

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hello, My name is Lafayana. I'm calling you from One Choice Income Protection. How are you?

[8 seconds][Customer] : Oh, thank you. How are you today?

[10 seconds][Agent] : I'm good, Thanks for asking. I'm giving you a call about the enquiry that you've placed with us online about the income protection.

[17 seconds][Customer] : Oh, yeah, yeah.

[18 seconds][Agent] : Yeah.

[18 seconds][Customer] : I was wondering I don't have any income protection but I I make a good amount of money and I thought my partner has some and I'm thinking oh I wonder why I should look into that.

[27 seconds][Agent] : Yeah, and that's the reason for my call. I'll help you with that inquiry. We'll go through prices and the cover with you. And that way if you've got any questions, you can just let me know.

[37 seconds][Customer] : Cool. Thank you. That'll be awesome.

[38 seconds][Agent] : Alright, Y, you're welcome.

[39 seconds][Customer] : How are you today, by the way? That's what I want to ask you, first of all.

[42 seconds][Agent] : I'm good. Thanks for asking.

[44 seconds][Customer] : Oh, awesome. Thank you.

[47 seconds][Agent] : I'll let you know. First of all, all 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. Can I confirm? Second to Sapphire? Alright. Yeah. And your last name is Marino.

[1 minutes 4 seconds][Customer] : You think you, You think you.

[1 minutes 9 seconds][Agent] : Thank you. And your date of birth is the 14th of September 1981.

[1 minutes 14 seconds][Customer] : You think you.

[1 minutes 15 seconds][Agent] : Thank you. All right. And can I please confirm that you are a female

New Zealand resident currently residing in New Zealand? Thank, yes. So you're a female New Zealand resident and you're currently residing in New Zealand.

[1 minutes 23 seconds][Customer] : You Sorry everything I'm still on resident, yet you think you.

[1 minutes 32 seconds][Agent] : Thank you. Alright. So alright, thank you so much for placing the enquiry through with us. I'll definitely be able to help you now, just so I can have a better understanding of what sparked your interest. I know you said your partner has income protection, but you don't have any. Yeah. Is there any other reason that you're looking at income protection?

[1 minutes 47 seconds][Customer] : Yeah, I don't have any just to wait.

[1 minutes 58 seconds][Agent] : MMM.

[1 minutes 54 seconds][Customer] : I just, I just, I'm always thinking about the future and like I've always had licenses, but income and protection is one thing. I have been either had and I just, yeah, I'm just to the point now where I feel like maybe it's time to just think. So I need that. Yeah, that's pretty much yeah.

[2 minutes 9 seconds][Agent] : Yeah, Thinking about the future, Yeah, Yeah, I'll tell you how it works. I'll explain the main features and benefits and run through some pricing with you. And that way if you've got any questions, just let me know please.

[2 minutes 23 seconds][Customer] : OK. Thank you.

[2 minutes 23 seconds][Agent] : OK, so with our cover, it's designed to provide a monthly income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted. OK, now you can apply if you work at least 15 hours per week in paid employment.

[2 minutes 42 seconds][Customer] : OK, OK.

[2 minutes 47 seconds][Agent] : We offer an income benefit of up to 75% of your monthly pre tax income from 1:00 \$1000 up to a maximum of \$15,000. We keep it nice and simple for you. Everything is done over the phone. There's no forms to fill in, uh, medical checks or blood tests to complete. What we do is we simply take you through health and lifestyle questions and that would tell us what the pricing is and also what the terms of the policy.

[3 minutes 15 seconds][Customer] : OK.

[3 minutes 15 seconds][Agent] : Now, once that's in place, it will cover you until your policy anniversary following your 75th birthday. Keep in mind that there are some exclusions that that apply as outlined in the policy document.

[3 minutes 29 seconds][Customer] : OK. Thank you.

[3 minutes 30 seconds][Agent] : All right, so let's have a look at this for you. You're welcome. I'm just going to have a look. So to begin with, I just need to ask some questions regarding your duties at work. So let me just bring that up. OK. I'll bring it up now. OK. So 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 at claims time.

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

[4 minutes 11 seconds][Agent] : All right. So the first question is do you work 15 hours or more per week, yes or no? Thank you. And 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, yes or no?

[4 minutes 18 seconds][Customer] : Yes, most What are the timings? How much driving in the rest of the people's phones?

[4 minutes 41 seconds][Agent] : So is it mainly like indoors? Is it an office or or no?

[4 minutes 46 seconds][Customer] : Oh, yes, it's I'm either driving in my car to the client's homes or I'm in their homes sharing them and what knocks them are together.

[4 minutes 56 seconds][Agent] : Caregiver, Yeah.

[4 minutes 57 seconds][Customer] : Yeah.

[4 minutes 58 seconds][Agent] : OK. So this is just asking, OK. So like it's it's asking, it's very specific. So it's asking 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, yes or no? Because it will give us follow up questions after that. Would that be a yes or a no for that question?

[5 minutes 25 seconds][Customer] : I actually don't know.

[5 minutes 30 seconds][Agent] : OK, let's have a look.

[5 minutes 26 seconds][Customer] : I just said yes, I think, yeah, I tell you yes, Yeah, I don't. I don't work outside. I work in home. Inside pick clients home.

[5 minutes 33 seconds][Agent] : So you do spend a majority of your time indoors, OK. OK. So you're answering yes to that question, is that correct? Yeah. All right. And are you required to perform any physical duties, yes or no? Yep.

[5 minutes 47 seconds][Customer] : Yes, physical duties, did you say yes?

[5 minutes 59 seconds][Agent] : Yes. And do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

[5 minutes 59 seconds][Customer] : Yeah, I drive my own vehicle to to my jobs, which is in quiet times, but I don't have any like TV physical work. It's just very light duties pretty much.

[6 minutes 17 seconds][Agent] : Yeah. No.

[6 minutes 17 seconds][Customer] : Well, I'll, I'll consider them Lightyear.

[6 minutes 19 seconds][Agent] : Yeah, That's OK. Let's have a look. I just want to double check with because you just in your car. I want to make sure if what we need to answer for that.

[6 minutes 31 seconds][Customer] : OK.

[6 minutes 30 seconds][Agent] : Do you mind if I just place you on a quick hold?

[6 minutes 33 seconds][Customer] : Yeah, it's alright.

[6 minutes 32 seconds][Agent] : I want to make sure we're answering everything correctly. Won't be long.

[6 minutes 35 seconds][Customer] : Thank you. OK.

[9 minutes 23 seconds][Agent] : Thank you so much for holding.

[9 minutes 25 seconds][Customer] : OK.

[9 minutes 26 seconds][Agent] : All right, so just I need to go back to the questions because we need to make sure we answered questions correctly. So when I asked you, is your role of a administrative, managerial or professional nature? OK, So what we mean is, is it like admin work?

[9 minutes 48 seconds][Customer] : Administrative. Is it like paperwork stuff?

[9 minutes 41 seconds][Agent] : That's what we mean like so is it administrative, managerial or

professional nature your job like admin like do do like office jobs admin stuff like that?

[9 minutes 56 seconds][Customer] : No, no, I don't.

[9 minutes 57 seconds][Agent] : No, Yeah. So we would have to answer notes to that question. So I'll read out the whole question. We'll do a yes or no or move on or give us follow up question. And then I'll also explain the driver vehicle question as well.

[10 minutes 5 seconds][Customer] : OK, OK.

[10 minutes 8 seconds][Agent] : OK. So the question is, is your role of an administrative manager or professional nature where you spend the majority of your time indoors in an office or clinical environment? Yes or no?

[10 minutes 20 seconds][Customer] : Yeah, that'll be no, no all over that.

[10 minutes 21 seconds][Agent] : Thank you, Thank you so much. And umm, so the next one when it says drive it. So it's like your job, umm, require you to drive a vehicle, like for example, like truck drive truck driver, stuff like that, right? So it's not just driving your own car from work from a house to a house. Do you know what I mean?

[10 minutes 41 seconds][Customer] : Oh, yeah, OK.

[10 minutes 41 seconds][Agent] : So that's what the next question is. So the question is, so do you perform heavy physical duties, use heavy machinery or drive a vehicle, Yes or no?

[10 minutes 52 seconds][Customer] : No to the no to the 1st 2:00, but yes to the last one, the vehicle. That's because it's my car.

[10 minutes 59 seconds][Agent] : Yes. So do you drive your own vehicle? Is it just to get to work like to clients houses?

[11 minutes 3 seconds][Customer] : Yeah, yeah, that's the only, only thing.

[11 minutes 5 seconds][Agent] : Yes, yes. So that's this question is only if it's asking you, it's asking you if you drive a vehicle part of your job. Like for example, as I said, like examples is like a truck driver, you know, they drive a truck because that's their job. That's what we mean. It doesn't mean that you drive your own vehicle because that's just getting from work to and from work. Does that make sense?

[11 minutes 25 seconds][Customer] : Oh, oh, yes, it does. I, I think, I, I think legally I'll probably have to say that I do. My car is for my job, even though it's to drive to people's homes, they actually include that and I'll pay that We drive to those homes. So would that mean it's a yes?

[11 minutes 42 seconds][Agent] : OK, OK, so umm, with this like we only need to disclose if you umm, drives like your work requires you to drive a vehicle like a forklift or like you know, stuff like that, umm like truck driver and stuff. But as I said, but like it's up to you what you want to answer. So I'll just read the question again. So do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

[11 minutes 57 seconds][Customer] : Oh, I don't know how to answer that Cos the answer's still the same.

[12 minutes 21 seconds][Agent] : What's your answer? Would it be a yes?

[12 minutes 25 seconds][Customer] : Yes to driving.

[12 minutes 27 seconds][Agent] : Yeah, I can put yes. If yeah, that's OK.

[12 minutes 29 seconds][Customer] : Oh, OK.

[12 minutes 30 seconds][Agent] : Yeah, that's fine. I can put yes.

[12 minutes 33 seconds][Customer] : Thank you.

[12 minutes 34 seconds][Agent] : OK. Now the next question is are you qualified skilled or semi skilled or hold the required licences should perform your role yes or no Thank you. And the next question is do you work in any of the following fields? Aviation as a as a pilot or crew engine you should be Air Force, army, armed forces or do you handle explosives yes or no Thank you. And do you regularly work underground or underwater, work heights above 10 meters, a firearm or drive a long hole? Yes or no?

[12 minutes 43 seconds][Customer] : Yes, no, Oh no to all of that.

[13 minutes 14 seconds][Agent] : No, thank you. All right, thank you for that one. Great. Thank you. So now let's go ahead. I just need to ask you, have you had a cigarette in the last 12 months? Yes or no? Thank you. And I also need to confirm your employment status. So are you, are you currently employed or self-employed?

[13 minutes 27 seconds][Customer] : No, I'm currently employed.

[13 minutes 40 seconds][Agent] : Employed. Yeah. So, umm, let's have a look. So what I'll do is I'll, umm, to help determine how much cover we can offer you, I'll provide you with a definition of pre tax income. So pre tax income is the total annual, uh, remuneration. OK, one second pay to you by your employer before tax, including salary and regular commissions or bonuses, however excluding employer, Kiwi saver and super contributions.

[13 minutes 52 seconds][Customer] : OK, OK.

[14 minutes 15 seconds][Agent] : OK, so that was remuneration. OK, so let's have a look at this for you. So what is your annual pre tax income?

[14 minutes 26 seconds][Customer] : Annual pre tax income. Is that pretext? Is it before I get taxed?

[14 minutes 32 seconds][Agent] : Yeah, before.

[14 minutes 37 seconds][Customer] : Gee, to be honest with you, I don't know exactly, but I know it'll be over 70,000 I think.

[14 minutes 32 seconds][Agent] : So your annual income before tax, do you remember what it was last financial year? Or like just because we need to put the exact.

[14 minutes 54 seconds][Customer] : Oh actually no I don't Cos it's different this year. Could I get back to you with that?

[15 minutes 2 seconds][Agent] : Yeah. So for us to continue, we do need to put that in before we can give you the price.

[14 minutes 59 seconds][Customer] : Was that a different OK, OK.

[15 minutes 8 seconds][Agent] : Would you be able to find out? I can wait for you. Yeah. Yeah, I'll wait for you.

[15 minutes 11 seconds][Customer] : Oh, actually I wonder if it's on my pay on my Oh my Tesla. OK, I'll have a quick look.

[15 minutes 29 seconds][Agent] : Yeah. All good. I'll wait.

[15 minutes 27 seconds][Customer] : Actually, I'll just have a look on my IRD that my thank you.

[15 minutes 34 seconds][Agent] : All good.

[15 minutes 37 seconds][Customer] : You don't get in trouble for waiting day.

[15 minutes 39 seconds][Agent] : No, that's fine. I can wait for you.

[15 minutes 38 seconds][Customer] : Oh, OK, OK, thank you. Alright, yeah, I just remember working for telecom and you had to get off the phone in a certain amount of time. It was pretty.

[15 minutes 51 seconds][Agent] : Oh no, that's fine.

[15 minutes 53 seconds][Customer] : Yeah. OK, income, income, income. OK, income summary. All right, here we go. Sorry, last year it seems like the summary is 52,000.

[16 minutes 18 seconds][Agent] : Before tax.

[16 minutes 21 seconds][Customer] : Yeah, 52 1/2 to be exact.

[16 minutes 28 seconds][Agent] : OK. So that's the annual income before tax.

[16 minutes 41 seconds][Customer] : Yeah.

[16 minutes 39 seconds][Agent] : 52,500 OK, alright, let's have a look. Alright, so I've put in your annual pre tax income is 52,500 correct?

[16 minutes 53 seconds][Customer] : Yeah, that was for last year.

[16 minutes 55 seconds][Agent] : Yeah, as it changes you.

[16 minutes 58 seconds][Customer] : Yeah, I thought I could, could almost be double.

[17 minutes 1 seconds][Agent] : OK, let's have a look.

[17 minutes 7 seconds][Customer] : I just won't know and push you on to the contact like I did to get last year's one.

[17 minutes 7 seconds][Agent] : MMM Yeah, Alright, let's have a look.

[17 minutes 19 seconds][Customer] : Thank you.

[17 minutes 16 seconds][Agent] : I'm just gonna have a look for you, OK, And see if we can use that one. You're welcome.

[17 minutes 20 seconds][Customer] : Thank you.

[17 minutes 23 seconds][Agent] : Alright, what I'll do is because you, umm, I just want to make sure we, if we can use that one or what we need to do. What I'll do is I'll place you on one last hold, OK?

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



[17 minutes 33 seconds][Agent] : Just I wanna make sure everything's correct for you.

[17 minutes 36 seconds][Customer] : OK. Thank you.

[17 minutes 37 seconds][Agent] : You're welcome. Thank you. Thank you so much for holding.

[22 minutes 38 seconds][Customer] : Thank you.

[22 minutes 39 seconds][Agent] : All right, so we do go by the last tax return. So, umm, so just to confirm that you told me it was fixed to umm, 1500 before tax, correct?

[22 minutes 49 seconds][Customer] : Yeah, Yeah.

[22 minutes 51 seconds][Agent] : And you're happy for me to use that.

[22 minutes 53 seconds][Customer] : Yes. Thank you.

[22 minutes 53 seconds][Agent] : Thank you. All right. OK, beautiful. All right, now, based on your duties and income, you can select a monthly benefit amount from, umm, \$1000 up to 3281.

[23 minutes 16 seconds][Customer] : The highest place.

[23 minutes 12 seconds][Agent] : OK, umm, So what amount would you like me to quote you on the highest? Yep.

[23 minutes 21 seconds][Customer] : Thank you. Yes, thank you.

[23 minutes 21 seconds][Agent] : So that would be 3281 all right. Now you also have the option to select different waiting periods and benefit periods depending on your circumstances.

[23 minutes 33 seconds][Customer] : OK, OK.

[23 minutes 32 seconds][Agent] : So the waiting period is the non payment period that you must wait before the income benefit is paid after the insured event. You can choose 30 days or 90 days. Which waiting period would you like me to select? 90 days? Yep. And the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness you can choose. We can do six months, one year, two years or five years. Which benefit. Would you like me to select?

[23 minutes 45 seconds][Customer] : I'd say 90 days, five years, I think.

[24 minutes 11 seconds][Agent] : Five years? Yeah.

[24 minutes 12 seconds][Customer] : Yeah, OK.

[24 minutes 15 seconds][Agent] : OK, You're welcome. Let's select five years. OK. All right. Now the

next step is to go through the holes and lifestyle questions as the final premium and terms of the policy is dependent on the outcome of your application, which we'll go through together. Now let's do that for you. Now bring it up. All right. Now what I'll do is I need to read you a pre and writing disclosure just before you answer the questions for me.

[24 minutes 34 seconds][Customer] : OK, OK.

[24 minutes 53 seconds][Agent] : So please be aware all calls are recorded for quality and monitoring purposes. We collect your postal information to provide insurance quotes, issue cover and other related services. 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. 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 recently be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer, or which reduces the risk we insure. You have this duty until the time we enter into the contract. If you fail to disclose matter or you make a false statement and 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?

[25 minutes 58 seconds][Customer] : Yes, I do. Thank you.

[25 minutes 59 seconds][Agent] : Thank you. All right, let's go through the questions. All right. Now my first question is, and these questions are just yes or no. So the first one is are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no.

[26 minutes 22 seconds][Customer] : Can you say that again? Sorry.

[26 minutes 24 seconds][Agent] : So the it's asking are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

[26 minutes 33 seconds][Customer] : Oh, yes, yes, I'm in New Zealand. I'm living in New Zealand.

[26 minutes 34 seconds][Agent] : Yes, yeah. Thank you. And have you ever had symptoms of being diagnosed with or treated for or intent to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart number, 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?

[26 minutes 53 seconds][Customer] : No, no, no, no.

[27 minutes 9 seconds][Agent] : Have you been diagnosed with a terminal illness, murder, neuron disease, any form of dementia including Alzheimer's disease, or being told by a doctor that you have a condition that will reduce your life expectancy? Yes or no? Thank you. In the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counseling for drug or alcohol consumption? Yes or no. The next section is in relation to your height and weight. Please be aware that I am 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.

[27 minutes 22 seconds][Customer] : No, no, hi.

[27 minutes 50 seconds][Agent] : So what is your exact height? You can do centimeters or feet and inches. Yeah. What is it?

[27 minutes 54 seconds][Customer] : Oh, centimeters, 171 centimeters.

[28 minutes][Agent] : Thank you so much. And what is your exact weight? You can do KGS, pounds or stones 86.

[28 minutes 6 seconds][Customer] : KGS 86, thank you.

[28 minutes 11 seconds][Agent] : Yes, thank you. Just to confirm, I've put both of them correct. I've put 171 centimeters and I've put 86 KGS. Is that correct for both? Perfect. Thank you. And have you experienced any unexplained weight loss of more than 5 KG in the last 12 months? Yes or no?

[28 minutes 19 seconds][Customer] : Yesterday, no.

[28 minutes 29 seconds][Agent] : Thank you. Next question, Let's have a look. Sorry. It's just loading

on to the next page.

[28 minutes 47 seconds][Customer] : Oh no, that's why I'm patient. Take your time.

[28 minutes 51 seconds][Agent] : All right, It's just loaded. So the question is, does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Yes or no, Thank you. And now I need to ask you again, are you employed or self-employed?

[29 minutes 3 seconds][Customer] : No employed.

[29 minutes 10 seconds][Agent] : Thank you. And have you been in your current occupation for at least 12 months, Yes or no?

[29 minutes 16 seconds][Customer] : Yes, I have. Yep.

[29 minutes 17 seconds][Agent] : Yes, thank you. And do you intend to change your current occupation in the next 12 months? Yes or no? Thank you. And do you have a second occupation that generates a taxable income?

[29 minutes 23 seconds][Customer] : No, no, I don't.

[29 minutes 30 seconds][Agent] : Yes or no thank you And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration?

[29 minutes 42 seconds][Customer] : No.

[29 minutes 41 seconds][Agent] : Yes or no 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? Yes or no thank you. 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? Yes or no?

[29 minutes 51 seconds][Customer] : No, October. Yes.

[30 minutes 4 seconds][Agent] : Thank you. Alright. And which countries do you intend to travel to or reside in?

[30 minutes 10 seconds][Customer] : Oh, I won't be loving.

[30 minutes 15 seconds][Agent] : Canada. Yeah. Toronto.

[30 minutes 11 seconds][Customer] : I just need to go over to Toronto, Canada next year and yeah, possibly France.

[30 minutes 20 seconds][Agent] : Yeah. France as well.

[30 minutes 25 seconds][Customer] : But not to allow just for travel.

[30 minutes 23 seconds][Agent] : I'll put that in just for a holiday.

[30 minutes 28 seconds][Customer] : Yeah.

[30 minutes 28 seconds][Agent] : Yeah, Yeah, no worries. Toronto, Canada and France as well. All right, OK. And will you be overseas for longer than three consecutive months, yes or no? Thank you. All right. And do you have existing income protection cover? Yes or no?

[30 minutes 50 seconds][Customer] : No, no I don't.

[30 minutes 58 seconds][Agent] : Thank you. OK, next question. All right, next question is asking have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following diabetes raise blood sugar, impaired glucose tolerance or impaired fasting glucose? Yes or no? Chest pain, high cholesterol or high blood pressure.

[31 minutes 23 seconds][Customer] : No, no.

[31 minutes 28 seconds][Agent] : Tumor, mole or cyst, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal palp or cervical smear?

[31 minutes 33 seconds][Customer] : No, no, I haven't.

[31 minutes 38 seconds][Agent] : Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach valve, gallbladder or pancreas. Hepatitis or any disorder of the liver. Thank you. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder. Kidney disorder. Blood disorder or disease? Thank you. Sleep apnea or asthma, excluding childhood asthma.

[31 minutes 42 seconds][Customer] : No, No, no, no, no, no, no, no, no, no, no, no.

[32 minutes 11 seconds][Agent] : 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, Any defects of hearing or sign other than which is corrected by glasses or contact lenses. Just on. Thank you. All right. Next question now, other than what you have already told me about in the past three years,

have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting the result, sorry? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-ray scans, blood tests or biopsy? Yes or no?

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

[33 minutes 8 seconds][Agent] : Thank you. 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? Yes or no? Other than what you have already told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Yes or no? Thank you. All right, now this next question is just family history. We just ask to the best of your knowledge and immediate family we refer to is mom, dad, brother or sister only.

[33 minutes 18 seconds][Customer] : No, no, OK.

[33 minutes 42 seconds][Agent] : So the question is, to the best of your knowledge, has any of your immediate family living or disease ever been diagnosed with polycystic kidney disease, Humpinon's disease, all familiar adenomatous polyposis, yes or no? Thank you. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60? Yes or no? Thank you. Last question is asking, other than one off events, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, motor racing, parachuting, mountaineering, upsailing, scuba diving deeper than 40 meters, cable rack diving or any other hazardous activity?

[33 minutes 55 seconds][Customer] : No, no, no.

[34 minutes 30 seconds][Agent] : Yes or no thank you.

[34 minutes 32 seconds][Customer] : But I'm saying that what was that first part of that question on a plane?

[34 minutes 33 seconds][Agent] : Yep, yes. So it's asking other than one off events, do you engage in or intend to engage in any of the following?

[34 minutes 50 seconds][Customer] : Oh, no.

[34 minutes 43 seconds][Agent] : So aviation other than as a fare paying passenger on a recognized

airline, motor racing, Yeah.

[34 minutes 50 seconds][Customer] : Oh, yeah. Realising.

[34 minutes 51 seconds][Agent] : And then it was motor racing, parachuting, mountaineering at sailing, scuba diving deeper than 40 meters, cable rack diving or any other hazardous activity. Yes or no?

[35 minutes 1 seconds][Customer] : Oh, no. To that question.

[35 minutes 3 seconds][Agent] : Yes. So no to the whole question.

[35 minutes 5 seconds][Customer] : Yeah, No to the whole question.

[35 minutes 5 seconds][Agent] : Yeah, thank you so much.

[35 minutes 8 seconds][Customer] : Thank you.

[35 minutes 7 seconds][Agent] : OK, let's have a look. All right, that brings us to the end of the application. Now let's have a look at the outcome for you. All right.

[35 minutes 21 seconds][Customer] : Hi, you're very pointless, I must say.

[35 minutes 23 seconds][Agent] : Yeah, thank you.

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

[35 minutes 27 seconds][Agent] : All right, Well, congratulations, your application has been approved.

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

[35 minutes 31 seconds][Agent] : Let's go. Let's have a look and see what the prices are. So, alright, so for 328 three Hun, sorry for \$3281.00 of the benefit amount, OK, monthly benefit amount of income protection with a waiting period of you chose 90 days and benefit period of five years, you are looking at a payment of \$56.16 per fortnight. How does that sound?

[36 minutes 2 seconds][Customer] : Did you say 56 or fortnight?

[36 minutes 4 seconds][Agent] : Yeah, \$56.16 per fortnight every two weeks.

[36 minutes 9 seconds][Customer] : Oh, that sounds good. Actually that sounds real because I've never done this before. I've only dealt with life insurance.

[36 minutes 11 seconds][Agent] : Yeah, yeah.

[36 minutes 15 seconds][Customer] : But are you able to send all the info to me on my e-mail so I can sit down and read it all? Because I like the sound of it.

[36 minutes 23 seconds][Agent] : Of course. Yeah, I can definitely do that. I'll let you know more information and then I'll let you know what the next step after that is. OK, so I just need to let you know as well. So is \$56.16 per fortnight, is that something that's affordable for you?

[36 minutes 29 seconds][Customer] : OK, Yeah, absolutely. Yeah, 'cause I, yeah, I think I get about four and a half thousand every two weeks, so that's very affordable.

[36 minutes 39 seconds][Agent] : Yeah, Yep, yeah. Perfect. So I also wanted to let you know that included in your policy is a rehabilitation benefit which can assist you to return to work. I'll let you know more about that. So that way you know everything about the policy. So the rehabilitation benefit which pays an additional reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs whilst claiming or or we can reimburse up to six times your income benefit towards costs of equipment or modifications required to assist you return to work. OK. Now, yeah, I need to let you know as well that your premium is stepped, which means that we generally increase each. And also in addition, this policy has automatic indexation, which means each year your sum insured will increase by 3% until you reach the maximum benefit amount of \$15,000 per month with associated increases in premium. You can opt out of this automatic indexation each year.

[37 minutes 24 seconds][Customer] : Oh, darling.

[37 minutes 53 seconds][Agent] : All right now, I know you said that you wanted me to send all this information over. It's for you to read, which I can definitely do. I can send you a quote over to your e-mail address. That's no problem at all.

[37 minutes 53 seconds][Customer] : OK, cool.

[38 minutes 4 seconds][Agent] : Now on the other hand, if you are liking the sounds of the cover and it's something that is affordable for you, what we can do is I can go ahead and get you immediately covered over the phone. What that means is you'll be covered from today. We send out not just a quote, but I'll send out all your personalized policy documents for you, sit down, review in your own



time, see if the suitable policy for you. OK? Now if anything happens and you decide that it's not right for you or you change your mind for whatever reason, we don't have any lock in contracts.

[38 minutes 42 seconds][Customer] : OK, OK.

[38 minutes 39 seconds][Agent] : You can just give us a call and apply to have it cancelled, OK?

[38 minutes 43 seconds][Customer] : Oh that's good.

[38 minutes 44 seconds][Agent] : Yeah. Now also with the payment, we do get you covered today, but you get to select whenever you want that. So.

[38 minutes 44 seconds][Customer] : OK oh, the first payment to come out.

[38 minutes 54 seconds][Agent] : So that's how it works. Mm hmm.

[38 minutes 55 seconds][Customer] : OK, alright, let's look here I was thinking, OK, that's the case when we look it, I'll just look into my calendar.

[39 minutes 3 seconds][Agent] : Yeah, of course.

[39 minutes 3 seconds][Customer] : Could it take every two weeks? So I'm just thinking could you do the first payment to start on the 1st of November?

[39 minutes 10 seconds][Agent] : 1st of November, that's a Friday.

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

[39 minutes 13 seconds][Agent] : OK, let's have a look all right, I just want to confirm all your details are correct for me to go ahead and, uh, send out all your documents. All right, let's have a look and put in so you umm, we'll get you immediately covered and send out your documents. Since you're happy with everything it all you have to do then it's just make sure you read everything and make sure you're happy with everything as well.

[39 minutes 39 seconds][Customer] : OK.

[39 minutes 39 seconds][Agent] : So you want the? OK, so I'll let you know what the options are.

[39 minutes 40 seconds][Customer] : Am I able to increase it as I find out from IID that that she is income has doubled OK.

[39 minutes 50 seconds][Agent] : Let me bring it up, OK? Alright, one second, I just want to bring it up.

[40 minutes 5 seconds][Customer] : Thank you. Take your time. That's pretty fair enough. Thank you.

[40 minutes 8 seconds][Agent] : I just want to make sure I'm providing you with all the correct information, OK? Pardon.

[40 minutes 28 seconds][Customer] : What's the CIU on today and where's the call seem to located?

[40 minutes 35 seconds][Agent] : So we're located in Australia.

[40 minutes 38 seconds][Customer] : Oh, I tried to run that. Oh.

[40 minutes 40 seconds][Agent] : Yeah, we're our call centre is in Australia, but one choice is a New Zealand company. Yeah. All right.

[40 minutes 47 seconds][Customer] : Oh, that's open.

[40 minutes 48 seconds][Agent] : So when you said can I increase the benefit amount?

[40 minutes 54 seconds][Customer] : OK.

[40 minutes 51 seconds][Agent] : So no, you won't be able to increase your benefit amount or the benefit. And the waiting period it can't be reduced. Yeah. So you'll so you won't be able to increase your benefit amount.

[40 minutes 58 seconds][Customer] : Oh, not only be reduced, did you say, oh, OK, in that case, can I just leave it then, 'cause if I'm able to just start a new application, if I was to find out from IRD what my actual income is this year because it's different from last year than could I reapply? Could I apply?

[41 minutes 20 seconds][Agent] : Like what do you mean? So like for your?

[41 minutes 22 seconds][Customer] : Oh, just because oh, because what I mean is like the quote that we just did today for 52,000. That was what I earned last year.

[41 minutes 30 seconds][Agent] : Yep.

[41 minutes 30 seconds][Customer] : But I know that what I'm earning this year is like a lot higher. So I was just thinking, because as I open this, that's policy now and I can't increase it, can I just hold off on that and find out from ID how much I'm actually making this year?

[41 minutes 43 seconds][Agent] : OK, So what I'll do is I know you can't increase it, but I wanna

double check and see if you can do a like a additional one When you find out.

[41 minutes 53 seconds][Customer] : Oh, yeah. OK.

[41 minutes 53 seconds][Agent] : I can find out for you. MMM, like a top up. Let me see if umm, we can do that for you.

[41 minutes 53 seconds][Customer] : So like when I set that up. Oh, yeah. OK, thank you.

[41 minutes 58 seconds][Agent] : All right, so, umm, let's have a look. All right, I'll find out for you. Let me place you on a quick hold. OK.

[42 minutes 6 seconds][Customer] : OK. Thank you.

[42 minutes 7 seconds][Agent] : Thank you. Thank you so much for holding and thank you so much for your patience.

[45 minutes 31 seconds][Customer] : OK, it's alright.

[45 minutes 34 seconds][Agent] : Alright, so yeah, so if you're if in the future you feel like you're required more up, you know, monthly benefit amount and your income before tax, your annual income before tax has changed like it's increased.

[45 minutes 56 seconds][Customer] : Oh yeah.

[45 minutes 49 seconds][Agent] : What you can do is you can take out an additional new policy subject to eligibility at time of application for the increased amount as long as yeah, so long as the total benefit amount across all income protection insurance policies does not exceed 75% of your monthly pre tax income or the maximum benefit available based on your application. So that's with the benefit amount. All right, now you are, I'll let you know as well with the benefit. And waiting period just in case as well. So I just tell you about the benefit.

[46 minutes 28 seconds][Customer] : Oh, yeah.

[46 minutes 23 seconds][Agent] : Now that you know, you can take out an additional new policy subject to eligibility at time of application, Umm, but with the benefit. And waiting period, you are also, umm, you're also unable to increase the benefit, uh. Or reduce the waiting period. However, you have the option to apply for a new policy with your preferred waiting period or benefit. And cancel your existing cover.

[46 minutes 29 seconds][Customer] : Oh, yeah.

[46 minutes 45 seconds][Agent] : So that's everything that's available to you, that's for the benefit. And waiting period. Now, umm, it's completely up to you. But you know, if I know you did mention that you didn't have anything PLA in place and you were thinking about, you know, the future. Umm, and you know, I know you said your partner has income protection. Yeah. So it's completely up to you what you want to do. But if, you know, you wanted that Peace of Mind, you wanted something in place, you know, you have been approved, so we can go ahead and do this one for you. And as I said later on, if something happens in the future, you can give us a call.

[46 minutes 48 seconds][Customer] : OK, OK, cool. Yeah, I think we should just go ahead with this one. That sounds great.

[47 minutes 24 seconds][Agent] : Yeah, perfect, Perfect. So let's do that for you now. I'll bring it up. You said the first payment will be the 1st of November.

[47 minutes 35 seconds][Customer] : Yeah, that's alright.

[47 minutes 36 seconds][Agent] : Yeah, it does work. Yeah, I can definitely do that for you. Now, I want to make sure all your details are correct before we go ahead and activate it for you. What's your e-mail address?

[47 minutes 36 seconds][Customer] : If it works, I think it's personal management at Oh my sorry, personalmanagement444@gmail.com.

[47 minutes 54 seconds][Agent] : Beautiful. And let's put in your address as well so I can send out everything to you.

[48 minutes 2 seconds][Customer] : Oh, in that case, because I might have to get you to see my mail to my parents because we all live.

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

[48 minutes 7 seconds][Customer] : I don't have a letter box.

[48 minutes 9 seconds][Agent] : OK, So what I'll do is I'll put in your home address because we need your details and then if your postal address is different, I'll put your parents address if you want to receive your mail there.

[48 minutes 19 seconds][Customer] : Oh, perfect. Thank you.

[48 minutes 20 seconds][Agent] : OK, So what? First of all, what's your home address? Yeah, Yeah.

[48 minutes 23 seconds][Customer] : My home address is 3173 and it's State Highway 3 and Waatotera Woollenowe.

[48 minutes 35 seconds][Agent] : Is that post code 4587?

[48 minutes 37 seconds][Customer] : Yes, Perfect.

[48 minutes 38 seconds][Agent] : And that's coming up as ID 17.

[48 minutes 38 seconds][Customer] : Yeah, yes, that's correct. Thank you.

[48 minutes 42 seconds][Agent] : All right. And what about where do you want the postal address to be? Where do you want me to send the documents to?

[48 minutes 48 seconds][Customer] : Oh, the mail to #7 Taswiddle St. Taswiddle St.

[48 minutes 50 seconds][Agent] : Yeah, that post code is coming as 4501.

[48 minutes 53 seconds][Customer] : in Gongwa Wanganui, yes, that's perfect, thank you.

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

[48 minutes 59 seconds][Customer] : Oh you're awesome alright. I actually thought maybe you might ask for spelling cause Kiwis too.

[49 minutes 8 seconds][Agent] : Oh no, it came up already.

[49 minutes 10 seconds][Customer] : There's also.

[49 minutes 10 seconds][Agent] : Oh, but all right, let's have a look. We're doing that in. I do want to let you know as well, I didn't mention before that the policy gives you a 30 day calling off. So if you decide the policy is not suitable for you and cancel within the 30 days, then you'll receive a full refund of your premium unless the claim has been made.

[49 minutes 30 seconds][Customer] : OK, cool.

[49 minutes 30 seconds][Agent] : OK, great. Let's have a look. And first name is spelled SA double PHIRE, correct?

[49 minutes 46 seconds][Customer] : You think you.

[49 minutes 47 seconds][Agent] : Last name is Marino.

[49 minutes 50 seconds][Customer] : You think you.

[49 minutes 52 seconds][Agent] : Alright. And they I'll just confirm date of birth as well. That way we've got everything correct for you. Income protection date of birth is the 14th of September 1981.

[50 minutes 5 seconds][Customer] : You think you?

[50 minutes 7 seconds][Agent] : Thank you. Alright, all right. Now you've got two options to set it up. We can set it up using a direct debit, OK. Or if you prefer to use a card, it can be a MasterCard or a Visa card. What would you prefer today?

[50 minutes 24 seconds][Customer] : Could I give you my bank account number?

[50 minutes 26 seconds][Agent] : Account number? Yes. And so we'll do direct debit. Let's do that.

[50 minutes 31 seconds][Customer] : Awesome.

[50 minutes 31 seconds][Agent] : Yeah. Whenever you're ready. I'm ready.

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

[50 minutes 38 seconds][Agent] : Yep. Yep.

[50 minutes 34 seconds][Customer] : The account number is 0212460974467 and then 001 or 01?

[50 minutes 49 seconds][Agent] : OK, so it's 0212460974467 and then you said 001.

[50 minutes 58 seconds][Customer] : Yeast. Thank you.

[50 minutes 59 seconds][Agent] : Yeah.

[51 minutes 2 seconds][Customer] : EJ Moreno.

[51 minutes][Agent] : And the account name SJ Marino. OK. No, we know. Thank you. And I just need to ask you these questions to set it up. So I need to ask, do you have authority to operate this bank account alone, yes or no? Do you need to jointly authorize debits, yes or no?

[51 minutes 19 seconds][Customer] : Yeast No.

[51 minutes 24 seconds][Agent] : Have you canceled a direct authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing, yes or no?

[51 minutes 33 seconds][Customer] : I'm actually not sure, to be honest.

[51 minutes 35 seconds][Agent] : So this basically means did you go to the bank and did you cancel a direct authority for one choice?

[51 minutes 43 seconds][Customer] : Oh, no. Oh, no, I haven't.

[51 minutes 41 seconds][Agent] : One choice is our company with our Pinnacle Life as the initiator in the last nine months, yes. So I'll repeat the question. We'll do yes or no, we'll move on.

[52 minutes 1 seconds][Customer] : No.

[51 minutes 51 seconds][Agent] : So it's asking, have you cancelled a direct debit authority for One Choice with Pinnacle Life as the initiator in the last nine months on the account you are providing yes or no, thank you.

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

[52 minutes 3 seconds][Agent] : And lastly, it's asking are you happy to set up a direct debit authority without signing a form, yes or no, thank you. In order to proceed, I need to read the following declaration and I will need your confirmation at the end.

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

[52 minutes 16 seconds][Agent] : So this just reads, you agree. This authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for One Choice. It's the direct debit. This account in accordance with these terms and conditions. Yes or no.

[52 minutes 38 seconds][Customer] : Yes, I think that's what I'm supposed to say.

[52 minutes 41 seconds][Agent] : Thank you so much. Yeah. So do you want me to repeat it? So just because we need a clear yes or no from you and to make sure you understood everything, I'll quickly repeat that part.

[52 minutes 50 seconds][Customer] : Oh, OK.

[52 minutes 53 seconds][Agent] : So it's just it's just letting you know. So it's asking, it's saying Read is subject to the terms and terms relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for one choice to direct debit this account in accordance with these terms and conditions, Yes or no?

[53 minutes 17 seconds][Customer] : Oh, yes, thank you.

[53 minutes 18 seconds][Agent] : Yes. Thank you. All right, let's have a look at this for you. Now what I'll do is I just need to read the final declaration. In the declaration, I've just got a couple of yes or no for you. Like if you understand and agree, if you've answered all of that questions at the end, I'll accept it for you and send out all your documents and you'll be covered.

[53 minutes 33 seconds][Customer] : OK, awesome.

[53 minutes 36 seconds][Agent] : OK, Thank you. So this reads, thank you Sapphire Marina. 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. One choice income protection insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and that's Limited, whom I refer to as GFS, to issue and arrange 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 Income Protection 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 of the insurers, 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 Advisors 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?

[54 minutes 59 seconds][Customer] : Yes.

[54 minutes 59 seconds][Agent] : Thank you. Your answer to the application questions in any related documents from the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to.

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



[55 minutes 15 seconds][Agent] : 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 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 Sapphire Marino. A monthly insured amount of \$3281 with a waiting period of 90 days and a benefit period of 60 months. The monthly income benefit payable in the event of a claim may be 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 the two years before you suffered your disabling sickness or injury, your income benefit can also be reduced if you receive other disability benefit payments or offset from other sources. You'll cover expires on November 1, 2046 at 12:00 AM. Your premium for the first year of cover is \$56.16 per fortnight. Your premium is stepped, which means that will be calculated at each policy anniversary and will generally increase as you age. Your monthly benefit amount will also increase automatically by 3% each year, and you can opt out of this. Included in your premium is an amount payable to GSS of between 26% and 56% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. I Am Best has rated Pinnacle with AB plus Financial Strength put and Triple B minus the short credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation.

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

[57 minutes 16 seconds][Agent] : The policy documentation will be sent to you via mail 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 calling off. During which you may cancel to your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. There is no refund of premiums after the cooling off. So I've got my last two questions for you and then we're all done. OK, beautiful. So the first question is just asking, do you understand and agree with the declaration, yes or no?

[57 minutes 44 seconds][Customer] : OK, yes, I do.

[57 minutes 52 seconds][Agent] : Beautiful. I'm going to send out your documents to you by e-mail and by mail. OK.

[57 minutes 52 seconds][Customer] : So sorry.

[57 minutes 59 seconds][Agent] : Now, other than that, would you like any other information or would you like me to read any part of the policy document to you? Yes or no?

[57 minutes 58 seconds][Customer] : Oh, no, thank you.

[58 minutes 6 seconds][Agent] : All right, I'll go ahead and accept this for you. Nothing will come out of your account until the 1st of November. If you've got any questions, please give us a call. We'll be able to help you.

[58 minutes 8 seconds][Customer] : OK, awesome.

[58 minutes 20 seconds][Agent] : But that's all done for you. You're all covered.

[58 minutes 22 seconds][Customer] : Oh, you know what? Thank you so much for your help today. That was a big one for me, but we got there. Thank you.

[58 minutes 27 seconds][Agent] : You're welcome. I'm glad I was able to help you. And it was lovely speaking to you today as well.

[58 minutes 33 seconds][Customer] : Yeah. You TA. You take care over there.

[58 minutes 36 seconds][Agent] : Thank you. I will.

[58 minutes 37 seconds][Customer] : Thank you.

[58 minutes 37 seconds][Agent] : Now that's all done, was there anything else I can assist you with today?

[58 minutes 43 seconds][Customer] : No, that should be good.

[58 minutes 44 seconds][Agent] : That's it.

[58 minutes 44 seconds][Customer] : But have a lovely afternoon. Thank you.

[58 minutes 46 seconds][Agent] : Thank you. You too. You take care.

[58 minutes 48 seconds][Customer] : You too. Bye. Bye. Bye.

[58 minutes 49 seconds][Agent] : All right, bye.