

[4 seconds][Agent] : Hello, hello and good morning there. My name is Long. I'm calling from One Choice Insurance. Am I speaking to Roland?

[5 seconds][Customer] : Alright, Yeah, it's me.

[15 seconds][Agent] : Hey there, Roland. I'm just calling here in regards to an online expression of interest that you've made there for our life insurance. I'm basically here just to take you through a bit of extra information here in our policies. We can go through some pricing, so I'll give you a quote and I'll also just answer any questions you may have there in the meantime as well. OK, Now, Roland, just so I can assist you further here, I will have to confirm your details. So I've just got your surname here. And as is that Bustamante. Yeah. Your date of birth is the 21st of the 7th, 1986, is that correct?

[34 seconds][Customer] : Yeah, yes, yeah, yeah.

[50 seconds][Agent] : Yep. Thank you. Umm, And can I just confirm here that you are a male New Zealand resident currently residing in New Zealand?

[56 seconds][Customer] : Yeah, yeah. Residents only.

[56 seconds][Agent] : So now, Yep. Re Yeah. New Zealand resident currently residing in New Zealand. Yes. Yep. OK, thank you. Umm. Just on that note, they're rolling. I have to mention that all our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. Just on that note, Roland, I wanted to say thank you very much for, you know, just taking the time out of your day for inquiring here on choice now, just so I can have a better understanding of the whole situation here. Umm, and what sparked your interest? So what got you looking into life insurance? Are you are you currently new to life insurance or do you currently already have some coverage?

[1 minutes 3 seconds][Customer] : Yeah, yeah, I've been just like I've been it's like registered in the in my bank in the same, yeah, same insurance right now. Yeah.

[1 minutes 55 seconds][Agent] : So you already ha it cut off.

[1 minutes 56 seconds][Customer] : But you know, Yeah, but, but the only thing is I think it's cut off,

but I yeah, I missed the payment fully.

[2 minutes 5 seconds][Agent] : Oh, OK, so at the moment you're currently not insured anymore.

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

[2 minutes 10 seconds][Agent] : Is that what you said? Oh, OK, OK. And now you're just looking to, umm, and now you're just looking to get a, a new policy in place because that one's already cut off, is that correct?

[2 minutes 22 seconds][Customer] : Yep, Yep.

[2 minutes 22 seconds][Agent] : Yep. OK, alright, no, no worries. Thanks for explaining and letting me know the situation there. Umm, But it's good to hear that you, you know, you do see the value and importance of having some life insurance for yourself.

[2 minutes 33 seconds][Customer] : Yes, of course.

[2 minutes 35 seconds][Agent] : So umm, uh, and that was with a different company, is that correct?

[2 minutes 39 seconds][Customer] : No, it's it's the same, the same combined.

[2 minutes 39 seconds][Agent] : Really with us as well Same company. OK, all right. So in that case, umm, what I'll do here is I'll just take you through what we have to offer umm, and then we'll see if you're eligible and we can help you get some covered in place for yourself there. OK Roland.

[2 minutes 43 seconds][Customer] : Yes, Yeah, yeah, yeah.

[2 minutes 58 seconds][Agent] : All right cool. So, umm, with our life insurance, basically we we're we, we are provided, umm, we have designed to provide you financial protection for your loved ones through a lump sum payment if you were to pass away, OK.

[3 minutes 12 seconds][Customer] : Yeah.

[3 minutes 13 seconds][Agent] : Umm, Now with this one here, what we do is if something were to happen to you, then basically your family would have that financial security, OK. Is, is there, is there anyone there in mind who you plan to leave the money behind to? Is that you've got family there, kids.

[3 minutes 27 seconds][Customer] : No, not in the morning.

[3 minutes 30 seconds][Agent] : Not at the moment, yeah. OK. No, that's completely fine.

[3 minutes 31 seconds][Customer] : Yeah, no.

[3 minutes 34 seconds][Agent] : No, that's OK. You're in complete control of that one there. OK, and who you decide to leave the money behind to, but, umm, I'll just let you know with us here. You can, umm, in regards to the beneficiaries, they can also request an advance payout of \$10,000. This can help with things like funeral costs or basically any other final expense at the time. OK.

[3 minutes 57 seconds][Customer] : Oh, Oh, that's good.

[3 minutes 57 seconds][Agent] : Yeah, Yeah. On top of that, there is a terminally ill advanced payout included in the cover also. OK. So in our case, what we do for you here, Roland, we keep it nice.

[4 minutes 9 seconds][Customer] : Morning.

[4 minutes 9 seconds][Agent] : Yep, Yep. Sorry.

[4 minutes 14 seconds][Customer] : No, no, it's alright, ma'am.

[4 minutes 16 seconds][Agent] : Yes. So in this case, what we do, we keep it nice and simple for you as everything is done over the phone.

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

[4 minutes 23 seconds][Agent] : There's no forms to fill in medical checks or blood tests to complete, OK? What we do is we simply take you through our health and lifestyle questions as this will determine the pricing in terms of the policy for you, OK?

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

[4 minutes 38 seconds][Agent] : Yeah. Now Roland, with that being said, we can go through some pricing here together. OK, Now just to begin with, I need to ask you, have you had a cigarette in the last 12 months, Yes or no? Yep. Yep.

[4 minutes 52 seconds][Customer] : Yeah, yeah, just a little bit not, but not always.

[4 minutes 57 seconds][Agent] : Yep. OK, no, that's completely fine. So Yep. And then I need to ask as well, is your current annual income 50K or more? Yep. OK, thank you. Now keeping in mind here with the levels of cover, you can choose between a minimum of \$100,000 up to a maximum of \$2,000,000.

[5 minutes 6 seconds][Customer] : Yeah, yeah.

[5 minutes 19 seconds][Agent] : OK, Now keeping that in mind there, umm, we can look at different benefit amounts till we find something that's suitable for yourself, OK, And also affordable here as well. So, uh yeah, Roland, what? What benefit amount would you like me to quote you on for today?

[5 minutes 48 seconds][Customer] : Five.

[5 minutes 49 seconds][Agent] : 500, yeah. OK. So we can start at 500,000 and then we can work our way around that one. We can go up, go down, OK, Alright.

[5 minutes 50 seconds][Customer] : Yeah, yeah, yeah, yeah.

[5 minutes 58 seconds][Agent] : So rolling for \$500,000 worth of cover, you'd be looking at paying an indicative fortnightly premium of \$59.48 per fortnight.

[6 minutes 10 seconds][Customer] : That's it. That's alright.

[6 minutes 11 seconds][Agent] : Yeah. How does that sound? Is that audible for you there?

[6 minutes 12 seconds][Customer] : Yeah, yeah.

[6 minutes 15 seconds][Agent] : Yeah. OK. Did you wanna go up? Did you wanna go down or just leave it at 500?

[6 minutes 25 seconds][Customer] : Yes or no, but I'm going to get from you.

[6 minutes 26 seconds][Agent] : Just FO yes, 500 is good for now. Yeah, OK, all right, we can leave it at 500 for now. Umm now the next step here is we go through the health and lifestyle questions, OK, as the final premium premium and terms of the policy is dependent on the outcome of your application, uh, which we'll go through together now.

[6 minutes 28 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 45 seconds][Agent] : OK all right now, just before I go through that one there with you, I have to read you a pre underwriting disclosure statement. I just need your clear understanding of this. So just a yes or no? OK, so rolling that reads here. Please be aware all calls are recorded for quality and monitoring purposes.

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

[7 minutes 3 seconds][Agent] : Uh, we collect your personal information to provide insurance quotes, issue cover and other related services. Now we will share this with your insurer and may share it

with other service providers for the purpose of administering your policy or handling claims. Now privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy and rolling that all to need to inform you about your duty of disclosure. So before you enter into a 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 ensure you and on what terms. Now, you do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure you. You have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement and, uh, answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. So do you understand this yes or no? Yep. OK, awesome. Thank you. Lovely. So we'll go through these questions here with you now, Roland. OK, so all these answers I will just need a clear yes or no.

[8 minutes 9 seconds][Customer] : Yes, yeah.

[8 minutes 19 seconds][Agent] : OK, All right. So the first question here to begin with it, it reads, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

[8 minutes 32 seconds][Customer] : It's a permanent residence. New Zealand.

[8 minutes 36 seconds][Agent] : Yep. So a permanent resident of New Zealand and you are currently residing in New Zealand? Yep. OK, so you can answer yes for this question here. Uh, uh, so yeah. So I'll just read this once again. Are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

[8 minutes 41 seconds][Customer] : Yeah, Yes, yes, yes.

[8 minutes 54 seconds][Agent] : Yep. OK, thank you. Now, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following. So to begin with, stroke or heart conditions such as they're not limited to palpitations, heart murmur, heart attack, and angina. Yes or no. No lung disorder excluding asthma, sleep apnea or pneumonia? Yes or no. No cancer or leukemia, excluding skin cancer? Yes or no. Anxiety, depression or stress

requiring medical treatment or any other mental health disorder?

[9 minutes 16 seconds][Customer] : No, no, no 1st and no.

[9 minutes 41 seconds][Agent] : No. So it's is that no.

[9 minutes 42 seconds][Customer] : Yeah, maybe. Yeah, maybe.

[9 minutes 49 seconds][Agent] : Do you require medical treatment for that or no? No. OK, alright. So I'll just ask that a question. That question again, simply yes or no. Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Nope. OK, thank you. Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? Yes or no? No, in the last 10 years, have you used illegal drugs, abused prescription medication or received treatment or counseling for drug or alcohol consumption?

[9 minutes 51 seconds][Customer] : No, No, no, No, 10 years, a little bit.

[10 minutes 30 seconds][Agent] : Yeah, that's a little bit. Yeah. OK. So that's just a yes or no for that one there. So that in the last 10 years have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption?

[10 minutes 38 seconds][Customer] : No, no.

[10 minutes 52 seconds][Agent] : No OK, all right. Umm. Now the next section here is in relation to your height and weight. OK. Please be aware that I am required to obtain a confident signal single figure measurement for each in order to continue with the application. Now, the system does not allow me to enter any approximate figures, words or height and weight ranges.

[11 minutes 16 seconds][Customer] : Yep.

[11 minutes 15 seconds][Agent] : OK, Now Roland, what is your exact height here? We can do that in either centimeters or feet and inches.

[11 minutes 25 seconds][Customer] : 556. Yeah.

[11 minutes 27 seconds][Agent] : 5 feet, 5 foot 6 inches.

[11 minutes 29 seconds][Customer] : Yeah.

[11 minutes 30 seconds][Agent] : Yep. OK, and what is your exact weight there? 60 KGS yeah.

[11 minutes 33 seconds][Customer] : 60 Yeah, yeah. I'll just wait now.

[11 minutes 38 seconds][Agent] : OK, yeah, OK. Alright. No, that's good to hear. And have you experienced any unexplained weight loss of more than 5 KG in the last 12 months?

[11 minutes 48 seconds][Customer] : Yeah.

[11 minutes 49 seconds][Agent] : So.

[11 minutes 50 seconds][Customer] : No.

[11 minutes 50 seconds][Agent] : So this question is saying unexplained weight loss. So how did you how did you lose weight there? Do you know how you lost weight? Do you just exercise or?

[11 minutes 59 seconds][Customer] : The last yeah. Because me and my. Because I found my wife cheating on me.

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

[12 minutes 13 seconds][Customer] : Yeah.

[12 minutes 12 seconds][Agent] : And then and so that so you went through a hard a hard time there. Yeah. Yeah, for two years. OK.

[12 minutes 16 seconds][Customer] : Yeah, yeah, very hard time for two years for yeah.

[12 minutes 22 seconds][Agent] : No, I understand. Alright. And I'm very sorry to hear about that there, Roland. Umm.

[12 minutes 26 seconds][Customer] : Natural.

[12 minutes 27 seconds][Agent] : But this is asking any unexplained. So you know how you lost weight, correct?

[12 minutes 33 seconds][Customer] : Yep.

[12 minutes 34 seconds][Agent] : Yep. So you can answer no for this one.

[12 minutes 36 seconds][Customer] : No, Yeah, yeah.

[12 minutes 36 seconds][Agent] : OK, So I'll ask you again there. Have you experienced any unexplained weight loss of more than 5 KG in the last 12 months?

[12 minutes 38 seconds][Customer] : No, no.

[12 minutes 45 seconds][Agent] : No. OK. All right. Thank you. All right, moving on from here there

Rolands, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no? No. OK, so the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes or no?

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

[13 minutes 19 seconds][Agent] : No. Do you have definite plans to travel or reside outside of New Zealand? Are you booked or will be booking travel within the next 12 months? Yeah.

[13 minutes 30 seconds][Customer] : Yeah, I'm planning. Yeah, I'm planning. Yeah.

[13 minutes 33 seconds][Agent] : OK.

[13 minutes 37 seconds][Customer] : Your education.

[13 minutes 33 seconds][Agent] : Do you do you intend to travel or reside vacation on holiday? Yeah. OK.

[13 minutes 39 seconds][Customer] : Yeah, yeah, yeah.

[13 minutes 41 seconds][Agent] : Where about are you going?

[13 minutes 43 seconds][Customer] : Philippines.

[13 minutes 44 seconds][Agent] : So Philippines beautiful. My manager just came back from the Philippines there herself.

[13 minutes 46 seconds][Customer] : Yeah, yeah.

[13 minutes 49 seconds][Agent] : Umm, she's back today and she said she had a a wonderful time.

[13 minutes 55 seconds][Customer] : Hello. Yeah.

[13 minutes 55 seconds][Agent] : Umm, just bear with me.

[13 minutes 56 seconds][Customer] : Good for them. Very nice.

[13 minutes 59 seconds][Agent] : Uh, yeah, no, I, I, I, I know I've seen, umm, a few videos and whatnot. I'm from Vietnam myself, so and I've got a few Filipino friends, umm, always telling me about the Philippines. So it's just the Philippines there.

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

[14 minutes 15 seconds][Agent] : Yep. OK, sorry. One second. OK.

[14 minutes 35 seconds][Customer] : It's only one month. There's only one moment.

[14 minutes 23 seconds][Agent] : You're going to the Philippines and so we'll you be overseas for longer than three consecutive months, only one month.

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

[14 minutes 39 seconds][Agent] : OK, yes. So you can answer no for this because it's saying longer than three consecutive months. So we'll you be overseas for longer than three consecutive months.

[14 minutes 48 seconds][Customer] : No.

[14 minutes 49 seconds][Agent] : Nope. OK, thank you. Lovely. Now just to continue here, do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000, yes or no?

[15 minutes 6 seconds][Customer] : No.

[15 minutes 7 seconds][Agent] : OK, thank you. Now bear with me one second here. Now the next section here is in relation to medical history. So have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? So diabetes raise the blood sugar. Impaired glucose tolerance or impaired fasting glucose? Yes or no? No chest pain, high cholesterol or high blood pressure? Yes or no? Tumor, mole or cyst, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal PSA test or an enlarged prostate? No thyroid condition or neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, gallbladder or pancreas. Hepatitis or any disorder of the liver.

[15 minutes 41 seconds][Customer] : No, no, no, no, no, no, no, no.

[16 minutes 26 seconds][Agent] : Epilepsy. Muscul epilepsy, multiple sclerosis, Muscular dystrophy, Parkinson's disease or paralysis.

[16 minutes 36 seconds][Customer] : No, I know.

[16 minutes 38 seconds][Agent] : Yeah, now bladder or urinary tract disorder, kidney disorder? Yeah, uh, blood disorder or disease. No sleep apnea or asthma, excluding childhood asthma.

[16 minutes 48 seconds][Customer] : No, no, no, I don't have.

[17 minutes 1 seconds][Agent] : OK, thank you. All right. Now just, uh, just to make sure I've asked

the question correctly and that I get a definite, umm, answer to the question. I just need to reread this one. Sorry. Umm. So in the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counseling for drug or alcohol consumption? No. OK, thank you. Alright. OK, all right.

[17 minutes 24 seconds][Customer] : No, Yep.

[17 minutes 35 seconds][Agent] : Now, other than what you have already told me about here Roland, in the past three years, have you sought medical advice or treatment by a medical TREA practitioner or specialist or are you awaiting results for any medical tests or investigations such as are not limited to any surgeries, umm, X-rays, scans, blood tests or biopsy, yes or no?

[17 minutes 59 seconds][Customer] : No, no.

[18 minutes 2 seconds][Agent] : Yep.

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

[18 minutes 3 seconds][Agent] : OK, other other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

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

[18 minutes 16 seconds][Agent] : No, thank you. Thank you. Now, to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, umm, Huntington's disease or familial adenomitis polyposis?

[18 minutes 33 seconds][Customer] : Some that include my mom. No.

[18 minutes 36 seconds][Agent] : Yes.

[18 minutes 37 seconds][Customer] : Oh, no. Oh, a son or just like, OK.

[18 minutes 36 seconds][Agent] : So immediate family would be mother, uh, mother, brother, father, sister, yeah. So to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomitis, polyposis? No.

[18 minutes 58 seconds][Customer] : No, not yeah, yeah.

[19 minutes][Agent] : OK, to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[19 minutes 13 seconds][Customer] : My grandma's already fought. No.

[19 minutes 15 seconds][Agent] : Your so your grandma?

[19 minutes 18 seconds][Customer] : Yeah, it's already passed.

[19 minutes 20 seconds][Agent] : Yeah. When I say immediate family, that that means just brother, father, mother, brother or sister.

[19 minutes 26 seconds][Customer] : OK, OK.

[19 minutes 26 seconds][Agent] : OK, so, so yeah, that this is just in relation to your immediate family. So yes or no? OK. Thank you. All right, so sorry, just I'll just ask this again. To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[19 minutes 33 seconds][Customer] : No, no.

[19 minutes 49 seconds][Agent] : Yep OK of the Now just the last question here other than one off events so guest certificate and vouchers. Do you engage in or intend to gauge to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving, or any other hazardous activity It's on a.

[20 minutes 23 seconds][Customer] : You got it all?

[20 minutes 25 seconds][Agent] : Oh, you, you, you do all of it. Oh, OK. So sorry. What? So. Yeah.

[20 minutes 27 seconds][Customer] : Yeah, Yes, yes, but not password, just only password leak.

[20 minutes 34 seconds][Agent] : And usually just casually.

[20 minutes 40 seconds][Customer] : Yeah, Yeah. I just go to my boss and then we go there. Yeah.

[20 minutes 47 seconds][Agent] : OK.

[20 minutes 48 seconds][Customer] : Or sometimes we go scuba diving with the sea or the lake.

[20 minutes 55 seconds][Agent] : Yeah. So you do scuba diving. What else do you do there?

[20 minutes 56 seconds][Customer] : Yeah, Yes, that's surfing. That's not not that much.

[21 minutes 6 seconds][Agent] : So, so for us here, OK. So I'll just repeat this one again here, OK?

So just based on your response, please answer so you can answer. Yes, for this one here. OK.

[21 minutes 9 seconds][Customer] : Yeah, Yeah.

[21 minutes 17 seconds][Agent] : Now based on your response, please answer yes or no for each of the following. So aviation other than as a fare paying passenger or crew for a recognized, recognized passenger airline, yes or no?

[21 minutes 31 seconds][Customer] : Yes.

[21 minutes 32 seconds][Agent] : So you yes. So you go for aviation, is that correct? OK.

[21 minutes 36 seconds][Customer] : No, no, no. That is it.

[21 minutes 39 seconds][Agent] : OK. So I'll ask you this again. OK, so just a yes or no here, aviation other than as a fare paying passenger or crew for a recognized passenger airline, yes or no?

[21 minutes 53 seconds][Customer] : What is that? Is that one?

[21 minutes 56 seconds][Agent] : So do you, do you engage in or inten or intend to engage in aviation?

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

[22 minutes 3 seconds][Agent] : No. So other than as a fare paying passenger or crew for a recognized passenger airline, yes or no? No. OK Mountaineering, rock climbing or ad sailing, yes or no?

[22 minutes 11 seconds][Customer] : No, Yes.

[22 minutes 18 seconds][Agent] : Yeah. OK. Are you climbing activities solely in New Zealand? Yeah, OK, no worries. Now long distance sailing, Yeah. So you go sailing, you know. OK.

[22 minutes 24 seconds][Customer] : Yes, yes, yeah.

[22 minutes 38 seconds][Agent] : Do you, do you sail outside coastal waters?

[22 minutes 42 seconds][Customer] : Not, not, no.

[22 minutes 45 seconds][Agent] : No. OK.

[22 minutes 46 seconds][Customer] : That's only. Yeah.

[22 minutes 47 seconds][Agent] : Yeah, OK. Yeah, no worries.

[22 minutes 47 seconds][Customer] : Wellington going to Oakland? Yeah. Going to Queenstown?

[22 minutes 52 seconds][Agent] : Yeah, OK. No, that's fine.

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

[22 minutes 54 seconds][Agent] : Now Hang Gliding, excluding one time glides, No skydiving or parachuting, excluding one time jumps.

[23 minutes 8 seconds][Customer] : Yeah. Yes.

[23 minutes 9 seconds][Agent] : Yeah, OK.

[23 minutes 12 seconds][Customer] : Oh my God, that was so pretty.

[23 minutes 10 seconds][Agent] : Well, so sorry you you've you've done it before.

[23 minutes 17 seconds][Customer] : Yes.

[23 minutes 17 seconds][Agent] : But are you, are you planning to do it more, more often? Are you planning to do that again? Yes. So sorry. This, this question here there Roland is asking do you do you engage in or intend to engage in?

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

[23 minutes 35 seconds][Agent] : So do you, are you currently doing it and are you gonna do it anymore? This is for sky. So skydiving or parachuting, excluding one time jumps. So you've done it once, is that correct?

[23 minutes 48 seconds][Customer] : Yes, Yeah. Yeah.

[23 minutes 50 seconds][Agent] : Yeah, you've done it twice now.

[23 minutes 52 seconds][Customer] : Yeah.

[23 minutes 55 seconds][Agent] : OK, alright. So for skydiving or parachuting, excluding one time jumps, are you are you planning to engage in or in Are you? So you will be. So you can, you can answer yes for this one here because you've done that more than once now, correct?

[23 minutes 53 seconds][Customer] : Yeah, yeah. Yeah.

[24 minutes 10 seconds][Agent] : OK, so, so once again, I'll ask you this again here. So Roland, skydiving or parachuting excluding one time jumps?

[24 minutes 20 seconds][Customer] : Yes.

[24 minutes 21 seconds][Agent] : Yep. OK alright, thank you. Now just for that one there. No life benefit shall be payable under this Policy for any claim arising as a result of Practice 4 or participation in any form of parachuting or skydiving. OK, Yep. Now, to continue here, scuba diving, yes or no?

[24 minutes 32 seconds][Customer] : Yep, Yep, Yep, Yep. Yes.

[24 minutes 42 seconds][Agent] : Yep. OK. Do you do you dive to depths greater than 40 meters? Dive alone, Dive in wrecks, potholes, caves, or use mixed Georgia gases?

[24 minutes 57 seconds][Customer] : But not I'm not alone.

[24 minutes 59 seconds][Agent] : You're not alone. Yeah. OK. So. Yeah, so and. OK, so this is this. So keep in mind here Roland. So once again, I'll read this to you slowly. So do you dive to depths greater than 40 meters?

[25 minutes][Customer] : Yeah, yeah.

[25 minutes 11 seconds][Agent] : OK, Dive alone. Dive in wrecks, potholes, caves, or used or used mix, uh, mixed gases?

[25 minutes 15 seconds][Customer] : No, no, no, no.

[25 minutes 27 seconds][Agent] : No. So is that a no for all of those there?

[25 minutes 32 seconds][Customer] : The game. Yeah.

[25 minutes 34 seconds][Agent] : You you you dive inside cave, you go to in cave.

[25 minutes 34 seconds][Customer] : We go to the Yeah, yeah, yeah. We use oxygen only.

[25 minutes 38 seconds][Agent] : Yeah, yeah. But you go on to caves there. Is that correct?

[25 minutes 44 seconds][Customer] : Yeah, yeah, yeah.

[25 minutes 46 seconds][Agent] : OK, alright. So you can answer yes for this question here. OK, alright.

[26 minutes][Customer] : OK.

[25 minutes 52 seconds][Agent] : Now, so I'll let you know that no life benefits shall be payable under this policy for any claim arising as a result of practice for or participation in scuba diving.

[26 minutes 3 seconds][Customer] : Yeah.

[26 minutes 3 seconds][Agent] : OK, Now motor sports excluding recreational trail bike riding, do you do you do any of those Motorsports excluding? No, No. OK, so I'm not alright, thank you. Uh other hazardous pursuits or sports, yes or no?

[26 minutes 18 seconds][Customer] : No, no, no.

[26 minutes 32 seconds][Agent] : OK, awesome, thank you. Alright, cool. So, umm, that's all I'll just so that's the last question there for you. OK, now bear with me one second here, Roland. All right, so lovely. It sounds like it looks like umm, you are very healthy there yourself Roland. So I'll let you know that congratulations. Your application has been approved. OK.

[26 minutes 55 seconds][Customer] : Yeah, yeah.

[27 minutes][Agent] : Now in regards to that one there, there's no additional cost that has been applied, OK, As you, as you are very healthy there.

[27 minutes 25 seconds][Customer] : Yep.

[27 minutes 9 seconds][Agent] : However, the exclusions on the policy there, as I mentioned that there's no life benefit will be, shall be payable under this policy for any claim arising as a result of practice for or participation in any form of parachuting or skydiving and also in scuba diving there as well. OK.

[27 minutes 29 seconds][Customer] : Oh, I avoid the Cuba diving. You know, we're back in Philippines. I live so near in the sea.

[27 minutes 38 seconds][Agent] : Yeah, Yeah. You guys scuba?

[27 minutes 42 seconds][Customer] : Yeah, Yeah, only, only.

[27 minutes 42 seconds][Agent] : You guys scuba diving in the Philippines there as well?

[27 minutes 46 seconds][Customer] : But I live. Yeah, If you, if you look at my window, see the sea already.

[27 minutes 52 seconds][Agent] : Wow, You live by the beach there?

[27 minutes 53 seconds][Customer] : If you go to yeah, yeah, I live in the beach.

[27 minutes 56 seconds][Agent] : Yeah, uh, OK, cool. But it looks like you do a lot of like, fun

activities that you said you do it with your boss.

[28 minutes 4 seconds][Customer] : Umm, yeah, in here in New Zealand, but live up in the Philippines. I yeah, I go ahead with my friends.

[28 minutes 2 seconds][Agent] : Y Yeah, yeah. If you don't mind me asking there, Roland, what do you do for work?

[28 minutes 10 seconds][Customer] : Uh, I work in Silver Fern right now.

[28 minutes 18 seconds][Agent] : Oh, OK. And, and and is it just like your boss just takes you out here and there just for fun? Wow. Very lucky, man.

[28 minutes 24 seconds][Customer] : Yeah, yeah, yeah. Not quite. Yeah, it, yeah.

[28 minutes 36 seconds][Agent] : Yeah, yeah.

[28 minutes 32 seconds][Customer] : It's just like, yeah, so many, so many workers, you know, and then I'm the only one getting there, and then, yeah.

[28 minutes 42 seconds][Agent] : OK, now it sounds like you, you know, you've got to find an exciting life, then you, uh, you know, going around and doing a lot of fun stuff while, while you're young as well.

[28 minutes 52 seconds][Customer] : Yeah, not too shabby.

[29 minutes 1 seconds][Agent] : Yeah.

[28 minutes 55 seconds][Customer] : But just like my boss, they had some meeting just like go to Wellington.

[29 minutes 8 seconds][Agent] : Yeah. OK.

[29 minutes 8 seconds][Customer] : So yeah.

[29 minutes 10 seconds][Agent] : No, that's cool. Yeah, yeah, yeah. OK.

[29 minutes 10 seconds][Customer] : And then yeah, we go to the you know, but but I'm fun to talk, fun to anything. My boss like me?

[29 minutes 21 seconds][Agent] : Yeah. Uh, anything.

[29 minutes 23 seconds][Customer] : Yeah, I'm talking that guy. Maybe.

[29 minutes 25 seconds][Agent] : Yeah. OK. No, I see. That's why he's, that's why he's sort of going

out with you there and taking you around. Yeah. Oh, OK. Yeah. Fair enough.

[29 minutes 31 seconds][Customer] : Yeah, yeah.

[29 minutes 34 seconds][Agent] : But anyways, Roland, umm, congratulations once again. Umm. Your application has been approved and I'll just let you know this policy will cover you for death due to any cause except suicide in the 1st 13 months.

[29 minutes 48 seconds][Customer] : Yep.

[29 minutes 47 seconds][Agent] : OK umm, now in addition, I'll let you know that there is a terminally ill advanced payment included in the cover. So, yeah, So Roland, if you were diagnosed with 12 months or less to live by a medical practitioner, what we'll do for you here is we will pay your claim in full, OK?

[30 minutes 13 seconds][Customer] : Yeah.

[30 minutes 9 seconds][Agent] : And the money there can be used for things like medical costs just to ensure you do receive the best care possible if that time were to come, OK. Now, on top of that, your beneficiaries will still be able to request a funeral advance payout of \$10,000, OK? Now, just please be aware that your premium is stepped, which means it will generally increase each year.

[30 minutes 34 seconds][Customer] : Oh, that's correct. No. OK. Mm, hmm.

[30 minutes 34 seconds][Agent] : Now, in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5%, OK, with associated increases in premium, and you can opt out of this indexation each year, OK, And once again here, Roland, just to confirm, we were looking at \$500,000 worth of cover for yourself. Like I said, there's no umm additional, no premiums that were added as you, you are very healthy there yourself. OK, so that came to a total fortnightly premium of \$59.48.

[31 minutes 13 seconds][Customer] : Mm, hmm.

[31 minutes 9 seconds][Agent] : OK, Can I, can I just ask, is that affordable to you once again, Yeah. OK, cool.

[31 minutes 14 seconds][Customer] : Yes, of course, I believe.

[31 minutes 15 seconds][Agent] : Alright, lovely. Umm, and once again, you know those exclusions

there apply, but what I can do for you there, Roland, umm, since this is sounding affordable for yourself, is I can get you immediately covered over the phone today, OK.

[31 minutes 28 seconds][Customer] : Yep.

[31 minutes 28 seconds][Agent] : And in that case, what I'll also do for you as well is I'll send all the policy documents for you to review in your own time as well, OK?

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

[31 minutes 36 seconds][Agent] : Now this policy here, what we do is we give you a little bit of Peace of Mind when you sign up for the policy as we give you a 30 day cooling off. So Roland, if you decided that this policy is not suitable for you and you cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made there. OK alright, cool. So Roland, I've got your e-mail here. Umm, that was just Roland uhbustamante5@gmail.com is that correct?

[31 minutes 58 seconds][Customer] : Oh yes, yes. That's it. Yep.

[32 minutes 10 seconds][Agent] : OK cool. So we'll send all that one out to your e-mail. OK, what I'll also do is I'll grab your home address so we can send everything out to you, umm, as a hard copy as well. OK, what was your, what was your home address?

[32 minutes 21 seconds][Customer] : Yeah, yeah.

[32 minutes 23 seconds][Agent] : I'll I'll start off by grabbing the post code, the four digit code.

[32 minutes 29 seconds][Customer] : 35 George Ward Rd.

[32 minutes 31 seconds][Agent] : Sorry, sorry, one second.

[32 minutes 31 seconds][Customer] : Springview, 35. OK. George Ward.

[32 minutes 36 seconds][Agent] : So that was you said that was 35 George. What?

[32 minutes 47 seconds][Customer] : George Swart, Rd.

[32 minutes 50 seconds][Agent] : OK, so 35 George. What? And is it what?

[32 minutes 51 seconds][Customer] : Review Yes. What? Yeah. What?

[32 minutes 55 seconds][Agent] : WA Ward WARD, Correct.

[33 minutes 1 seconds][Customer] : Yes. Yes, yes. Review. Yep.

[33 minutes 2 seconds][Agent] : And that's in Fairview, Temaru, Yeah.

[33 minutes 9 seconds][Customer] : You're back?

[33 minutes 8 seconds][Agent] : And I've got the post code AS7972.

[33 minutes 12 seconds][Customer] : Yes. Give me a message.

[33 minutes 14 seconds][Agent] : OK, OK. On my system, that's coming up as 35 George, George Ward Road RD2 and Temaru. Is that correct?

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

[33 minutes 26 seconds][Agent] : Yep. OK, OK, thank you. And that's the same as your postal address, correct? So we get all your mail sent out to there? Umm, Well, yeah, OK, lovely. Now Roland, in terms of payment, so we don't collect any payment today for you, OK. What we do is we select a day that's more suited for you best so it can actually align with even a payday there as well.

[33 minutes 40 seconds][Customer] : Yeah, OK, OK.

[33 minutes 56 seconds][Agent] : But it can be anytime this week, anytime next week or even the week after that. Whatever is easier for yourself. OK, what? What? What day did you want to get the first payment to come out there?

[34 minutes 13 seconds][Customer] : Maybe next Wednesday then.

[34 minutes 15 seconds][Agent] : Next, next Wednesday.

[34 minutes 17 seconds][Customer] : Yeah.

[34 minutes 17 seconds][Agent] : Yep. OK, cool. So I, I've got that as, uh, the 18th. So that will be the 18th of December 2024. OK, that's next Wednesday.

[34 minutes 27 seconds][Customer] : Wait, wait, wait, wait. I check my thing.

[34 minutes 29 seconds][Agent] : Yeah yeah, yeah, yeah, sure. Take your time.

[34 minutes 37 seconds][Customer] : Thursday. Thursday. Yeah.

[34 minutes 40 seconds][Agent] : Thursday.

[34 minutes 40 seconds][Customer] : Thursday 19. Yeah.

[34 minutes 42 seconds][Agent] : Thursday, the 19th, yeah. OK, so I'll change that to the 19th, so 19th of December 2024. OK.

[34 minutes 42 seconds][Customer] : 19, Yeah, yeah.

[34 minutes 49 seconds][Agent] : And then from then on, it will be every fortnight on Thursday.

[34 minutes 54 seconds][Customer] : Yeah, yeah.

[34 minutes 53 seconds][Agent] : OK, Roland, Now in terms of payment method, so we give you 2 options, whatever option is easier for you. Once again, you can either do credit direct debit or you can do Visa MasterCard. Which one did you prefer to do? Visa we can do, we can do Visa MasterCard for you there, OK.

[35 minutes 9 seconds][Customer] : Right now I got visa OK.

[35 minutes 16 seconds][Agent] : Yep. So for that one there, what we do is we pause the call recording. So for security purposes while obtaining your card details, the call recording will stop and we'll recommence after we have collected your details there, OK.

[35 minutes 29 seconds][Customer] : Yeah.

[36 minutes 12 seconds][Agent] : The. None. None. None. OK, Now please be advised that the call recording has now resumed for quality and monitoring purposes. OK, Now Roland, I want to say thank you very much for your time and patience with me here today. Now we are almost finished.

[37 minutes 50 seconds][Customer] : Yeah, Yeah.

[37 minutes 56 seconds][Agent] : OK, So what I have to do for you now is read you out the declaration. This will take me approximately 3 to 4 minutes to read. OK? So please bear with me. What this declaration here does is just highlight the keybacks of our policies, OK? Now, once this is all completed, there's two, there's two last questions for you to answer at the very end. Once again, it's just a yes or no. And once that's all completed, we'll have this cover ready in place for you.

[38 minutes 4 seconds][Customer] : Yes, yes.

[38 minutes 21 seconds][Agent] : OK, so Roland, it just reads here. Uh, sorry. Thank you Roland Vastamante. It is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Now one choice life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer

to as 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 we have 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 your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. I will send you a copy of our Financial Advice Disclosure Statement which sets up more information which can assist you to decide whether to act on any advice we provide now. Roland, can you please confirm that you understand and agree to this Yes or no? Thank you. Now, your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing the application. I need to remind you of the duty of disclosure that you agreed to.

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

[39 minutes 52 seconds][Agent] : So can you please confirm you have answered all of our questions in accordance with your duty of disclosure, Yes or no Thank you. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can't opt out of this at any time by contacting us now. The accepted cover pays a lump sum benefit amount of Roland Bustamante receives \$500,000 in the event of life insurance. In addition T uh to the standard exclusions contained within the policy document. The following exclusions apply for all in Bustamante life insurance. No Ben, no life benefits. Shall be payable under this Policy for any claim arising as a result of Practice 4 or participation in any form of parachuting or skydiving now. For rolling bust amounts a life insurance No life benefit shall be payable under this Policy for any claim arising as a result of Practice 4 or participation in scuba diving now. Benefit is not paid in the event of suicide in the 1st 13 months of the Policy. Your total premium for the first year of cover is \$59.48 per fortnight. Your premium is dipped, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5%

each year and you can opt out of this. Included in your premium is an amounts payable to GFS between 24% and 71% of each premium.

[41 minutes 22 seconds][Customer] : None.

[41 minutes 21 seconds][Agent] : Your premium will be deducted in accordance with the authority you've provided to us and best has rated Pinnacle with AB plus financial strength good and triple B minus insured credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. Now the policy documentation will be mail to you and if you have 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 unless you have lodged a claim. So Roland, thank you very much for listening. I've just got two last questions here for you. OK, first question here just asks, do you understand and agree with the declaration? Yes or no? Yep.

[42 minutes 3 seconds][Customer] : Yes, yes, I'll totally understand.

[42 minutes 10 seconds][Agent] : Awesome, thank you. And finally, this question here just refers to this call. But like I said there earlier, we do send you out all the policy documents out there to your e-mail. OK, So you can read that one there in full. That will also come to your mail as well. OK uh, Roland, would you like any other information now or would you like me to read any part of the policy document to you? Yes or no? Oh, that's OK. Uh, sorry.

[42 minutes 37 seconds][Customer] : Yes, speak the.

[42 minutes 41 seconds][Agent] : Yeah. What part? What part would you like me to read or what time would you be free tomorrow? Yeah, sorry.

[42 minutes 42 seconds][Customer] : Yeah, I think I already understand.

[42 minutes 53 seconds][Agent] : You understand?

[42 minutes 54 seconds][Customer] : Yeah.

[42 minutes 53 seconds][Agent] : OK, so yeah, this question here is just asking. So would you like any? This is just for this call, but like I said, we send everything out to your e-mail and to your mail

as well. OK.

[43 minutes 3 seconds][Customer] : Yeah.

[43 minutes 3 seconds][Agent] : So would you like.

[43 minutes 4 seconds][Customer] : What about?

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

[43 minutes 5 seconds][Customer] : Yeah, Well, what about? I read that all first and then I call you later.

[43 minutes 10 seconds][Agent] : So this yeah. So you once you once you answer for this question there, we'll have that policy there ready for you and we send all the documents out to your to your e-mail. So you can read all that there as well. OK.

[43 minutes 22 seconds][Customer] : OK, OK.

[43 minutes 23 seconds][Agent] : Yeah.

[43 minutes 23 seconds][Customer] : Go ahead, Sir. Yes.

[43 minutes 23 seconds][Agent] : So yes, so, so this question here, would you like any other information now or would you like me to read any part of the policy document to you? Yes or no? This is just referring to this call here. Nine. OK, awesome. So what I'll do for you here, Roland, is I'll go ahead. I'll accept this declaration.

[43 minutes 34 seconds][Customer] : No, no, Yes.

[43 minutes 40 seconds][Agent] : OK, Now, umm, I'll just let you know they're Roland. So that's all completed for you there. OK, Now all your documents will be with you very shortly. Once again, you're covered for \$500,000 worth of cover there for life insurance. OK, umm, and that's a four nightly premium of \$59.48. Now the first payment there will come out on Thursday, the 19 of December 2024, and then from then on there will be every, every fortnight.

[43 minutes 57 seconds][Customer] : Yeah, yes, OK. Yes.

[44 minutes 10 seconds][Agent] : OK, All right, lovely. So, yeah, once again, that's all completed for you. Everything will be sent out to your mail and to your e-mail address as well. OK, Now, umm, in regards to beneficiaries and who you want to leave the money behind to their, uh, Roland, uh, we,

that one, that form will be at the back of the policy documents. You can fill that one out, have that one sent back through to us, or you can just give us a call and nominate whoever you want there as well as well. OK, whatever is easier for you.

[44 minutes 37 seconds][Customer] : Yes, Yes. Yes. OK.

[44 minutes 37 seconds][Agent] : But if you do have any other questions in the future, uh, please feel free to reach out, give us a call.

[44 minutes 46 seconds][Customer] : Yes, I'm good.

[44 minutes 42 seconds][Agent] : We're open from Monday to Friday, 8:00 AM to 8:00 PM OK now, but Roland, otherwise I just wanted to say, umm, it was a pleasure speaking to you today. Uh, thank you very much for your time. Uh, thank you very much for choosing one choice and welcome to the team.

[44 minutes 58 seconds][Customer] : Thank you. Thank you too.

[44 minutes 59 seconds][Agent] : All right, no worries. So I'll leave that one with you.

[45 minutes 3 seconds][Customer] : OK.

[45 minutes 2 seconds][Agent] : They're rolling and once again, umm, you take care.

[45 minutes 5 seconds][Customer] : Yeah, same to you.

[45 minutes 6 seconds][Agent] : Alright, see you.

[45 minutes 7 seconds][Customer] : Yeah.

[45 minutes 8 seconds][Agent] : Bye.

[45 minutes 8 seconds][Customer] : See you. Bye. Bye.