

[2 seconds][Agent] : Welcome to One Choice Insurance. You're speaking with Danielle. How can I help?

[7 seconds][Customer] : This is silver. To who you're here, I remind you rang me.

[10 seconds][Agent] : How can I help you today, dear Hilda Alright, OK.

[22 seconds][Customer] : Alright.

[15 seconds][Agent] : We may have been trying to get in contact with you in regards to an expression of interest we've received on our website, or we may have previously been speaking to you in regards to one of our products.

[26 seconds][Customer] : Yes.

[26 seconds][Agent] : I can look into that one for you so that I can do that. Hilda, Just confirm the number we've tried to reach you on is a 0226959823.

[36 seconds][Customer] : Yes, yes.

[38 seconds][Agent] : Perfect. And Hilda, what is your surname and date of birth please and I can open this one up? Perfect. And just your surname, please. There, Hilda. Beautiful. I've got it all here. Yeah, I've got it here. Thank you so much for that. So I'm just opening this one up here for you now. Hilda, I do want to let you know very quickly. All calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether that is suitable for your needs.

[46 seconds][Customer] : 24th the 1st 54 TE get Oh, you know, yeah, yes.

[1 minutes 16 seconds][Agent] : We do not consider your personal circumstances. So Hilda, thank you so much for returning that missed call. I can see here this morning we were trying to get in contact with you as we have received both the expression of interest online overnight there for both our life and our funeral insurance. So that's why we were giving you a call so that we could actually take you through that information and pricing there. So Hilda, I do need to confirm a couple more of your details please. I do need to confirm. I've got you here as a female New Zealand resident who is currently, currently residing in New Zealand. Is that correct?

[1 minutes 42 seconds][Customer] : Yes, Yes. Yes.

[1 minutes 55 seconds][Agent] : Beautiful. Thank you so much for that. And I've got an e-mail address here for you of hilitihoya1940@gmail.com.

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

[2 minutes 5 seconds][Agent] : Beautiful. And lastly there, Hilda, is your preferred title.

[2 minutes 12 seconds][Customer] : No.

[2 minutes 8 seconds][Agent] : Is it miss misses or miss beautiful? Thank you so much for that. So hold on. What's actually made you decide to last night looking for both our funeral and our life insurance that we have to offer here at one choice.

[2 minutes 25 seconds][Customer] : Pardon. Oh, I never heard this.

[2 minutes 26 seconds][Agent] : What's that's OK, So what's made you decide to look in for both our funeral and our life insurance?

[2 minutes 34 seconds][Customer] : Oh, I just wanted to see how much this is going to cost.

[2 minutes 37 seconds][Agent] : Yeah. Do you currently have any cover and plans or is this something that's quite new for yourself?

[2 minutes 41 seconds][Customer] : My pardon.

[2 minutes 45 seconds][Agent] : Is this something that's quite new for you?

[2 minutes 48 seconds][Customer] : Yes. Yes.

[2 minutes 47 seconds][Agent] : Is that OK? Fantastic. And do you mind me asking, what is it that you're looking at leaving that but a financial protection behind for yes, for your children? Is it to help just leave them some money behind or is it to help them with funeral expenses?

[2 minutes 57 seconds][Customer] : For my children, everything.

[3 minutes 8 seconds][Agent] : Or what is it that you're wanting them to do? Mm hmm.

[3 minutes 11 seconds][Customer] : Everything.

[3 minutes 13 seconds][Agent] : The reason I asked that question because I can see here you've put a request in for both life and funeral. OK, So there.

[3 minutes 19 seconds][Customer] : Yes.

[3 minutes 19 seconds][Agent] : MM Hmm.

[3 minutes 19 seconds][Customer] : I just, yes.

[3 minutes 23 seconds][Agent] : You carry on.

[3 minutes 25 seconds][Customer] : Forgot what I was gonna say then.

[3 minutes 28 seconds][Agent] : That's OK. So the reason why I, I was saying that is because with that there, I can say you've done both a request for life and funeral. Now with this one here, what's this one here? They, they are designed for slightly different reasons. OK, so Hilda, what's the life and the funeral insurance? They're both designed to pay out in the events of yourself passing away. However, the funeral insurance, that one's more designed to take care of those in needs yet and upfront expenses such as general cost or anything else that may need to be taken care of right away. Whereas the life insurance, it's more designed to take care of those bigger term expenses such as, umm, unpaid bills, uh, taking care of outstanding mortgages, helping your loved ones sort of maintain their lifestyle, etcetera. So in terms of that one there, is there one that you're more sort of looking towards or you're wanting to look at both. So what are you wanting to do? Mm Hmm.

[3 minutes 45 seconds][Customer] : Yes, well, I'm trying to see, I'm trying to look at both of see how much they based on the cost.

[4 minutes 36 seconds][Agent] : Yeah, look, well, we can definitely do that for you. What I'll do first is I'll take you through the life insurance. That's the one that takes a little bit longer to go through because we do need to go through an application to confirm your eligibility for the cop out.

[4 minutes 51 seconds][Customer] : Mm, hmm.

[4 minutes 49 seconds][Agent] : But hold up, when it comes to our life insurance, what it is designed to do more or less, it's easy to give you that little bit of Peace of Mind and that little bit of financial security for your loved ones. This is for a lump sum payment in the events of your yourself passing away.

[5 minutes 8 seconds][Customer] : Mm, hmm.

[5 minutes 8 seconds][Agent] : So we actually pay this money out for your chosen beneficiary as a lump sum payment. So they could use it to help them do something as simple as just look at maintaining their lifestyle. Or it can be used to help take care of any outstanding expenses, whether

that be unpaid bills, mortgages, loans or any other costs involved in raising your family. That choice, it is entirely UPS your loved ones there OK?

[5 minutes 35 seconds][Customer] : Yes, yes.

[5 minutes 36 seconds][Agent] : Now we also include with our cover what's called a funeral advance. So how that funeral advance works is at the time of your loved ones making a claim, they are able to request an advance payout of \$10,000 to help go towards some of those more immediate and upfront expenses such as funeral costs or anything else that may need to be taken care of. Really, the choice, it is entirely up to your loved ones there. OK, perfect. Now, in terms of this one here, you can nominate up to five beneficiaries there to receive this money in that instance. So you can just pick the one, You can pick 235. You know the choice. It is entirely up to yourself there. We're not going to tell you. So you have to leave that money behind too, OK, So I know you've mentioned your children. How many children do you have there held there?

[6 minutes 32 seconds][Customer] : Mm hmm.

[6 minutes 33 seconds][Agent] : Six are beautiful. They're all grown up now.

[6 minutes 37 seconds][Customer] : Yes. Mm hmm. Yes, yes they are.

[6 minutes 36 seconds][Agent] : Are they perfect? How many grandchildren do you have?

[6 minutes 44 seconds][Customer] : Oh, tell me about this. I can't count.

[6 minutes 46 seconds][Agent] : Too many to too many to camp. Look, that's perfectly fine there. Well Hilda, you can nominate up to five of your children or pick just the one to get it all sorted out for them all. But that choice at the end of the day, it is entirely up to yourself there. Now with this one here, before we go through some pricing, I do need to ask, have you had a cigarette in the last 12 months?

[7 minutes 14 seconds][Customer] : No, no.

[7 minutes 16 seconds][Agent] : Perfect, thank you so much for that. Now the level of cover that we can look at for yourself, it starts at \$100,000 being the lowest up to 500,000 being the highest. So we work in \$50,000 increments. For the 100 it goes to 150, a 150,200, two 150 and so on up to a maximum of 500,000. What amount do you want me to start the quotes on for you today?

[7 minutes 44 seconds][Customer] : Oh, the cheapest 1?

[7 minutes 43 seconds][Agent] : The cheapest. So you want to. If we look at the lowest level of cover, which is our \$100,000 for that one year, you are going to be looking at a fortnightly payment of \$121.27. So it's \$121.27 per fortnight. How does that sound for yourself?

[8 minutes 11 seconds][Customer] : Yeah, that's alright.

[8 minutes 12 seconds][Agent] : Yes, fantastic. Now Hilda, I do want to let you know with this one here that pricing that I've taken you through so far is an indicative pricing only. What that means for yourself is the final premiums in terms of our policy, it is actually depends on on the outcome of the health and lifestyle application which I'm going to take you through in just a moment. It is a very simple application that we go through over the phone with majority of our questions being just yes or no questions and unless I do prompt you otherwise, OK.

[8 minutes 46 seconds][Customer] : Right.

[8 minutes 46 seconds][Agent] : But before I go through those questions with you, I do need to read to our pre underwriting disclosure. So what the pre underwriting disclosure is, is it just tells you what we do with your personal details and hold on, what it is that you have a duty to disclose to us. OK, so it says here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you influence our life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer, or which reduces the risk to insure you have this duty until the time we enter into the contract. If you failed to disclosure matter or you make a false statement and answer to our question, we may be able of this Decline a claim, oppose your conditions on your policy, or avoid your policy entirely. Now, do you understand this yes or no?

[10 minutes 13 seconds][Customer] : Yes.

[10 minutes 16 seconds][Agent] : Perfect. Thank you so much for that. OK, so Hilda, these questions, see if they are just yes or no questions unless I'd so prompt you otherwise. But if you need me to stop to reread of any question or Hilda, if you have any questions for me, just interrupt me along the way. OK. But First off and foremost, question number one, it says here, are you a citizen or permanent resident of New Zealand or Australia who is currently residing in New Zealand?

[10 minutes 44 seconds][Customer] : No, I'm a resident of New Zealand.

[10 minutes 47 seconds][Agent] : Perfect. And you're currently residing in New Zealand, is that correct? Perfect.

[10 minutes 51 seconds][Customer] : Yes, Yes, Sorry.

[10 minutes 52 seconds][Agent] : And I'll confirm. I'll confirm you're a permanent resident, correct?

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

[10 minutes 57 seconds][Agent] : Beautiful. We'll answer yes to that one. OK. The next seven questions are regards to your medical history, with our main question here being have you ever had symptoms of being diagnosed with or treated for or intended to seek medical advice or any of the following? So the first is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer. Leukemia, excluding skin cancer.

[11 minutes 23 seconds][Customer] : No, no, yes.

[11 minutes 36 seconds][Agent] : That's OK. Well, in the last five years, have you been diagnosed with or treated for any of the following cancers? Lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma, or any other cancer that has spread to other organs.

[12 minutes 1 seconds][Customer] : I've I've had breast cancer.

[12 minutes 3 seconds][Agent] : That's OK. How long ago was the breast cancer?

[12 minutes 6 seconds][Customer] : Oh well. About 3 years ago.

[12 minutes 12 seconds][Agent] : OK, I'm sorry to hear that, but it sounds like you've you've you're

on the mends now. So this one here is in regards to very specific cancers there held. So this one is just wanting to know if in the five in the last five years have you been diagnosed with or treated for any of the following cancers? So the first is lung cancer, cancer of the esophagus, stomach or pancreas cancer, brain cancer, multiple myeloma or any other cancer that has spread to other organs. Perfect. Thank you so much for that. Was your cancer over 10 years ago?

[12 minutes 34 seconds][Customer] : No, no, no, no, no, no, no, no.

[13 minutes 1 seconds][Agent] : That's OK.

[13 minutes 2 seconds][Customer] : My, my face. I had a lump on one side.

[13 minutes 7 seconds][Agent] : Mm, hmm.

[13 minutes 8 seconds][Customer] : No, that, that was a few years ago.

[13 minutes 13 seconds][Agent] : That's OK.

[13 minutes 13 seconds][Customer] : And oh, sorry.

[13 minutes 13 seconds][Agent] : So no, no, you carry on. Sorry.

[13 minutes 19 seconds][Customer] : And, and I've had my breasts taken off on the other side.

[13 minutes 24 seconds][Agent] : OK, perfect. So in terms of that one there, your the breast cancer hasn't spread to any other organs? No.

[13 minutes 32 seconds][Customer] : No, no, no.

[13 minutes 33 seconds][Agent] : And was it over the the, was it over 10 years ago? So you said it was only three years ago, is that correct? So we'll answer no to that question. OK.

[13 minutes 40 seconds][Customer] : Yes, yes, I'm right.

[13 minutes 44 seconds][Agent] : So that's also the cancer question here, Holder. So the next one is asking, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following?

[14 minutes 1 seconds][Customer] : No, no, no. Oh, sorry.

[13 minutes 57 seconds][Agent] : So the next one is kidney disorder, yes or no, Hepatitis or any disorder of the liver, Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[14 minutes 15 seconds][Customer] : No.

[14 minutes 16 seconds][Agent] : Perfect. And have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for a motor neurone disease or any form of dementia, including Alzheimer's disease?

[14 minutes 31 seconds][Customer] : No.

[14 minutes 32 seconds][Agent] : Perfect, Thank you so much for that. OK, so that's all the questions that I do need to ask you there now. So hold on. First of all, most, I do want to let you know, congratulations, your application for our life cover. It has been approved. Now. It has been approved subject to the following terms and conditions.

[14 minutes 56 seconds][Customer] : Mm hmm.

[14 minutes 52 seconds][Agent] : So at this current stage, we're able to offer you a benefit amount of \$50,000 being the lowest up to a maximum of 100, \$1000 being the highest. And this does come with a policy term of 20 years. Now hold up, sorry, bear with me, hold up. What that means for yourself is during the first 12 months of the policy you are going to be covered for accidental death only and then after the first 12 months they will actually cover you for death due to any cause. However it is. However, it is important to note that suicide is not covered within the 1st 13, not for the policy.

[15 minutes 33 seconds][Customer] : Goodbye.

[15 minutes 32 seconds][Agent] : OK, now we also include with our cover what's called a terminal, a similarly ill advanced payment. So how that similarly ill advanced payment works is that after you've had your policy in place for 12 months, if you were unfortunately diagnosed with 12 months or less to live by a medical practitioner, we're going to pay your claim out soon full. So this is of course paid out to whilst you're still living and hold on what you choose to spend that money on. It is entirely up to yourself there. So you could use that for any upcoming treatment costs or if you're wanting to spend a little bit of extra time with your loved ones. Took off a bucket list, the choice. It is entirely up to yourself there. We're not actually going to tell you how to spend a cent of this money. OK, So that is again, after you've had your policy in place for 12 months, if you were diagnosed with that 12

months, the list to live. So HELDA, if we were to look at the \$100,000 worth of cover, you are now looking at a fortnightly payment of \$203.49. So that's 20349 per fortnight. How's that sounding for you?

[16 minutes 46 seconds][Customer] : Mm Hmm.

[16 minutes 48 seconds][Agent] : That's OK, let's look at bringing it down for you. Let's say we bring it down for the \$50,000, which is the lowest level of cover we would be able to offer you for \$50,000. You'd be looking at \$101.75 a fortnight. How's that one sounding?

[16 minutes 47 seconds][Customer] : Oh, not just a distinct MMM, that's better.

[17 minutes 8 seconds][Agent] : Perfect. Now keep in mind your beneficiaries will still be able to request that funeral advance payout of \$10,000 at the time of making a claim.

[17 minutes 20 seconds][Customer] : Uh huh.

[17 minutes 18 seconds][Agent] : OK, perfect. Now I do want to also let you know that please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy does have what's called an automatic indexation, which means each year your benefit amount it will increase by supersedes with associated increases in premium and you can opt out of this indexation each year. So each year around your policy anniversary, we will send you out a letter saying this is what the new sum insured is going to be with those associated increases in premium. And of course, you can opt out of that one each year. OK, perfect. So what we're going to do now with this one here, Hilda, is I'm actually able to give you that little bit of Peace of Mind and that little bit of financial security for yourself with our life cover by getting some coverage just set up in a place with yourself today without any sort of upfront payments or upfront costs.

[18 minutes 19 seconds][Customer] : None.

[18 minutes 18 seconds][Agent] : What we actually do is we note down a preferred payment date and payment method that is suitable for you in the near future. Now in saying that this policy here, it does actually give you what's called a 30 day cooling off. So during that time we would have sent you out all your personalized policy documents for you to review. And should you then decide to cancel within those 30 days there Hilda you will receive a full refund of any premiums you may have paid.

Of course, unless a claim has been made. So Hilda, you will receive an e-mail copy of your documents within the next hour or so. You'll also receive a postal copy. That one takes a little bit longer. It takes around about 5 to 10 business days. So the next step here is I do need to get your address off you, please, starting with your post code.

[19 minutes 10 seconds][Customer] : 28 What's what?

[19 minutes 17 seconds][Agent] : Perfect, That's Rd. 5 is it?

[19 minutes 14 seconds][Customer] : 3875 Yes, yes.

[19 minutes 19 seconds][Agent] : And sell on the two perfect. And what's your street address here, please?

[19 minutes 25 seconds][Customer] : 207 Kimmarfi.

[19 minutes 29 seconds][Agent] : Uh, TE space MAWHAI perfect. Is that the same as your postal address? And that's two number two O 7, correct.

[19 minutes 34 seconds][Customer] : Yes, yes, yes, yes. Correct.

[19 minutes 44 seconds][Agent] : Beautiful. Thank you so much for that. So Hilda, in terms of this one here, we wouldn't actually take any payments off you today. What we actually do is we note down a preferred payment day, a payment method that is suitable for you in the near future. And saying that as a business, we do generally like to try and collect payment within the next 7 days. However, we would actually be more suitable for you.

[20 minutes 10 seconds][Customer] : Oh, is it next week or the week after?

[20 minutes 17 seconds][Agent] : That's right.

[20 minutes 17 seconds][Customer] : Oh, I don't know.

[20 minutes 17 seconds][Agent] : Take, take your time there. Hilda.

[20 minutes 21 seconds][Customer] : Yeah, I don't know when my benefit goes in. Next week or the week after.

[20 minutes 29 seconds][Agent] : Do you know when you last got your pension payment?

[20 minutes 26 seconds][Customer] : I'm not quite sure, actually. It's going out of another account. Hang on.

[20 minutes 41 seconds][Agent] : That's OK. Take your time.

[20 minutes 46 seconds][Customer] : I'll just have to go out for a minute.

[20 minutes 48 seconds][Agent] : That's alright, take.

[20 minutes 49 seconds][Customer] : I won't hang out.

[20 minutes 50 seconds][Agent] : That's OK. Take your time.

[20 minutes 53 seconds][Customer] : I'm just going to look it up.

[20 minutes 55 seconds][Agent] : That's alright. It's always slow when you want it to work fast, right?

[20 minutes 59 seconds][Customer] : Come on. No, it's not this. Not next weekend, not this, not next week, but the week after.

[21 minutes 15 seconds][Agent] : That's OK. What day?

[21 minutes 15 seconds][Customer] : It's too long.

[21 minutes 16 seconds][Agent] : No, no, I can push it back. What day would you like it to be?

[21 minutes 16 seconds][Customer] : Isn't it on on the Thursday? The following Tuesday.

[21 minutes 25 seconds][Agent] : So not this coming Thursday the 12th, but or not next Thursday the so not this week, the 12th. But did you want next week, the 19th or the following Thursday the 26th?

[21 minutes 38 seconds][Customer] : The 26th.

[21 minutes 40 seconds][Agent] : Perfect. OK, so Thursday the 26th is a public holiday, so I would need to make a Friday the 27th.

[21 minutes 45 seconds][Customer] : Oh, oh, would it be Wednesday? Can I take you that on Wednesday? Yeah. Oh, whoa.

[21 minutes 47 seconds][Agent] : Being that it's Boxing Day, Wednesday, we wouldn't be able to do Wednesday either because that's Christmas Day, so.

[21 minutes 59 seconds][Customer] : Jesus. Oh, no. My money will go in. Oh, yeah, it's a pay. Yeah, I'll get paid early. So it'll be yes, yes, it has to be the Friday.

[22 minutes 24 seconds][Agent] : The Fri we could do Friday the 27th and then we can do every second Friday thereafter. And if you need to change that payment date afterwards, all you need to

do is just give us a call and we'll be more than happy to help do that.

[22 minutes 37 seconds][Customer] : Oh, yes, yes.

[22 minutes 37 seconds][Agent] : OK, perfect.

[22 minutes 38 seconds][Customer] : Well, well, since that Friday and then I might put it back to to Wednesday.

[22 minutes 45 seconds][Agent] : Perfect.

[22 minutes 47 seconds][Customer] : Yes.

[22 minutes 46 seconds][Agent] : Let's make it Friday for now and if you need to change it back to Wednesday, just give us a call and we'll be more than happy to help you do that.

[22 minutes 53 seconds][Customer] : Oh, right, right.

[22 minutes 54 seconds][Agent] : So Hilda, the next step from here is what I'll do now is we'll note down that payment date and sorry that payment method for you. So we do this very securely over the phone, but one of two simple options. So we can either use a Visa debit and then Visa MasterCard or credit card, or we can use a bank account number for direct debit.

[23 minutes 18 seconds][Customer] : I've got a credit card.

[23 minutes 15 seconds][Agent] : What one suits you perfect? We can use your credit card there. You let me know when you've got that card ready and I will pause the call recording for you.

[23 minutes 28 seconds][Customer] : I'm just going to get it now.

[23 minutes 26 seconds][Agent] : OK, That's OK.

[23 minutes 30 seconds][Customer] : Is it?

[23 minutes 30 seconds][Agent] : Take your time.

[23 minutes 31 seconds][Customer] : Yes. Hang on.

[24 minutes 6 seconds][Agent] : Thank you so much. And do you have?

[24 minutes 16 seconds][Customer] : Good morning.

[24 minutes 42 seconds][Agent] : None.

[24 minutes 53 seconds][Customer] : Hello.

[25 minutes 6 seconds][Agent] : None. None.

[25 minutes 36 seconds][Customer] : Oh, my God. Look, my daughter's just gone out. It must be in the car.

[25 minutes 43 seconds][Agent] : That's OK. What we can, what we can use then is a bank account number. We can set this one up as a direct debit. And then once you have got your card, if you wanted to update it to be your card, all you need to do is give us a call and we can do that.

[25 minutes 58 seconds][Customer] : Oh, right. Right. Yeah. She, I I didn't realize that she borrowed it. She borrowed the card last night and she didn't give it back to me.

[26 minutes 3 seconds][Agent] : That's that's look, that's perfectly fine there. Let's enter in your let's put it in with your bank account details. What's that one there? Hilda, the name of your bank account, Is it just under Hilda Julia or is it H Julia? Perfect. And whenever you're ready, we'll enter in your account number. Oh, do you?

[26 minutes 30 seconds][Customer] : I haven't got my account number, but she's got my car in.

[26 minutes 35 seconds][Agent] : That's OK. Do you do?

[26 minutes 35 seconds][Customer] : She's got my car in her car.

[26 minutes 38 seconds][Agent] : That's OK. Do you have online banking at all by any chance?

[26 minutes 43 seconds][Customer] : No, not for this car.

[26 minutes 46 seconds][Agent] : OK. So in terms of that one there, do you know when your daughter will be back back home?

[26 minutes 54 seconds][Customer] : I think you sleep. I didn't realize she was going. I don't know what time. I don't know. I think she's gone up the shop or something. Oh, she just walked out.

[27 minutes 7 seconds][Agent] : Oh, no, look, that's TH. That's OK. Is there a different account that you're able to use or?

[27 minutes 22 seconds][Customer] : I can use my A&G, but I don't think you'd be any money in that one.

[27 minutes 29 seconds][Agent] : OK, Do you do you do not get paid into the ANZ accounts, are you?

[27 minutes 35 seconds][Customer] : Yes, that's my benefits, but I I can pay with my daughter's rent

because why don't you?

[27 minutes 43 seconds][Agent] : Well, look what we can do if you're wanting to get this one set up today is we can set it up to come out of your ANZ account. And then when you give us a call to change the payment back date back to a Wednesday. What you can do is update your payment details in. How does that sound? Yeah, absolutely.

[28 minutes][Customer] : Oh yes, yes, I I'll give you my ANG account and when she does bring my card back I'll just change the card over and that.

[28 minutes 12 seconds][Agent] : You could just give us, you can just give us a call and you can change it over to you can do it at any time as well. You can give us a call and change your payment date, your payment message, your payment frequency at any time. Just give us a call. OB obviously that's from Monday to Friday, but we'd be more than happy to help you with that one. But let's let's enter it in with the ANZ account for now so that we're able to get this cover and place was for yourself.

[28 minutes 29 seconds][Customer] : Yes, yes, yes.

[28 minutes 39 seconds][Agent] : And then when you are, when you do have your card details, you can give us a call and update that one. How does that sound for you?

[28 minutes 45 seconds][Customer] : Oh, thank you very much.

[28 minutes 47 seconds][Agent] : Perfect.

[28 minutes 54 seconds][Customer] : HHQ here.

[28 minutes 48 seconds][Agent] : So the name on the ANZ account, is that also under Hilda Sihilia or is it H Tihilia, HH Tihilia? Perfect. Thank you so much for that. And Hilda, what is that account number there please?

[28 minutes 58 seconds][Customer] : You want the whole NUM?

[29 minutes 9 seconds][Agent] : Yes, please. Oh, is this your card number? Is it N? No, no, I don't want those 3 numbers at the back. So is this your card number that you're giving me your ANC card? OK, 2 seconds.

[29 minutes 11 seconds][Customer] : Oh, 4835 Oh the 22 numbers at the back, 3 numbers, yes for

the oh.

[29 minutes 29 seconds][Agent] : So for security purposes, while obtaining your card details, the call recording will stop and we'll reach a minutes after we've collected your details.

[30 minutes 20 seconds][Customer] : The.

[30 minutes 38 seconds][Agent] : Just OK, let me just quickly pause the call recording.

[30 minutes 43 seconds][Customer] : Oh, sorry.

[30 minutes 43 seconds][Agent] : So I'll just let you know, please be advised that the call recording has now resumed for quality and monitoring purposes. OK, So now that your daughter's home, do you want to change it back to the other card? That's OK.

[30 minutes 52 seconds][Customer] : Yes, I'm with my cab. Oh, the yes, it's just coming.

[31 minutes 1 seconds][Agent] : That's OK. You you let me know when you've got those card details ready and I'll re pause the call recording for you.

[31 minutes 8 seconds][Customer] : Oh, thank you.

[31 minutes 7 seconds][Agent] : OK, You're welcome.

[31 minutes 9 seconds][Customer] : Sorry about that.

[31 minutes 10 seconds][Agent] : No, don't be sorry at all. She she got home just in the nick of time.

[31 minutes 16 seconds][Customer] : Yes. My God. Hello friend son. Ah, here it is.

[31 minutes 42 seconds][Agent] : Perfect. So I'll just let you know again, uh, Hilda, for security purposes while obtaining your card details, the call recording will stop and will recommend after we've collected your details. So I've just.

[32 minutes 17 seconds][Customer] : Music. The. None.

[33 minutes 28 seconds][Agent] : So please be advised that the call recording has now resumed for quality and monitoring purposes. So Hilda, that set payments all set up for you now for \$101.75. That will come out on Friday the 27th and then it'll be every second Friday after. Again, if you need to change this payment date, just give us a call and we'll be more than happy to do that for you.

[33 minutes 52 seconds][Customer] : Thank you very much.

[33 minutes 50 seconds][Agent] : OK, So you're welcome. All that's for me to do now to finalize this

life cover for you is I do need to read you out one final declaration. So please bear with me. This is a couple of paragraphs on and we'll try to get through as quick as possible for you. But all I need at the start, halfway through and just at the end when prompted is your agreeance with either a clear yes or no. So it says here. Thank you, Hilda. Celia, it is important you understand the following information. I will allow for your agreement to these terms at the end and your policy would not be enforced unless you agree to these terms on full. One choice Life insurance is issued by Pinnacle Life Insurance Limited whom they were referred to as Pinnacle.

[34 minutes 45 seconds][Customer] : Uh huh.

[34 minutes 36 seconds][Agent] : Pinnacle has an agreement with Greenstone Financial Services NZ Limited whom I referred to as GFS, to assure and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice also provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered just specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which suits out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this Yes or no?

[35 minutes 33 seconds][Customer] : Yes.

[35 minutes 35 seconds][Agent] : The next part here says your answer to the application questions and any related documents from the basis of your contract of insurance and Pinnacle of Sorry, your answer to the application questions and any related documents from the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed. So can you please confirm you have answered all of our questions in accordance with your duty of disclosure, Yes or no perfect lastly assist you. We may from time to time provide office to you by the communication

methods you've provided for us in relation to other products and services. By agreeing to the declaration. You can seem to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pay is a lump sum benefit amount of the following so that So Julia receives \$50,000 in the events of life insurance at. The benefit is not paid in the events of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is enforced. The death benefit is paid only in the events of accidental death. Your cover ends on December 26th, 2044. Your premium for the first year of cover is \$101.75 per fortnight. Your premium is which means it will be calculated in each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this. Included in your premium is an amount payable so GFS of between 12% and 53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. I am. This is a pinnacle with AB Plus financial strength goods and the triple B minus issue a credit rating with an outlook of stable. You can reach more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you've provided us with an e-mail address, you will will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs.

[37 minutes 49 seconds][Customer] : None.

[37 minutes 49 seconds][Agent] : You have a 30 day calling off. During which you may cancel your policy in. Any premium you may have paid will be refunded in full unless you've lodged a claim. Now, I've got two final questions here for you Now, Hilda, question number one, do you understand and agree with the declaration? Yes or no? Perfect question number. So would you like any other information now or would you like me or would you like, would you like any other information now or would you like me to read any parts of the policy documents? Perfect. So I'm gonna go ahead and accept that declaration. So congratulations, that's all done for you now and welcome to the one choice family.

[38 minutes 7 seconds][Customer] : Yes, no, thank you.

[38 minutes 33 seconds][Agent] : Now your documents for your you're welcome. Your documents for

the life cover are going to be with you very shortly via post and via e-mail. Now, I know when we first started talking, you wanted to look at both covers. So you still wanted to look at the funeral cover as well.

[38 minutes 48 seconds][Customer] : Yes.

[38 minutes 49 seconds][Agent] : Perfect. OK, let me change over to the funeral cover. Just bear with me for one moment, OK? I'm just changing over to the funeral insurance. So Hilda, the funeral insurance works a little bit differently to the life cover. So first of and foremost, with the funeral insurance, it's actually a guaranteed acceptance policy. So that means I don't actually require you to undergo any types of medical checks or get any sort of blood tests done. And we'll, we're not even going to take into account any of your possible previous or current medical history.

[39 minutes 24 seconds][Customer] : None.

[39 minutes 24 seconds][Agent] : So we're not gonna take into account the previous diagnosis of the breast cancer or there's no health or lifestyle applications for the funeral cover. It's guaranteed acceptance. What that means for yourself though is during the first 12 months of this policy you will be covered for accidental death and accidental serious injury only and then after the first 12 months we cover for you for death due to any cause, whether that be an accident or natural causes. After the first year, you are fully covered now with the funeral cover. It is designed to, it is still designed to give you that little bit of Peace of Mind and that little bit of financial security for your loved ones. This is of course through a lump sum payment in the events of yourself passing away. So we do pay this money out as a cash benefit so it can be used to help take care of any sort of funeral expenses or anything else it may need to be taken care of right away. But with the funeral cover, do you mind me asking who? Are you just wanting to look at leaving enough behind just to cover the funeral costs or you're wanting to leave a little bit extra leftover also perfect.

[40 minutes 34 seconds][Customer] : A little bit extra left over also for the Knicks game.

[40 minutes 39 seconds][Agent] : Yeah, Look absolutely for the unveiling and everything like that. It's yeah, I get that there completely. So I heard that we have done a little bit of market research and what we have found the average cost of a standard burial versus cremation. Now we're basing this

on a middle of the range standard funeral that typically includes your essential services as well as flowers and a Chapel service.

[41 minutes 13 seconds][Customer] : None.

[41 minutes 2 seconds][Agent] : So our research has shown based on that, that the average cost of a standard burial funeral service in New Zealand is around about \$11,000, with the average cost of a standard cremation being a little bit less than around about 7500. That of course depends on what you are after. That figure could always be more or it could always be less. We do understand that everyone wants, needs, cultural beliefs. Everything like that is slightly different and that is why our funeral cover it does range between than \$3000 being the lowest up to a maximum of \$30,000 being the highest. What amount is it that you wanted me to quote you on for the funeral cover?

[41 minutes 42 seconds][Customer] : Well, and how much is a city?

[41 minutes 47 seconds][Agent] : Yeah, we could definitely look at 30,000 as our starting point and then keep in mind I can always look at readjusting from there. OK, so what's this one here? First off and foremost, whilst that pricing loads up, I am going to let you know we do have a few different features and benefits built into the cover. So First off and foremost, everything that I take you through today, Hilda is automatically included. Uh, but we have what's called an accidental death benefit.

[42 minutes 15 seconds][Customer] : Mm hmm.

[42 minutes 14 seconds][Agent] : So Hilda, how that accidental death benefit, if it works, then let's touch with nothing horrible like that was to happen. But if you were to unfortunately pass away due to an accident, your loved ones there, they're actually going to receive a total payout of triple your insured amount. So if you were insured for 30,000 and you did unfortunately pass away due to an accident, your children, your grandchildren exceeded that, they will receive a total payout of 90,000. Now we do this because we understand that's excellent accidents, we don't see them coming and they can quite often and not be a lot harder on our loved ones. So we triple that amount to try and make that hard time, you know, just that little bit easier there. So if anyone needs to take any extra time off work or if there's any sort of unexpected expenses that pop up, there is that little bit of extra

security in place. OK, Now Hilda, this is also going to work very similar. So if you were to suffer a serious accidental injury, now this is say something such as quadriplegia or paraplegia. And that was to happen to you before the policy anniversary that follows, just 75th birthday, then that benefit amount is also going to triple. So again, that 30,000 does become 90,000, except in this instance, we're paying the money out to yourself as what's called a living benefit. So you're able to use that for, you know, rehabilitation or house modifications or whatever you choose to really again the choice it is entirely up to yourself there.

[43 minutes 55 seconds][Customer] : Yes.

[43 minutes 53 seconds][Agent] : OK, perfect. Now Hilda with this one here we have one of the living benefit included with our general cover and that is the terminal illness benefit. So it works a little bit differently on the funeral cover. So it is again, after you've helped this policy in place for 12 months. If you would be unfortunately first diagnosed with a terminal illness and given 12 months release to live by a medical practitioner, we of course are going to pay your claim out soon full and you can use or whatever you need to there. OK, perfect. Now we have two final things I'm going to quickly take you through now before I go through the pricing for the funeral. Now both of these things so that that happen once you reach the beautiful age of 85, which is still a long while away for yourself. You've still got a a few more birthdays left to go. Now First off and foremost is what we call our early cash adoption. So hold up with our funeral cover. At any time after you reach 85 years of age, you can actually like to end your cover. We would be sad to see you go.

[45 minutes 8 seconds][Customer] : Mm hmm.

[45 minutes 6 seconds][Agent] : However, we're going to pay you out 75% of your funeral insurance benefit amount. Now if you choose not to take the early cash adoption, then that's OK. Your cover will still continue, but this is going to come at no additional cost to yourself whatsoever.

[45 minutes 24 seconds][Customer] : Oh my.

[45 minutes 24 seconds][Agent] : So once you reach that beautiful age of 85, Hilda, you no longer need to worry about making any more payments to us. That funeral cover will still continue though. And what we'll say at this point, going to add an extra 25% with the bonus cover to your policy and

this is at no extra expense. So if you were insured for \$30,000 at 85 and add an additional \$7500 worth of bonus covers your policy at no extra cost. And I mean at 85, that should be the least. No worries, right? Perfect. OK, so hold on. Tell us a little bit about how the funeral cover does work and how it differs a little bit for the life insurance. I'm going to take you through some pricing there now. But before I do that, how's everything sounding so far? Do you have any questions for me?

[46 minutes 17 seconds][Customer] : No, no, you're you're doing it right.

[46 minutes 21 seconds][Agent] : Perfect. So let's go through that pricing for you now. So First off and foremost, I just want to let you know what the funeral cover. Your premiums are level, which means they are designed to stay the same year on year and not increase as you get older. And you may pay more insider premiums over the life of the policy than the benefit amount. But the amount that I quote you on today, it is of course designed to stay that year on year and not increase as you age at all.

[46 minutes 49 seconds][Customer] : Right.

[46 minutes 48 seconds][Agent] : OK, perfect. So First off and foremost, we'll look at 30,000 and then keep in mind I can always adjust this from here if needs be. But if we look at the \$30,000 worth of our funeral cover, which of course will triple to 90,000 in the events of accidental death, accidental serious injury, you're going to be looking at a fortnightly payments of \$145.18. So that's one 4518 per fortnight on the 30,000. How is that one sounding for you?

[47 minutes 23 seconds][Customer] : No, it it is a bit sticking a bit lower.

[47 minutes 29 seconds][Agent] : Absolutely.

[47 minutes 29 seconds][Customer] : Sorry, sorry.

[47 minutes 30 seconds][Agent] : So we don't be sorry at all. Don't be sorry at all, at all. They held. At the end of the day, it's about what's finding that finding what's going to be suiting suit your budget and your needs. So I can definitely take it down for you. So we work in \$1000 increment. So down from 30, it goes to 29, then 282726 and so on all the way down to 3000. What amount are you wanting to look at? OK, so if we bring it down to \$29,000, that brings the fortnightly payment down to \$140.34. Yeah, I could definitely have a look and see what we can offer you for around \$100 a

fortnight. Let me play around with the figures and see what we can offer you. OK, Just bear with me.

[47 minutes 56 seconds][Customer] : 29 the D1 for \$100, right?

[48 minutes 23 seconds][Agent] : OK, so these three figures I'm gonna look at, so the first one is for 21,000. So that 21,000 will triple the 63,000 and the events of accidental death, accidental serious entry, that one is \$101.62 per fortnight.

[48 minutes 43 seconds][Customer] : That's Peter.

[48 minutes 43 seconds][Agent] : So it's 10162. Or if we go down to the 20,000, the 20,000 is 6, uh, 9678 a fortnight.

[48 minutes 46 seconds][Customer] : That's oh, oh, that's Peter.

[48 minutes 55 seconds][Agent] : Yeah. What one out of those two do you prefer the 20 or the 21?

[48 minutes 56 seconds][Customer] : That's Peter Pinky.

[49 minutes 2 seconds][Agent] : Perfect.

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

[49 minutes 2 seconds][Agent] : So that was \$20,000 worth of cover at \$96.78 per fortnight. Now holds a very same process there with the funeral covers with the life covering getting it set up. So what I'm going to do for you now with the funeral cover is get you immediately covered over the phone today. We'll note down that preferred payment date and payment method. I'll read you out a quick declaration and get all your policy documents sent out to you. I do want to quickly let you know you're welcome. I do. I want to quickly let you know as well. Please be aware this insurance does not have a savings or an investment element. So if you cancel outside of the 30 days, you'll probably stop and you will not receive anything back unless you're eligible for insurance. That early cash back offer that we discussed earlier on in the phone call at age 85. Now, what's the general cover? Are you wanting the payments to come out on the same day as your life cover or you want them to come out on a different day?

[49 minutes 29 seconds][Customer] : Thank you and you no same T same time as my life cover.

[50 minutes 1 seconds][Agent] : Perfect. So now with this one here, are you using the same payment method for that one?

[50 minutes 6 seconds][Customer] : Yes, yes.

[50 minutes 7 seconds][Agent] : OK, I will need to get those card details off you again because for your security, I cannot actually access them from this point. So have you got those card details handy? And I'll pause the call recording again.

[50 minutes 19 seconds][Customer] : Yep.

[50 minutes 20 seconds][Agent] : Perfect. So I'll just let you know, again, hold up for security purposes while obtaining your card details, the call recording will stop and we'll recommend after we've collected your details. So I'm just pausing this one.

[51 minutes 18 seconds][Customer] : The.

[51 minutes 37 seconds][Agent] : Also call recording for you again, Hilda. So please be advised that the call recording has now resumed for quality and monitoring purposes. So that's our payment on the funeral cover setup. So \$96.78 will also come out on Friday the 27th and then every second Friday there after. Again with this one here, if you ever need to update or change it payment date, payment method, just give us a call we'll be happy to do so. But I do need to read you again one final declaration. So Hilda, this one again is a couple of paragraphs long. However, with this one, I'm only going to ask for your agreeance at the start and at the end when prompted, you need me to stop to re read over any parts or anything like that. Just interrupt me along the way. But it starts off by saying thank you Hilda. Thank you Hilda to who we are. It is important you understand the following information. I will ask for your agreement. So these two at the ends and your policy will not be enforced unless you agree to these terms in full. One choice general insurance is issued by Pinnacle Life Insurance Limited whom I'm referred to as Pinnacle.

[52 minutes 53 seconds][Customer] : Mm hmm.

[52 minutes 45 seconds][Agent] : Pinnacle Hazard Agreement with Greenstone Financial Services NZ Limited sue my recesses GFS to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice you've provided to you is limited to assisting you to make a decision about whether One Choice Funeral Insurance is suitable for your needs. On the basis of the information you provided to us about Sorry. On the basis

of the information you provided to us about your general circumstances. When providing this advice, we have not considered just specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover and that you considered that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to check on any advice we provide. Can you please confirm that you understand and then agree to this yes or no?

[53 minutes 48 seconds][Customer] : Yes, yes.

[53 minutes 49 seconds][Agent] : Perfect. Thank you so much for that. So then the next part here says your answer to the application questions and any related documents for the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assisting your application. By going to this declaration, you can seem to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. You have great to check out a single one choice funeral insurance policy with the following cover. Hoda to Helia is covered for \$20,000 in the events of days and that's why this is accidental. If you suffered the suffer to the find sorry. If you suffer defiant accidental serious injury, the benefit amount will triple in the 1st 12 months your policy is enforced. But if benefit is paid only in the events of accidental death, Once a life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum of 75% of the chosen benefit amount. If you take out this offer, you will no longer have the right to claim under the policy for that life insured. This policy is an insurance policy does not have a savings service with component. If cover ends prior to age 85, no benefit is payable and there is no refund to premiums after the cooling off. As cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover for that day and will not be required to pay any further premiums. The bonus cover is not payable if the early cash adoption has been taken out. Cover for each life insured ends in the day prior to the 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point your premium for the first year of cover is \$96.78 per fortnight. Your premiums are level which means they are designed to stay consistent year on year and will only change if you alter your cover or the insurer adjust the premium rate applied to your

policy. The insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premium than the benefit amount over the life of the policy. I just want to go back and reread a sentence. I think I might have misread it so I'll just confirm again. Your premium for the first year cover is \$96.78 per fortnight. The expiration is included in your premium is an amount payable to GFS of between 36% and 60% of the and 60% of each premium. Your premium will be deducted in accordance with the authority of provided for us. AM based is stated pinnacle with AB plus financial strength good and a triple B minus issuer credit rating with an outlook of stable. You can read more about these ratings on our website and then your policy documentation. The policy documentation will be mailed to you and if you've provided us with an e-mail address 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. During which you may cancel your policy and any premium you may have paid will be refunded in full. At least you've lodged a claim. Now. I've got two final questions here for you. Now. Question number one there, Hilda, is do you understand and agree with the declaration, Yes or no?

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

[57 minutes 13 seconds][Agent] : Perfect question #2 Would you like any other information now or would you like me to read any part of the policy documents for you? Perfect. OK, so I'm gonna go ahead and accept that declaration for you. Uh, so congratulations, that's all done for you now and welcome to the one choice family.

[57 minutes 23 seconds][Customer] : No, no. Thank you very much.

[57 minutes 37 seconds][Agent] : So you're, so you're most, you're most welcome. So again, your documents for both the funeral and the life cover will be with you very shortly via post invite e-mail. Now, there's one final thing I can help you with today. Umm, and that is by adding your beneficiaries on to both of your policy. See there. So with this one here, if you know who you'd like to leave this money behind to, such as their full name, date of birth and address there, what I can do is place you on a very brief hold, pop you through to customer support, and we can do that one there for you. Did you know who you'd be looking at leaving this behind for?

[58 minutes 16 seconds][Customer] : Yes, but I haven't got her address. She lives in Kafia. I don't know her address. And Kafia, my daughter, my eldest daughter.

[58 minutes 22 seconds][Agent] : That's the look, that's perfectly fine. Then when you are ready, umm, and you have got those details, you can either give us a call back and nominate over the phone or what you can do is you can fill out the second to last page on each of the policies and send it back to us so that we can umm, so that we can add your beneficiary on. OK.

[58 minutes 47 seconds][Customer] : Oh yes. Would that be alright if I added on to the and then by the I'll see you tomorrow.

[58 minutes 56 seconds][Agent] : Look the absolutely there's no time frame on that one.

[59 minutes 1 seconds][Customer] : Oh, yes, yes.

[58 minutes 59 seconds][Agent] : Whenever you're ready, just fill out the second for last page, which is that beneficiary's form and send that one to us.

[59 minutes 7 seconds][Customer] : Right.

[59 minutes 5 seconds][Agent] : OK, perfect.

[59 minutes 8 seconds][Customer] : Right.

[59 minutes 10 seconds][Agent] : Well, is there anything else I could do for you today, dear Hilda?

[59 minutes 14 seconds][Customer] : What time? I asked you a question. But I thought, oh, that that that must have been all. I've heard everything you said.

[59 minutes 24 seconds][Agent] : Perfect, well, if you do think of any questions or anything like that, please do not hesitate on giving us a call and I'll be more than happy to help. OK.

[59 minutes 34 seconds][Customer] : Thank you very much.

[59 minutes 35 seconds][Agent] : You're most welcome Hilda, it's been a pleasure.

[59 minutes 39 seconds][Customer] : Oh, thank you. Merry Christmas to you and a happy New Year.

[59 minutes 43 seconds][Agent] : You too Hilda. Have a lovely Christmas and New Years. Talk to you soon.

[59 minutes 47 seconds][Customer] : Right.

[59 minutes 48 seconds][Agent] : Alright, thanks. Bye.

[59 minutes 48 seconds][Customer] : Bye, oh lovely lady.