

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi, my name is Francis. I'm calling from one choice. Is John there please?

[8 seconds][Customer] : Yeah, I'll describe them.

[10 seconds][Agent] : Thank you.

[14 seconds][Customer] : Hi there. So I'm speaking.

[16 seconds][Agent] : Hi John, my name is Francis, I'm calling from one choice. How are you today?

[20 seconds][Customer] : Yeah, good. Thank you.

[21 seconds][Agent] : Oh, that's good to hear John. I'm calling in regards to an enquiry that was popped into our website for some income protection. You rec.

[28 seconds][Customer] : Yeah.

[29 seconds][Agent] : Yeah, Well, thank you so much first of all for popping through that quite request. Look what I'll do, John, is I'll collect some information from you, explain the way our cover works and also run through some prices there with you. Perfect. I'll let you know as well that all calls are recorded. Any advice? Our providers 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 that your personal circumstances. Can I confirm that I'm speaking to Mr. John? Do you, do you pronounce it Tibut?

[41 seconds][Customer] : OK, AB2.

[1 minutes 1 seconds][Agent] : Uh, Tibut Tibutu. Anything else? Uh, Naru, Yeah, Tibutu Naru. Is that correct?

[1 minutes 4 seconds][Customer] : Yeah, another, yes.

[1 minutes 9 seconds][Agent] : I'd like to get a cur. I'd like to give it a good try now. And I've got your date of birth as the, uh, 5th of December 1989.

[1 minutes 17 seconds][Customer] : Yeah, that's great.

[1 minutes 18 seconds][Agent] : Can I also confirm that you're a male New Zealand resident and you're currently residing in New Zealand?

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

[1 minutes 24 seconds][Agent] : Oh, thanks so much for confirming those details there for me. Umm,

so, so I can get a better understanding. Umm, what's got you looking? What's about the inquiry for some income protection? Is it, umm, so are you new to it or umm, have you got some cover in place at the moment? Yeah. Oh, fair enough. So you're new to it's new. You're new to income protection, right?

[1 minutes 48 seconds][Customer] : Yeah, just for, yeah, just for protection for the job that I think like the manual labouring and yes, yeah, we used to have that in Australia.

[2 minutes 1 seconds][Agent] : Yeah, Yeah.

[2 minutes 4 seconds][Customer] : It used to come with our with our jobs.

[2 minutes 4 seconds][Agent] : Oh, OK, Yeah.

[2 minutes 6 seconds][Customer] : But yeah.

[2 minutes 8 seconds][Agent] : Oh, OK, fair enough. So you and you found it, you found the importance of or the value in having income protection, right? Is that Yeah. OK. So, umm, so you're not actually new to it, but you're new to it in New Zealand? Yeah. OK, perfect. OK, Well, look, I'll explain the way the cover works for you now. Umm, I just heard, umm, that was your, your, your partner in the background.

[2 minutes 16 seconds][Customer] : Yes, yes, that's what, yeah.

[2 minutes 32 seconds][Agent] : Yeah. OK, well look, I'll explain the cover to you. I just let her know that all calls are recorded as well. Just in regards to, umm, the, uh, the process here, we ask a series of health and lifestyle questions. Now, I would need for you to answer all those OK, I umm, umm, so I wouldn't need, but she wouldn't be able to help you with those questions. If there's something that you don't understand, please let me know and I'll explain it to you.

[2 minutes 58 seconds][Customer] : OK.

[2 minutes 58 seconds][Agent] : But I'm gonna explain the whole process to you, how it all works. So with the UMM, with our income protection is designed to provide a monthly income benefit paid directly to you if you were unable to work due to a disabling sickness or injury and you suffer a loss of income. Now it's very simple to apply for. It's done all over the phone for you. We are, there are no medicals, no blood tests. We don't get you to fill out any forms. We, I take you through a, a series

of health and lifestyle questions now and then, but those questions, umm, the pricing is determined at the end. Once we complete those, umm, the, the questions and the, uh, the terms of the policy as well.

[3 minutes 46 seconds][Customer] : None.

[3 minutes 44 seconds][Agent] : Now, once in place, it'll cover you until your policy anniversary following your 65th birthday. Now, keep in mind that there are some exclusions that apply as outlined in your policy document or in the policy document right now. So just to begin with, I'm going to ask you just some questions regarding your duties at work. OK, now John. OK, let me just grab that for you. Now, before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your cover acclaimed time. Now just to begin with the first question, do you work 15 hours or more per week? OK. Now, is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment OK? Do you perform heavy physical duties, use heavy machinery or drive a vehicle? OK now are you qualified skilled or semi skilled or hold the required licenses to perform your role?

[4 minutes 38 seconds][Customer] : Yes, no, yes, yes.

[5 minutes 16 seconds][Agent] : Thank you. Now do you do you work in any of the following fields? Aviation as a pilot or crew? Entertainment or sporting industry? Air Force, Army, Armed forces. Or do you handle explosives?

[5 minutes 35 seconds][Customer] : Alright.

[5 minutes 36 seconds][Agent] : All righty now, do you regularly work underground or underwater? Work at heights above 10 meters, work offshore, carry a firearm or drive long haul? OK, All right, thank you so much for completing those questions there for me. Now just to begin with, it is in regards to your smoking status. John, have you had a cigarette in the last 12 months? Yes or no?

[5 minutes 48 seconds][Customer] : No, no.

[6 minutes 3 seconds][Agent] : No nice healthy lifestyle choice there for yourself. Thank you. Now I umm, need to confirm your employment status. Are you currently employed or self-employed?

[6 minutes 7 seconds][Customer] : Yep, currently employed.

[6 minutes 17 seconds][Agent] : Thank you. Now I'll just explain to you the definition of EMP pre tax income for employed. So it's pre tax income is a total annual remuneration paid to you by your employer before tax, including salary and regular regular commissions or bonuses. However excluding employee, Kiwi saver and super contributions. So John, what is your annual pre tax income?

[6 minutes 48 seconds][Customer] : Prefix prefix.

[6 minutes 50 seconds][Agent] : Yeah, yeah. No, before, before pre tax before. That's correct.

[6 minutes 49 seconds][Customer] : So is that before or after 70,000?

[6 minutes 57 seconds][Agent] : OK, thank you. Alrighty, now, based on your duties and income, John, you can select a monthly benefit amount from \$1000, OK, And you can choose all the way up to \$4374.00 per month now, uh, what amount would you like me to quote you on?

[7 minutes 21 seconds][Customer] : Can you repeat that again please?

[7 minutes 23 seconds][Agent] : Certainly, based on your duties and income, you can select a monthly benefit amount from \$1000 to \$4374. So what I want you to think about while we're going through the cover is how much you need us to pay you each month to cover your bills and living expenses. OK, So what amount umm do would you like me to quote you on? So remember thi this is a month, This is per month, right?

[8 minutes 3 seconds][Customer] : Between 1003 American, yeah. So it's around, Yeah.

[8 minutes 9 seconds][Agent] : Just so OK, so if something was to happen to you, how umm, how much will how MU how much umm, would you need monthly to cover your to cover your bills and you know your living expenses? How much would you need 2 1/2 thousand.

[8 minutes 28 seconds][Customer] : The two and a half thousand mark, yeah.

[8 minutes 31 seconds][Agent] : OK, we'll pop down 2 1/2 thousand 2500 Thank you now, and we can re we can adjust these figures accordingly right So now you also you also have the option to select different waiting periods and benefit periods depending on your circumstances. Now John, the waiting period is the non payment period that you must wait bef income benefit is payable after

the insured event. Now you can choose either 30 days or 90 days. Which umm waiting period would you like me to select for you?

[9 minutes 1 seconds][Customer] : Yeah, not saving things.

[9 minutes 11 seconds][Agent] : Perfect. Now with the uh, the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness? OK, Now you can choose six months, one year, 2 years, five years. Umm. So which benefit. Would you like me to select for you?

[9 minutes 38 seconds][Customer] : One year.

[9 minutes 39 seconds][Agent] : One year. OK. All right. Yeah, now just to let you know, we're so just recapping the umm, we offer an income benefit of up to 75% of your monthly pre tax income. Once again, umm, uh, once in place, it'll cover you until your policy anniversary following your, uh, following your 65th birthday. OK, once. And also keep in mind that there are some exclusions that apply as outlined in the policy document. All right, now, thanks for confirming all those details there for me. Well, the next step is John to take you through the health and lifestyle questions to see if there are any changes. OK, Now before I do that, just umm, I just need to reach out. What we call is a pre underwriting disclosure statement and then we'll jump straight into those questions for you.

[10 minutes 39 seconds][Customer] : OK, Yep.

[10 minutes 38 seconds][Agent] : OK, perfect. It reads here. OK, sorry, it's just one SEC. My screen is just gone. It's just frozen. There we go. And Richie, 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. A 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 enter into an income protection contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect their decision to ensure to a you and on what terms. You do not need to tell us things that we already know or should know as an issuer or which reduces the risk. We assure you have the studio until the time we enter into the contract. If

you fail to disclose a matter or make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this yes or no? Thank you. Alright, now the first question I have for you Johnny is are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes or no?

[11 minutes 59 seconds][Customer] : Yes, yes.

[12 minutes 16 seconds][Agent] : Thank you. Now the next lot of questions, they are specific, we just require a yes or no answer. So have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yes or no Lung disorder excluding asthma, sleep apnea or pneumonia? Cancer or leukemia excluding skin cancer, anxiety, depression or stress requiring medical treatment, or any other mental health disorder? Have you been diagnosed with a terminal illness, much in your own disease or 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?

[12 minutes 40 seconds][Customer] : No, no, no, no, no.

[13 minutes 17 seconds][Agent] : In the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counseling for drug or alcohol consumption?

[13 minutes 27 seconds][Customer] : No.

[13 minutes 29 seconds][Agent] : Now the next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. Now the first one maybe a height. We can take the measurement either in centimeters or feet and inches. So what is your exact height? Thank you. 185 centimeters. And what about your weight? What is your exact weight?

[13 minutes 56 seconds][Customer] : One maybe 5 centimetres, 122. Yep.

[14 minutes 6 seconds][Agent] : KGS, Thank you. OK. Have you experienced any unexplained

weight loss of more than 7 kilos in the last 12 months?

[14 minutes 20 seconds][Customer] : No.

[14 minutes 20 seconds][Agent] : Thank you. OK, just going to load up the next lot of questions for you. One moment. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore?

[14 minutes 43 seconds][Customer] : No.

[14 minutes 44 seconds][Agent] : Thank you. Are you employed or self-employed?

[14 minutes 50 seconds][Customer] : Employed.

[14 minutes 50 seconds][Agent] : Thank you. Have you been in your current occupation for at least 12 months?

[14 minutes 57 seconds][Customer] : No.

[14 minutes 58 seconds][Agent] : OK. Have you been performing the same occupational duties in the past 12 months? The same. Oh, so same occupational duties, same work in the past 12 months?

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

[15 minutes 15 seconds][Agent] : Yeah. Thank you. Alrighty. Now, do you intend to change your current occupation in the next 12 months? Thank you. Have you now? Do you have a second occupation that generates a taxable income? Thank you. Have you been declared bankrupt or placed in receivership, involuntary liquidation or under administration? Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Thank you. Do you have definite plans to travel or reside outside of New Zealand? For example, booked or will be booking travel within the next 12 months? Thank you. Do you have existing income protection cover? Thank you.

[15 minutes 23 seconds][Customer] : No, no, no, no, no, no cleaner.

[16 minutes 11 seconds][Agent] : And John, sorry, what is your current occupation cleaner? OK, so this is commercial cleaner or just. OK, OK, alright, OK, now once again the next lot of questions, they are specific, we just require a yes or no answer.

[16 minutes 23 seconds][Customer] : Recreational cleaning, Yeah.

[16 minutes 37 seconds][Agent] : So, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes, Raised blood sugar, impaired glucose tolerance 4 impaired fasting glucose, chest pain, high cholesterol or high blood pressure tumor, molar cysts, including skin cancer, sunspots, or Melanoma? Have you ever had an abnormal PSA test or an enlarged prostate?

[16 minutes 54 seconds][Customer] : No, no, no, no.

[17 minutes 13 seconds][Agent] : 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. Epilepsy. Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Bladder or urinary tract disorder? Kidney disorder, blood disorder or disease. Sleep apnea or asthma, excluding childhood asthma. Back or neck pain or disorder. Arthritis. Chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia.

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

[18 minutes 24 seconds][Agent] : Any defect of hearing or sight other than which is corrected by glasses or contact lenses. Thank you. Yeah, other than what you have already told me about. John, in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist, or are you awaiting the results of any medical tests or investigations such as, but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Thank you once again. 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? Thank you. Other than what you have already told me about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury?

[18 minutes 30 seconds][Customer] : No, no, no, no.

[19 minutes 21 seconds][Agent] : Thank you. Now, John, the next two questions, they refer to your immediate family. So this would include your mom, dad, brother or sister. 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 adenomatous polyposis? Thank you. Once again. To the best of your knowledge, have any of your immediate families suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? Thank you. Other than one off events, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving, or any other hazardous activity?

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

[20 minutes 25 seconds][Agent] : Thank you. That's it for the health and lifestyle questions. I've just locked in your application. I'll let you know your outcome with the umm, the terms as well. Umm, so let so well, congratulations. Your application umm has been approved with the below terms. We have a premium adjustment. Umm, it's a lo umm, it's a loading due to your BMI, which is your height of your weight. Alrighty, so we have here for you, umm John, your monthly benefit amount of \$2500. Waiting period of 30.

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

[21 minutes 2 seconds][Agent] : Sorry, waiting period of 30 days, Benefit period of one year, Fortnightly premium \$54.19 per fortnight. OK. Also I'll let you know. Included in this policy is a rehabilitation benefit which can assist you to return to work. Now John, with your premium. Say your premium is stepped, which means it would generally increase each year as you age. In addition, this policy has automatic indexation which means each year your sum insured will increase by 3% until you reach the maximum benefit of \$15,000 per year with associated increases in premium. You can opt out of this indexation each year, so upon renewal, if you decide that you want to opt out of the index station, you can do so once again down the track. If you decide that you wanna opt back in, you can apply to do so as well. Alrighty, so how does that all sound to you so far?

[22 minutes 2 seconds][Customer] : OK, yes, sounds good.

[22 minutes 6 seconds][Agent] : Perfect. Well, look, the next step is to have the policy documents posted out to you and emailed out to you with this policy. It comes with a 30 day cooling off. During

which time when we send you out all your policy documents so you can sit down in your runtime, have a good read of them.

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

[22 minutes 24 seconds][Agent] : If you decide after going through the documents, John, that doesn't suit you or you've changed your mind for whatever reason, all you'll need to do is give us a call, cancel within the 30 days and then you will receive a full refund of your premiums unless the claims been made. Yeah, now I'm just going to confirm some details I have here. On our profile.

[22 minutes 52 seconds][Customer] : Yep, that's correct.

[22 minutes 43 seconds][Agent] : I have an e-mail address trinasay91@gmail.com and 02041240501, the number I called you on. Is that your best contact number?

[23 minutes 1 seconds][Customer] : Yes.

[23 minutes 2 seconds][Agent] : Perfect. I'm going to pop in your address, John, so we can send your documents to you.

[23 minutes 7 seconds][Customer] : Cool.

[23 minutes 7 seconds][Agent] : If I can have your address starting off with a post code, that would be great. And the suburb or the city and the address. Yep.

[23 minutes 12 seconds][Customer] : 0900 Welsford, 134 Centennial Park Rd.

[23 minutes 24 seconds][Agent] : Centennial Park Road. Now it says 1134134 Centennial Park Rd. Is your home address the same as your postal address?

[23 minutes 30 seconds][Customer] : Yes, yes, yes.

[23 minutes 34 seconds][Agent] : Perfect. Now John, we don't require any upfront payments from you. You can choose a date that suits yourself. We can even line it up with one of your paydays if you wish. As a business though, we generally click payment within the next 7 days. But when is it most suitable for you for your first payment to start? Yep, Yeah. Now take your time. That's all good.

[23 minutes 55 seconds][Customer] : I have a date for you like just like calendar on me, so the 24th of October.

[24 minutes 11 seconds][Agent] : Absolutely. Fine. That's a fortnight from today. Not a problem now.

And it's the first, so 24th of October 2024. It's a Thursday and it'll come out fortnightly for you thereafter on a Thursday. Perfect. Now the way we set it up, John, we either use a bank account or a debit credit card and there are no fees attached to either one of those. How would you like to set this one up today?

[24 minutes 23 seconds][Customer] : Awesome debit credit card please. Yep.

[24 minutes 37 seconds][Agent] : Certainly I'm going to pause the recording for you before you read anything out, John for security purposes while obtaining your card details, the call recording will stop and we'll and we'll recommend after we've collected your details.

[25 minutes 35 seconds][Customer] : The. The. None.

[26 minutes 29 seconds][Agent] : And then we can complete this one. So please be advised the call recording is now resumed for quality and monitoring purposes. Now, John, all that's left to do is to reach you at our final declaration and then we're done. OK, Now with the declaration, I'm about to read to you. There are two questions at the end, two in the middle. If I can get a clear yes or no response, that'd be great. OK, so now it reads here. Thank you, John Tevi, uh, Tevi 2 So hang on, I'm I need to get this right. Tevi. Tevi 2 Tevi.

[26 minutes 59 seconds][Customer] : Save it too, yes.

[27 minutes 1 seconds][Agent] : Sorry, John Tevito naro Tevito. Tevito right. OK Tevito. OK, now 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 and they should read to these terms in full. One choice Income protection insurance is issued by Pinnacle Life Insurance Limited whom I refer to as Pinnacle. Pinnacle has the agreement with Greenstone Financial Services NZ Limited whom I will refer to as GFS issue and arrange this insurance on that's behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we are provided to you is limited to assisting you to make a decision about whether One Choice Income Protection Insurance is suitable for your needs on the basis of the information you have 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 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 sets 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? Thank you. Your answer to the application questions and any related documents on the basis of your contract of insurance and Pinnacle relies upon the information you're provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to.

[28 minutes 16 seconds][Customer] : Yes, yes.

[28 minutes 29 seconds][Agent] : Can you please confirm you've 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 opt out of this at any time By contacting us. You have agreed to take out a single one choice income protection insurance policy with the following cover for John Tevito Nara, a monthly insured amount of \$2500 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit payable in the event of a claim maybe less than the monthly insured amount as your income benefit is limited to 75% of your average monthly income over any 12 consecutive months during uh sorry during the two years before you suffered your disability sickness. I'm sorry suffered your disa umm dis dis uh disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources. For John to be generate income protection benefit, a loading was applied during the application process. Your cover expires on October 2420. Fif uh 205512 a Sorry 2/20/55 12:00 AM. Your premium for the first year recovery is \$54.19 per fortnight. Your premium is stepped, which means will be calculated that each policy anniversary would generally increase as your wage. Your monthly benefit amount will also increase automatically by 3% each year and you can opt out of this included in your premiums amount payable to G vessel between 26% and 50. 6% of each premium. Your premium will be deducted in accordance with the authority are provided to us. AM business rated Pinnick with AB plus financial strength good and a triple B minus issue credit rating with an outlook of stable. You can read more

about these ratings on our website and in your policy documentation. The policy documentation will be sorry. The policy documentation will be sent to you via mail and if you provide us with an e-mail address will also be emailed to you today. You should carefully consider these documents to issue where the product meets your needs. You have a 30 day cooling off. Geometry may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. There is no refund of premiums after the cooling off period. Two final questions for you last. The first one, do you understand and agree with the declaration I've just read you yes or no?

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

[31 minutes 4 seconds][Agent] : Thank you. Now with the policy documents that I'm sending out, besides sending out those documents to you, sorry, by e-mail and POST, would you like any other information or would you like me to read any part of the policy document to you?

[31 minutes 20 seconds][Customer] : No. You know of the monthly protection cover?

[31 minutes 23 seconds][Agent] : Yeah, Yeah.

[31 minutes 24 seconds][Customer] : Can I put it up a bit if it wasn't the right one? Like after this phone call? Yep.

[31 minutes 30 seconds][Agent] : After this look, you can give us a call and apply to have to have an increase. So bear with me.

[31 minutes 39 seconds][Customer] : Yep.

[31 minutes 37 seconds][Agent] : Can I just pop you on a quick hold in regards to increasing the benefit amount?

[31 minutes 43 seconds][Customer] : Yes, please. Yep.

[31 minutes 42 seconds][Agent] : 1 moment subject. Yeah. 1 moment. 1 moment. Thank you so much for holding there. Umm, John with umm, with any uh, increases. OK, you can apply, just give us a call and apply to have that amid umm reviewed. If you finding that, that you would like any umm, an increase on that one. Alrighty. So it is subject to eligibility. You can give us a call and uh, you know, and apply to have that reviewed.

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

[33 minutes 19 seconds][Agent] : Alrighty, So did you yeah. Alrighty. Did you, umm, did you have any other questions there for me?

[33 minutes 25 seconds][Customer] : Like when does the cover start? Like, does it start?

[33 minutes 29 seconds][Agent] : You're covered. You're well, we're going to get you immediately covered. So you're you're covered. And remember, your first payment doesn't come out to the twent 24th of October 2024. So we've got you immediately covered over the phone. You're you're covered.

[33 minutes 48 seconds][Customer] : Can my wife talk to her?

[33 minutes 52 seconds][Agent] : Yes, certainly. Did you want me to?

[33 minutes 49 seconds][Customer] : Just ask a few questions, Yeah.

[33 minutes 54 seconds][Agent] : Did you want me to accept this one for you or do you have questions before I accept it? OK, so OK, let me just so in regards to the what we've just discussed here with your policy, would you like any other information or would you like me to read any part of the policy document to you?

[34 minutes 11 seconds][Customer] : Mm, Hmm.

[34 minutes 12 seconds][Agent] : OK, so I'm gonna accept this one for you. OK, Let me just OK now my name and number will be on these documents. If you have any questions, John, please feel free to give me a call. OK, Now just finalizing this one. OK, this one's all completed for you. The documents will be with you shortly now. So yeah, if you want to pop your wife on.

[34 minutes 39 seconds][Customer] : No, Yep, Awesome.

[34 minutes 40 seconds][Agent] : Hi, you are speaking to Francis from One Choice. And what was your name?

[34 minutes 41 seconds][Customer] : Hi there, trainer.

[34 minutes 45 seconds][Agent] : Sorry, Katrina.

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

[34 minutes 49 seconds][Agent] : Oh, Katrina. Thanks Katrina. Katrina, before I, umm, uh, ask him, umm, answer any questions for you, I'll let you know that all calls are recorded. Any advice or

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. Umm, thanks Katrina. How can I help you?

[35 minutes 11 seconds][Customer] : I'm just wondering, just say is there anything that what would delay like would be sorry until I see it to say if anything happens a few days, like if there's another accident or whatever.

[35 minutes 30 seconds][Agent] : Well, remember with this, yeah, with this cover, it's I'll explain it. I'll explain it to you. Right. It's designed to provide the monthly benefit paid directly to to John Wright if he was unable to work due to a disabling sickness or injury and he suffers loss of income. OK, so that's yeah. So and that's when he can put the claim through. OK, so when when you say So what? What example you, what example you umm, are you, did you want Umm, are you giving me? So is this if he has an accident at work or something?

[35 minutes 52 seconds][Customer] : Yep, yeah. And are there any little hidden things like there might be 10 days or something that we?

[36 minutes 16 seconds][Agent] : No, no. The waiting period. Remember the waiting period that we selected? Umm, he selected umm, so is John, is John the is is he on? I'm on loudspeaker. OK John, just umm, can I just umm, do you give me authority to discuss your details with, umm, with Katrina?

[36 minutes 28 seconds][Customer] : Yes, yes. Yep.

[36 minutes 38 seconds][Agent] : OK, perfect. All right now the waiting period that umm, uh, John has selected, so this is the waiting period is a non payment period. Umm, he must wait before the income benefit is payable after the insured event and he has chosen the 30 days. OK, all right, so and, and is there and then we've also got the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness.

[36 minutes 38 seconds][Customer] : That's yeah call Yeah.

[37 minutes 15 seconds][Agent] : OK, All right. Do you have so? Do you have any other questions?

[37 minutes 23 seconds][Customer] : Was it 2000 or am I allowed to ask about herself?

[37 minutes 27 seconds][Agent] : Well, he's he's given me permission, right?

[37 minutes 30 seconds][Customer] : Oh, yeah. Is that a month?

[37 minutes 29 seconds][Agent] : Umm, so you can discuss it was \$2500 yes.

[37 minutes 34 seconds][Customer] : You do need to change it. OK, Yeah. No, that's all. Thank you.

[37 minutes 41 seconds][Agent] : OK, so that that's when when I was when we were going through it, I was umm. I was umm explaining just to bear in mind W how much money? How much would he need or would you umm would he need umm for us to pay him? If umm, you know Ju, if you know for his, I mean, sorry, his bills and the big expenses, how much money he would need.

[38 minutes 13 seconds][Customer] : Oh, you bet. I think you thought you meaning a fortnight. But yes, I think no.

[38 minutes 6 seconds][Agent] : So, and that's what he, he, he's popped down to \$2500, OK, nine months, alright, OK.

[38 minutes 23 seconds][Customer] : Yeah, that's cool. Yep.

[38 minutes 25 seconds][Agent] : Is that, look, my, and look, if you have, uh, my, when the documents come out right, umm, have a good read of them, you know, and if you have any further questions or you wanna, umm, you would like to make any adjustments, please feel free to give us a call and apply. And, you know, subject to eligibility, you can, we can, umm, you know, we can see, umm, you can have them amended, apply to have them amended. OK, adjusted.

[38 minutes 47 seconds][Customer] : Oh, yeah.

[38 minutes 48 seconds][Agent] : But yeah, so, but ju, and once again, it is subject to eligibility. Alrighty.

[38 minutes 53 seconds][Customer] : Oh, OK.

[38 minutes 52 seconds][Agent] : So yeah, it's alrighty.

[38 minutes 56 seconds][Customer] : Yeah, I appreciate it. Thank you.

[38 minutes 57 seconds][Agent] : You're no, you're very welcome. Is there anything else that I can help you both with?

[39 minutes 6 seconds][Customer] : So what is the is he paying for before 19 was it?

[39 minutes 10 seconds][Agent] : I don't have the actual yeah, but yeah, I don't have it in front of me



at the moment. It's all being processed. But yeah, 54 something. Yeah, a fortnight, alright.

[39 minutes 20 seconds][Customer] : OK, OK. Thank you.

[39 minutes 27 seconds][Agent] : Thank you so much and you enjoy the rest of your day. Once again, John, if you have any questions once you receive those documents, please feel free to give me a call.

[39 minutes 26 seconds][Customer] : No worries. Thank you. You too.

[39 minutes 36 seconds][Agent] : Alrighty, you're very welcome. Thank you so much and you enjoy the rest of your day.

[39 minutes 42 seconds][Customer] : Thank you.

[39 minutes 42 seconds][Agent] : Thanks, Katrina. Thanks, John. Bye.

[39 minutes 44 seconds][Customer] : Bye.

[39 minutes 45 seconds][Agent] : Bye bye.