC - Let's Insure Funeral Cover - 25/08/2015

Now <client name> I do need to point out to you that during the 1st 12 months following the Acceptance Date, the Funeral benefit and if applicable, the Household Expenses cover will only be paid if the death occurs as a result of an accident, after the 12 months you will be covered for any cause of death.

Thirdly , our product also includes optional cover for Accidental Death for up to another \$32,000 which is in addition to your Funeral Cover. This means if you take out Funeral Cover for say \$16,000 and Accidental Death Cover for \$32,000, and your death occurs as a result of an accident, you will receive a payout of \$48,000.

And fourthly , this product also provides optional insurance for Accidental Serious Injuries up to \$32,000. The injuries covered are:

- Blindness
- Paralysis
- Loss of speech
- Major Head Trauma
- Coma
- Major burns
- Loss of Hearing
- Loss of use of Limbs

Of course there are some common exclusions for the Accidental Serious Injury Benefit, such as participating in professional sports. These are all listed in the Product Disclosure Statement.

Generic Information

You can choose cover just for yourself, or to cover everyone in your family including dependent children, parents and relatives.

The product provides worldwide cover, 24 hours a day, 7 days a week, so you are always covered, even when you are travelling.

So long as you pay your premium, the FUNERAL cover never expires.

Cover becomes completely free after the age of 85, with no further premiums being charged.

How does that sound so far?

Section: PremiumExample

[Customer name] Are you aware that the cost of a funeral can vary considerably, anywhere between \$4,000 and \$16,000, depending on the service you are taking? Some customers I speak to say this is a considerable amount of money to come up with at short notice. Would you agree?

So what I can do is provide you with a quote for let's say \$16,000 Funeral Cover, with 12 months Household Expenses cover, \$32,000 Accidental Death cover, and \$32,000 Accidental Serious Injury Cover - you can always go down from there depending on what suits your budget, how does that sound?

Do you have any questions about what we have discussed so far?

[Customer name] Are you aware that the cost of a funeral can vary considerably, anywhere between \$4,000 and \$15,000, depending on the service you are taking? Some customers I speak to say this is a considerable amount of money to come up with at short notice. Would you agree?

9/11/2017

LFC - Let's Insure Funeral Cover - 25/08/2015

So what I can do is provide you with a quote for let's say \$12,000 Funeral Cover, with 3 months Household Expenses cover, \$30,000 Accidental Death cover, and \$30,000 Accidental Serious Injury Cover - you can always go down from there depending on what suits your budget, how does that sound?

Do you have any questions about what we have discussed so far?

Section: PremiumExample_FIXED

To provide you with an accurate quote under the Fixed Premium option:

- May I confirm your Date of Birth please?
- Have you smoked in the last 12 months?
- Thank you, can I confirm you are an Australian resident?
- Would you like a quote just for you today, or for you and your family?

Section: PremiumExample_STEPPED

To provide you with an accurate quote under the Stepped Premium option:

- May I confirm your Date of Birth please?
- Have you smoked in the last 12 months?
- Thank you, can I confirm you are an Australian resident?
- Would you like a quote just for you today, or for you and your family?

Section: InsuredDetails

<Customer Name>, before we proceed, can I please confirm I have correctly captured your details?

Section: Beneficiaries

Ask customer if they would like to add any beneficiaries at this stage.

Section: PaymentDetails

[Customer Name], before I continue, I need to give you a Product Disclosure Statement. I will play it to you now and it will take about 2 minutes.

[Play the Recorded PDS & FSG]

1. Place the customer on HOLD.
2. Dial the Recorded PDS & FSG by clicking [here](#).
3. Push the Conference button on the phone.

[Recorded PDS & FSG](#)

This recording together with the essential features explained to you by our representative makes up the Product Disclosure Statement and Financial Services Guide that we need to give you. All our calls are recorded and as we can only provide general advice, it is important that you consider the Product Disclosure Statement before deciding to acquire the product. You will receive a hard copy of the PDS and FSG which includes our privacy statement with your welcome pack.

Let's Insure is a trading name of Select AFSL Proprietary Limited, who are providing the financial services to you today. The product offered is issued by the insurer St Andrews Life Insurance Proprietary Limited. You can contact the insurer and us at anytime on 1300 499 499, including for any complaints. If you wish to escalate any complaint, you may contact the financial ombudsman service on 1300 780 808.

The premium quoted to you is paid directly to the insurer. They pay Let's Insure for the services we provide. These payments are up to 68% of your premium and your representative can earn additional income on top of their salary depending on sales made. This is at no additional cost to you.

Similar to other funeral insurance, the total premiums you pay over time may exceed your level of cover. If you select the Stepped Premium option, premiums generally increase as you get older and due to Inflation-protection increases.

This product has a 30 day cooling off period. This means that if you wish to cancel your policy within the first 30 days you may do so as long as you have not made a claim on the policy and any premium paid will be refunded. After the cooling off period you will not be entitled to receive a refund of any premiums paid.

If you have any further questions about the product or about this recording, please ask your representative. Thank you for your patience.

[Customer Name], please can you confirm that you have received and heard the message?

The PDS you will receive contains details of our privacy statements and how we deal with your personal information as required under privacy legislation. Are you happy to read these privacy statements yourself?

[Privacy Statement](#)

We collect personal information about you so that we can assess your application for insurance and administer any insurance products that we issue to you. For some applications or in relation to any claim made, we may collect sensitive information related to your health. We may use your personal information to let you know about some products and services provided by Let's Insure, which we think may be of interest to you. If you do not want your personal information to be used in this way, you can always let us know by contacting Let's Insure via the contact details below. Subject to the Privacy Act 1988 (Cth), you can have access to your personal information by using these same contact details. We also need to let you know that without your personal information we cannot process your application for insurance or a claim. By applying for Let's Insure Life Cover / Funeral Cover / Accident Cover insurance, you consent to this.

We may exchange your personal information with each other, third parties such as those that may assist with insurance administration, product development and marketing of our products and services. Those third parties may include agents, representatives, organisations or contractors who provide services to us in connection with the marketing and administration of products or services

9/11/2017

LFC - Let's Insure Funeral Cover - 25/08/2015

and for the purpose of customer satisfaction surveys. We do not send your personal information offshore.

The St Andrew's Privacy Policy (also applicable to St Andrew's Australia Services Pty Ltd) is available at www.standrewsaus.com.au. If you have any query in relation to your privacy please contact St Andrew's on 1300 363 159, standrews@standrewsaus.com.au or PO Box 7395, Cloisters Square WA 6850. The Let's Insure Privacy Policy is available at www.letsinsure.com.au. These Privacy Policies contain information about how you can have access to your personal information and seek the correction of your personal information, and how you can complain about a breach of the privacy laws that bind us and how your complaint will be handled.

If you have any query in relation to your privacy please contact Let's Insure by one of the following:
Phone - 1300 355 355 (Mon-Fri, 8am-6pm AEST)

Email - customerservice@letsinsure.com.au

Mail - Customer Service, Let's Insure, PO Box 1192, Chatswood NSW 2057

Great I can start the policy for you today; the good news is you will be covered immediately after you hang up the phone, subject to the terms, conditions and exclusions outlined in the Product Disclosure Statement. Would you like me to do that for you now?

(If **Yes** –Proceed, If **No** provide to 2 relevant objections)

Cannot proceed unless clear Yes.

[Customer Name], would you like us to debit your Bank account or Visa/MasterCard?

Section: DirectDebit

Do you mind getting your BSB and Account Number, so we can arrange a direct debit.

Section: VerifyAuthority

[!! VERIFY THE RECORDING HAS RESTARTED, IF NOT CLICK START RECORDING !!]

<Customer name>, can I please confirm that you have the authority to provide this account information and that you authorise the Insurer St Andrew's Life to debit this account for your premium payments in accordance with the Direct Debit authority in the PDS?

(If **Yes** –Proceed, if **No** provide to 2 relevant objections).

Section: ContactDetails

[Customer name] what's your email address please?

If we're not able to contact you on this number, do you have an alternative number that we can reach you on?

I confirm I have asked the client for a second contact number

9/11/2017

LFC - Let's Insure Funeral Cover - 25/08/2015

Section: Declaration

You will receive the Product Disclosure Statement (PDS) together with your policy documentation. Please keep this in a safe place for future reference. Are you happy that you've understood everything we have discussed today?

Section: Declaration.Switch

<customer name> as previously discussed, we may be able to arrange to waive the waiting period on your Let's Insure policy. To do so you need to confirm that you will cancel your existing policy with and answer some simple health questions. Would you like to do this now?

Section: Declaration.WaiveWaiting.No

Unfortunately <customer name> we are unable to waive the wait period for you, but you are of course still covered for Death by Accident in the first 12 months and for any cause thereafter.

Section: Declaration.WaiveWaiting.Yes

Before I do so, I need to let you know your Duty of Disclosure

(!!! READ OUT Duty of Disclosure !!!)

When answering these questions, you must be honest and tell us anything that you know, or could reasonably be expected to know, is relevant to our decision to waive or reduce the 12 month wait period. St Andrew's may reduce or refuse to pay a claim, or cancel the policy, if you have not answered our questions in this way. Do you understand?

(!!! MUST GET CLEAR YES !!!)

Great! Now I will need an answer to the following questions for each person covered under the Let's Insure policy.

Section: Declaration.TerminalIllness

Have you or anyone else switching over to this Let's Insure policy:

(a) Had a stroke or heart attack?

(b) Currently suffering from any form of cancer including Leukaemia, Lymphoma or Melanoma?

(c) Currently suffering from any condition for which you have been advised your life expectancy has been reduced to less than 12 months?

(d) Been hospitalised for more than one week due to any ongoing or reoccurring health issue in the last 2 years?

Section: Declaration.WaiverOutcome

[[1. Decline IF: 1= YES; or 3 = NO; or 4 = 0; or 5 = 0]]

9/11/2017

LFC - Let's Insure Funeral Cover - 25/08/2015

Unfortunately we are unable to waive the wait period for <affected insured>, but he/she <depending on gender> is of course still covered for Death by Accident in the first 12 months and for any cause thereafter.

[[2. Accept: All other scenarios]]

The good news <customer name> is we can recognise the wait period that <names from table above with accepted outcomes> have served with <previous insurer> for comparable cover. We will send you a letter in the next couple of days confirming this

Section: BonusCover

{0}, you will also be please to hear ... we will be giving you the Policy Owner, {1:C} complimentary Bonus Accidental Death Cover for the life of your policy, to thank you for choosing Let's Insure as you insurance provider. The Bonus cover is completely free and is on top of the cover you already have selected today. This means should you die of as a result of an Accident, your beneficiary will receive a total payout of {2:C}. How does that sound?

Section: Documentation

So finally <Customer name>, your policy number is <Policy Number>

if you have any questions or would like to amend you policy you can contact us on 1300 355 355.

My name will be on your welcome pack for your reference.

Now before I let you go, we are running a refer a friend program, so if you have any family or friends who might be interested in taking out a Let's Insure Funeral or Life policy, you will receive a \$20 Coles/Myer gift card for each referral that takes out a policy.

Do you know anyone who may be interested in saving money on their insurance cover or looking to take cover out?

[[IF YES]] Obtain referee details and at end ask following:

To the best of your knowledge, can you confirm that the family member/friend would be happy for us to call about and quote you as being the referrer?

<Customer name>, are you happy with the service I have provided today?

Thank you for choosing Let's Insure as your insurance provider. Have a nice day/afternoon/evening, good bye.

Section: Documentation.Switch

I will transfer you now to our Customer Care Team to guide you through the switch process.

[[Transfer the client to retention]]

1. Dial the Retention Line by clicking [here](#).

9/11/2017

LFC - Let's Insure Funeral Cover - 25/08/2015

[[If attempted transfer failed]]

[Customer Name] , it looks like all the lines are busy at the moment. I don't want to take up any more of your time, so how about I get someone from our Customer Care department to call you back.

It's important that you chat to them as they will guide you through the whole switch process and they have a small gift they want to give you.