

[1 seconds][Customer] : Hello, Hannah speaking.

[3 seconds][Agent] : Hi there, Hannah, it's Daniel here calling from One Choice Insurance. How are you today?

[8 seconds][Customer] : I'm good, thank you.

[10 seconds][Agent] : I'm not too bad. Thank you so much for asking and I'm giving you a quick call today. We received that expression of interest online for yourself last night there in regards to a little bit of our life insurance. So that's why we're giving you a call to take you through that information and pricing for yourself. So just confirm I'm speaking with I've got your first name here as Hannah and your surn surname is it Skates.

[9 seconds][Customer] : How are you, Skeets?

[37 seconds][Agent] : Skates. Perfect. Thank you so much for that.

[38 seconds][Customer] : Yeah, that's OK.

[40 seconds][Agent] : I've got your date of birth here as the 2nd of May 1998.

[45 seconds][Customer] : Yes, that's correct.

[46 seconds][Agent] : Beautiful. And Hannah, I'll confirm as well that you are a female New Zealand resident who is currently residing in New Zealand. Perfect, thank you so much for that. OK, now with this one here, I will let you know very quickly. All calls are recorded. Any advice I provide is limited to the products we offer and it's just we need to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances. OK, I've got an e-mail address of hannah98@hotmail.co dot NZ.

[54 seconds][Customer] : Yes, correct.

[1 minutes 19 seconds][Agent] : Perfect. And lastly, they are you a miss and missus or a miss and this is perfect. Thank you so much for that. So, Hannah, what's actually prompted your inquiry, uh, into a little bit of our, uh, life insurance there?

[1 minutes 19 seconds][Customer] : Yes, Missus, my husband and I are in an unconditional period of buying our first home. And we both sort of were in agreement pretty much that when we did buy our first home that we would get life insurance. So we, you know, if anything happened to us, the

other was OK with the house with them.

[1 minutes 32 seconds][Agent] : Mm, hmm, mm, hmm, beautiful.

[1 minutes 51 seconds][Customer] : We're also hoping to have kids soon, so just sorting it out. Thanks.

[1 minutes 55 seconds][Agent] : Absolutely. Well, congratulations on buying your first home advance. Definitely, uh, quite an accomplishment to have there. So you're just basically your main concern is at this stage is to make sure if anything was to happen, so your, your husband's going to be able to help, uh, take care of the footsteps outstanding on the mortgage and everything else like that.

[2 minutes 15 seconds][Customer] : Yeah, yeah.

[2 minutes 17 seconds][Agent] : Perfect. Absolutely. And you know, that's essentially what our life insurance is designed to do here at One Choice. And this needs to give you that little bit of Peace of Mind and that little bit of financial security for your husband. Uh, so a lump sum payment in the events of yourself passing or we pay this money as a cash benefit. So your husband won't be able to use that on a number of different things. So whether at that site it is just taking care of the mortgage or whether it's helping him do something as simple as maintain his lifestyle, help take care of any outstanding expenses, unpaid bills, loans or at that stage if there's any costs involved in raising a family, the choice, it is entirely up to your loved ones there. So I know you said at this stage your main concern is the mortgage, but hopefully, hopefully little ones in the future as well there.

[2 minutes 33 seconds][Customer] : Yeah, yeah, absolutely.

[3 minutes 7 seconds][Agent] : So when that time comes, so you start out on a certain level of cover today to set your current lifestyle and needs, Umm and then in the future when you do start having diabetes and everything like that and you wanna look at, you know, increasing that level of cover, you can do so. You just have to give us a call and apply to increase your level of cover that is subject to eligibility at the time.

[3 minutes 31 seconds][Customer] : Yeah, cool.

[3 minutes 30 seconds][Agent] : OK, perfect. Now with this one here, you can nominate up to five

beneficiaries here to receive this money in that instance.

[3 minutes 42 seconds][Customer] : Yeah, Yeah.

[3 minutes 39 seconds][Agent] : So at this stage, you could nominate down just hobby Umm, and keep in mind you can update and change your beneficiaries at any time.

[3 minutes 48 seconds][Customer] : Oh, cool. OK.

[3 minutes 46 seconds][Agent] : So if needs be perfect now we also include with our life cover what we call our funeral advance. So how that funeral advance works is at the time of your loved ones making a claim there, they're actually able to request an advance payout of \$10,000 to help go towards some of those more immediate and upfront expenses such as funeral calls or anything else that may need to be taken care of. By the way, the choice. It is entirely up to your loved ones there.

[4 minutes 19 seconds][Customer] : OK, cool.

[4 minutes 18 seconds][Agent] : OK, perfect. Now Hannah, it's like you for a little bit of pricing. I do need to ask, have you had a cigarette in the last 12 months? So sorry I'm just popping this one in here for you. Now the level of cover that we can look at and so range between \$100,000 being the lowest up to \$2,000,000 being the highest. Now that 2 million it is depends on on your age and your pre tax income amount. However, do you have a particular amount of money that you'd like me to start the quote from for you?

[4 minutes 28 seconds][Customer] : No, yeah, we were sort of just thinking of just 500,000 at this stage because that would cover the mortgage until we had kids, then that would be different. But for now, yeah, it would be just 500,000.

[5 minutes 1 seconds][Agent] : Yep, perfect. We can safely look at that 500,000 mark for you. OK, So if we were to look at \$500,000 worth of our life covered there and four, that one mean you're looking at an indicative fortnightly payment of \$15.99. So it's 1599 per fortnight. How does that sound?

[5 minutes 25 seconds][Customer] : Yeah, that sounds great.

[5 minutes 27 seconds][Agent] : Fantastic. So what I'm gonna do now is I'm gonna quickly take you through, umm, our health and lifestyle application to confirm your eligibility for the cover. So what

this is all what this allows us to do is it allows me to let you know exactly, uh, what type of life cover I'm able to offer you. And of course, if there's going to be any changes made to that pricing at the end.

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

[5 minutes 50 seconds][Agent] : So it is a very simple application with the questions being just yes or no questions unless I do prompt you otherwise. So I'm just loading this one up here. Just bear with me for a moment.

[5 minutes 50 seconds][Customer] : OK, OK, alright.

[6 minutes 2 seconds][Agent] : My computer's being a little bit slow this morning.

[6 minutes 6 seconds][Customer] : That's OK.

[6 minutes 7 seconds][Agent] : Now very quickly, I do need to read to you pre underwriting disclosure.

[6 minutes 17 seconds][Customer] : None.

[6 minutes 12 seconds][Agent] : What this one does, Hannah, is it just tells you what we do with your personal details, umm, and what you actually have a duty to disclose to us. So it says here, please stay aware. All calls recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes. It should cover another related services. We will share this with your insurer and they share 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 insurance on life insurance contract. You have a legal duty to provide to us any information you know or could basically be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already no or shouldn't it as an insurer or which reduces the risk we insure you have this due to until the time we enter into the contract. If you fail to disclose the measure or you make a false statement and answer to our questions, we may be able to decline a claim and post your conditions on your policy or avoid your policy entirely. Now, do you understand this yes or no? Perfect. Thank you so much

for that. OK, so Hannah, I'm just lighting up the next, uh, step here for you. So these questions are going to be just yes or no questions unless I do prompt you otherwise. But if there's any question that you're unsure of or if you need me to reread or explain any questions to you, just interrupt me along the way. I'm more than happy to do so.

[7 minutes 29 seconds][Customer] : Yes, OK.

[7 minutes 52 seconds][Agent] : The first question, it starts off by asking are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[8 minutes 3 seconds][Customer] : Yes, I am.

[8 minutes 5 seconds][Agent] : Perfect next set of questions in regards to your medical history with my main question here being have you ever had symptoms of things diagnosed with or treated for or intend to seek medical advice for 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. That's OK. So based on your response, please answer. Use the nose for each of the following.

[8 minutes 28 seconds][Customer] : Yes, No.

[8 minutes 34 seconds][Agent] : So stroke, heart condition.

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

[8 minutes 39 seconds][Agent] : Have you been admitted to hospital as an inpatient because of a heart attack or heart failure? Is your condition limited to a heart murmur only? And is it pericarditis?

[8 minutes 44 seconds][Customer] : No, no, no.

[8 minutes 56 seconds][Agent] : And do you have any other heart conditions which we'll on? So I used to now is it a congenital heart condition, IE diagnosed at birth? Is it heart palpitations? And have you fully recovered from all your symptoms for at least 12 months?

[9 minutes 3 seconds][Customer] : No, no, yes, I'm gonna say yes, but I am on medication for it.

[9 minutes 19 seconds][Agent] : OK, that's OK. So was that one there though? What was the cause of the heart palpitations?

[9 minutes 26 seconds][Customer] : So I had like all the done and stuff and they they said I've just got, I pretty much had random episodes of being a fast heart rate.

[9 minutes 35 seconds][Agent] : Mm, hmm.

[9 minutes 36 seconds][Customer] : They said there's no reason for it. My heart looks fine. Like it's not irregular or anything. I just have random bouts of fast heart rate.

[9 minutes 46 seconds][Agent] : Hmm. Mm. OK.

[9 minutes 45 seconds][Customer] : Pretty much no.

[9 minutes 46 seconds][Agent] : But you've so but you've had no symptoms of the heart palpitations for the last 12 months, OK. Because that's because it's called controlled by medication. Is that correct?

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

[9 minutes 59 seconds][Agent] : Perfect. So just bear with me. I just wanna double check something. Do you mind if I pop you on a very quick hold?

[10 minutes 7 seconds][Customer] : Yeah, that's no worries.

[10 minutes 8 seconds][Agent] : I won't be long.

[10 minutes 9 seconds][Customer] : Thank you.

[12 minutes 15 seconds][Agent] : Are you still there?

[12 minutes 16 seconds][Customer] : I am, yes.

[12 minutes 17 seconds][Agent] : Perfect. Thank you so much for that. OK. But Even so, because those questions specifically asking about symptoms and you said you have recovered from all symptoms within the last 12 months, we can answer umm, yes to that one, OK. And then there'll be a couple of drop downs there. So was your were your heart palpitations due to a heart condition?

[12 minutes 41 seconds][Customer] : I don't really know how to answer that one. Like I said, they sort of just, they said it's because I had roundabouts and they never, like I had never been diagnosed with anything.

[12 minutes 51 seconds][Agent] : Mm hmm so have you been diagnosed with heart condition?

[12 minutes 55 seconds][Customer] : Nah, I would go.

[12 minutes 57 seconds][Agent] : Perfect. So I'll just confirm. Were your palpitations due to a heart condition? Were you advised that it was due to a stren strenuous exercise or activity? Caffeine, AG

coffee, tea or cola? Nicotine, cold and and cough medications.

[12 minutes 56 seconds][Customer] : No, no, no, no.

[13 minutes 16 seconds][Agent] : And did your doctor tell you that your last ECG was normal?

[13 minutes 21 seconds][Customer] : Yes they did.

[13 minutes 22 seconds][Agent] : Perfect. Do you require further treatment for your heart palpitations?

[13 minutes 28 seconds][Customer] : No other than just my medication daily age. Yeah.

[13 minutes 31 seconds][Agent] : OK, perfect. So we will answer yes to that.

[13 minutes 34 seconds][Customer] : Oh, OK. Yeah. Oh, OK.

[13 minutes 34 seconds][Agent] : One thing that you do take the medication for your heart palpitations.

[13 minutes 37 seconds][Customer] : Yeah, yeah, Yep.

[13 minutes 38 seconds][Agent] : OK, That's, that's something that I've said you've had to you have to take there for a while for life. Or is it something that it's just temporary? Mm hmm.

[13 minutes 50 seconds][Customer] : That was never really discussed just because it it got rid of my symptoms base it will just keep you on it. And if I want to reevaluate like if you ever want to come off, I can go and discuss it. So it was, yeah.

[14 minutes 2 seconds][Agent] : Yeah, OK, perfect. That's OK. So we'll keep the answer is that for now. So back to the main question. So that's all we need to capture for the heart palpitation. So back to the main question, if have you ever had symptoms of veins diagnosed with or treated for or intend to seek medical advice for any of the following? Uh, so the next is a lung disorder, excluding asthma, like apnea or pneumonia, cancer, leukemia, excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[14 minutes 28 seconds][Customer] : No, no, yes.

[14 minutes 43 seconds][Agent] : That's OK, I'm just going to pop that one in there for you. In the last 10 years, have you attempted suicide or been hospitalized for a mental health condition?

[14 minutes 53 seconds][Customer] : Oh, I think I'm out of that team, your bracket now.

[14 minutes 52 seconds][Agent] : Do you know how long ago it was?

[14 minutes 59 seconds][Customer] : I was 16 and I'm 26 at the moment. I'm just not sure if it was like I was almost 17, but I'm going to go with no because I'm pretty sure I was like newly 16.

[15 minutes 8 seconds][Agent] : OK. So I just need to make sure that you're confident that in the last 10 years, have you attempted suicide or been hospitalized from mental health condition?

[15 minutes 20 seconds][Customer] : No, I'm I'm going to go with no. I'm pretty sure it was more than 10.

[15 minutes 24 seconds][Agent] : Perfect. So because you're, you said you're 26 now.

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

[15 minutes 28 seconds][Agent] : Umm, So it would've been umm, if we go back ten years ago. So it would've been start of would've been just bef start of may What have that been or, or into?

[15 minutes 41 seconds][Customer] : Yeah, yeah, I'm pretty sure it was within a few weeks of my 16th birthday party. Ye, yeah, yeah.

[15 minutes 46 seconds][Agent] : OK, so it has been over the 10 years Perfect. OK. Now next question is have you been been sorry? Have you been diagnosed with a terminal illness when a neuron disease, any form of dementia including Alzheimer's disease or been solvent up so that you have a condition that'll reduce your life expectancy? In the last 10 years, have you used a legal drug for this prescription medication or received treatment or counseling for drug alcohol consumption?

[16 minutes 6 seconds][Customer] : No, no.

[16 minutes 18 seconds][Agent] : Perfect. Thank you so much for that. So Hannah, that's all the questions that I do need to ask you there for now. So first and foremost, 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. So at this current stage, based on the information disclosed, we're able to offer you a benefit amount of \$50,000 being the lowest up to a maximum of \$100,000 being the highest. And this does come with a policy term of 20 years. Now, the reason behind that is due to the history of the hot palpitations being that it is something that you are still required to take or are taking medication for this current state.



[17 minutes 6 seconds][Customer] : OK.

[17 minutes 5 seconds][Agent] : OK, Now we haven't added any exclusions to the coverage due to hot palpitations or anything like that. We're just saying at this current stage, we're just able to offer, uh, uh, offer a limited level of cover, OK? Now, what this one means for yourself is during the first 12 months of this policy, you will be covered for accidental death only. And then after the first 12 months, you'll be covered for death due to any cause. However, it is important to note that suicide is not covered within the 1st 13 months of this policy There OK, now we also include with that cover what's called a similarly ill advanced payment. So I have that one works and let's touch with nothing horrible like this was to happen. But after you've found your policy in place for 12 months, if you were then unfortunately first diagnosed, I'm sorry, let me rephrase it. Well, 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. You in full. So this is paid out to you, boss. You're still living. And what you do choose to spend that money on, it is entirely up to yourself there. So it can be used for any upcoming treatment costs or you can use it to change a little bit of extra time with loved ones. Took off a bucket list. The choice. It is entirely up to yourself on how you do choose to spend any of that money there.

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

[18 minutes 37 seconds][Agent] : OK, perfect. So the, the, what's that one there as well? So I know what I was asking you earlier on about if you, if your medication is something you have to, you're required to take for life and stuff like that. Keep in mind if you were to ever come off that medication or things were to change with the, umm, the heart palpitations, you can actually give us a call and look at reapplying for the full life cover that is again subject to eligibility at the time.

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

[19 minutes 9 seconds][Agent] : OK, OK, perfect. But at this time stage, forty \$100,000 worth of life cover, you would be looking at a fortnightly payment of \$6.21. How does that sound? Mm, hmm. Mm hmm.

[19 minutes 25 seconds][Customer] : I think just with obviously not being able to get as much cover

as I initially thought, I think this is something I'll have to talk through with my husband just to see whether like, obviously I need life insurance. But just to see whether that's something like he's happy with just having that sort of level, whether we go back and speak to my doctor about maybe coming off my medications. So yeah, I think I'm just, I'm gonna have to maybe press pause if I can and just go and have a few chats with a few different people before I commit to anything.

[19 minutes 59 seconds][Agent] : OK, Absolutely. I understand that one there. In terms of this one here, look Bing that we have got yourself approved. I do want to quickly let you know as well, please be aware that your premium is stamped, which means it will generally increase each year. In addition, this policy has what's called an automatic indexation, which means each year. Your benefit amount will increase by 2% with associated increases in premium and you can opt out of this indexation each year. So each year around your policy anniversary, of course, we will send you out a letter, uh, saying this is what your new sum insured is going to be with those associated increases in premium and you can opt out of that each year. OK.

[20 minutes 42 seconds][Customer] : OK.

[20 minutes 42 seconds][Agent] : So with this one here, Hannah, being that we have got you approved, there are a couple of options that I do have available for you. Of course, I do understand that you're wanting to go back and have those discussions with your husband and sort of look at what else is available via in terms of coming off the medication etcetera. And that's completely understandable. We can look at sending you through a little bit of basic information and pricing there or one of the other options that we do have whilst you are doing all of this with your husband and your doc. So as we can look at getting you some bit of financial protection and cover in place without any upfront payments or upfront costs. What we actually do is we note down our preferred payment date and payment method that's suitable for you in the near future. From there, I read you out a quick declaration and then I get you out all your personalized policy documents to review. So you'll receive both an e-mail copy today and generally within the next hour and then a postal copy within in the next 5 to 10 business days. That way there you've got the documents to sit down and sort of discuss with your husband and whilst you are sort of going through what options you do have

available for yourself, you have got that bit of Peace of Mind that there is some coverage in place. Now there is no locking contract for cancellation fees with this policy. So if you decide after reviewing them or speaking with your doctor that you want, so you know, change your cover, cancel it, etcetera, all you need to do is give us a call and apply to do so. It is a very simple process. We also provide you with what's called a 30 day calling off. So if you do decide to cancel within those 30 days, you will receive a full refund of any premiums you may have paid. This is, of course, unless a claim has been made. How does that sound? Yeah.

[22 minutes 37 seconds][Customer] : Yeah, I, I guess that's OK, Just, yeah, just give me some time. I just don't, like I said, I just don't want to like commit to anything until I can have a chat with my husband primarily.

[22 minutes 48 seconds][Agent] : Look, that's perfectly fine there. What I can do is well as send you as your cover has been approved. What I can do is e-mail you your policy schedule for the \$100,000 worth of cover that is pending activation. OK, so in that e-mail you'll receive a copy of your health and myself application questions and your responses. You can actually go into this e-mail, review what we have discussed over the phone today and then you can actually go on and activate that policy as well by clicking the sign now button in the e-mail. Uh, So what that prompts you to do is it actually gets you to enter in your umm, password. Now your password for this one is your date of birth in full.

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

[23 minutes 28 seconds][Agent] : So the second of the 1st 1998, umm, once you've gone into that and we'll give you a payment date, umm, so you select umm, what day you'd like the first payment to come out and then you'll, they will take you to the payment method. So you could even note in your payment method whether it comes from a debit card, umm, Visa, MasterCard, credit card or bank account number. So you can go through and activate all of that online. Umm, what I do need to do though to send you out the online activation as I do need to get your address please starting with your post code.

[23 minutes 56 seconds][Customer] : OK, yeah. So I'll give you the address we're currently at just

'cause obviously with the whole bar in the house, it's not nothing's confirmed until kind of the end of the week.

[24 minutes 9 seconds][Agent] : Yep that's OK. What's your current post code please? Yep. What's something by you in perfect and your street address here please?

[24 minutes 17 seconds][Customer] : 3015 mene mene khaki I think 21 Paul St.

[24 minutes 34 seconds][Agent] : Perfect, Pokehangie is the one that's coming up there for you. Umm, but it's still same post code, correct?

[24 minutes 30 seconds][Customer] : Oh sorry, I think it's actually Pokahany as my yeah yes.

[24 minutes 42 seconds][Agent] : Perfect. I'm just popping this one in for you now. And is that's the same as your current postal address?

[24 minutes 40 seconds][Customer] : Yep, same post code it is, yes.

[24 minutes 50 seconds][Agent] : Perfect. OK, so I'm going to send you through this online activation. Now. Alternatively, what I'll do is I'll also organize to give you a call back to follow up on this one. I know you're having a bit of want to have a little bit of a chat to your husband. Do you know when you're going to have a bit of a chat to him so I can organize giving you a call back?

[25 minutes 4 seconds][Customer] : It probably won't be until the weekend, we've just got conflicting schedules this week so I won't really see much with him until Sunday.

[25 minutes 17 seconds][Agent] : Look, that's perfectly fine. I can organize giving you a call back early next week. If I give you a call back, say Tuesday next week, is there any particular time that suits you? I'm working 9:00 till five that day.

[25 minutes 31 seconds][Customer] : No, any time is fine. I don't have a particular time that day.

[25 minutes 34 seconds][Agent] : Perfect.

[25 minutes 41 seconds][Customer] : Yep, that sounds good.

[25 minutes 35 seconds][Agent] : I will give you a call back in the end if we say around 11:00, perfect. So I'll give you a call back then Hannah to follow up. Alternatively, beforehand, if you want to go through and activate their policy, just follow the links that are in the e-mail that I send out to you. You should get it within the next 15 minutes to an hour. If you don't, if you don't see it in your

main folder, just sometimes check your junk or spam as it can filter through to there as a no reply e-mail.

[26 minutes 6 seconds][Customer] : OK.

[26 minutes 5 seconds][Agent] : OK, perfect. So we'll look. Is there anything else I can do for you today?

[26 minutes 6 seconds][Customer] : Yeah, No, that's it. Thank you very much.

[26 minutes 10 seconds][Agent] : There, Hannah, you're most welcome. You have yourself a lovely day.

[26 minutes 17 seconds][Customer] : You too. And we'll chat to you next week.

[26 minutes 16 seconds][Agent] : OK, Alright. Talk soon.

[26 minutes 20 seconds][Customer] : Alright, bye.

[26 minutes 21 seconds][Agent] : Bye. Bye.