

[17 seconds][Agent] : Hey, good morning. My name is Ashton. I'm calling from One Choice Insurance. How are you?

[15 seconds][Customer] : Hello, I'm fine, thank you.

[24 seconds][Agent] : That's great to hear. I was giving you a call today regarding the insurance that you had a look into for the life cover.

[32 seconds][Customer] : Ah, yes, yes, yes. We just, we just wanted to just see how much it will cost, umm, for umm, it's actually for me and my husband.

[42 seconds][Agent] : OK.

[41 seconds][Customer] : Umm, but but we'll probably just, but we just want to see how much you guys charge for it before we look into it. Mm hmm.

[50 seconds][Agent] : Of course not definitely. Well, that's why I was calling today to provide you with some pricing.

[58 seconds][Customer] : Mm hmm.

[54 seconds][Agent] : So what I'll do first, I'll open up your profile here, then we can go through that for you.

[1 minutes][Customer] : OK, OK.

[1 minutes][Agent] : Just note, calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether are suitable for your needs. We do not consider your personal circumstances. And what is your first and last name and date of birth?

[1 minutes 10 seconds][Customer] : OK, so my first name is Tanya and then so Tanya and then my surname is von Starden, so VAN. And then the second word is Starden STADEN.

[1 minutes 20 seconds][Agent] : OK, Yep, no problem at all. So let me just update that for you here because you put your last name first, so I just want to just change it over. OK, there we are. And I've got the date of birth. That's the 25th of the 9th, 1984.

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

[1 minutes 47 seconds][Agent] : Great. And you go by this is your title and you are male news. So your female New Zealand resident currently residing in New Zealand. OK, great, OK.

[1 minutes 54 seconds][Customer] : Yes, yes, we on re residence at the moment, but we just applied for permanent residency. So yeah.

[2 minutes 2 seconds][Agent] : Oh great, no problem. Well, I'll let you know how it works with us here in terms of that for you. OK.

[2 minutes 7 seconds][Customer] : OK, OK, OK.

[2 minutes 7 seconds][Agent] : So what it means by New Zealand resident is the person that resides in New Zealand at the time of application hold a New Zealand or Australian citizenship or hold a New Zealand permanent residency visa or has been in New Zealand continuously for six months or more on a temporary work visa.

[2 minutes 29 seconds][Customer] : OK.

[2 minutes 30 seconds][Agent] : OK. So for yourself you mentioned are you on a work visa or are you on just a resident visa?

[2 minutes 37 seconds][Customer] : We at the moment on a on a residence visa.

[2 minutes 40 seconds][Agent] : No problem.

[2 minutes 40 seconds][Customer] : We've been in New Zealand for eight years.

[2 minutes 42 seconds][Agent] : OK, great. No, that's fine. And you are eligible to work in New Zealand, is that right? Yeah, that's OK.

[2 minutes 46 seconds][Customer] : Yes, yes, yes, both me and my husband to work here.

[2 minutes 49 seconds][Agent] : Oh, perfect. Great to hear. Well, that's no worries at all and no change. When you do, for example, get your permanent residence, you can call us and you can let us know at that point.

[2 minutes 59 seconds][Customer] : OK, no problem.

[2 minutes 58 seconds][Agent] : OK, easy now. Do you have anything currently in place, Tanya, with insurance or?

[3 minutes 6 seconds][Customer] : Ah, no, no, we don't have anything at the moment. That's why we we're just looking at it at the moment. Our our previous person, we had the the payment that we had just got a bit too much because our current employer that we were, they changed our work hours.

So, you know, just with the economy, everything is going a little bit bad. So the, the amount that we paid with them was just a bit too much for us to pay on a monthly basis. So yeah, that got cancelled. So we said, OK, what we want to do is we want to just look at something that covers a little bit like, you know, 700 or even 500. And just as you know, see that the pricing that we will pay for me and my husband and then the well, I also requested a funeral package from you guys as well last night. I know that they're going to post it to me now and then we want to have a look at that as well.

[3 minutes 48 seconds][Agent] : OK, of course. No worries. I'll let you bring that for you here. OK, So with our life insurance, right it and our funeral insurance, they both pay out as a lump sum. OK, so that'd be paid directly out to not any banks, Oregon lawyers or funeral directors. You can nominate up to five beneficiaries. We pay the money directly to the account. OK, So that way your family has access to the money themselves.

[4 minutes 15 seconds][Customer] : OK, OK, OK.

[4 minutes 31 seconds][Agent] : Now it can be you can use towards whatever area where you're thinking about this money to go towards supporting your family. Or was it going towards more like a mortgage or?

[4 minutes 43 seconds][Customer] : At the moment, the if, if the fire does so let's say if, if something happens to me, then then the money will go to my husband and, and my two children.

[4 minutes 50 seconds][Agent] : Yes, OK.

[4 minutes 52 seconds][Customer] : Or it it, it's the same with my husband as well. If something happens to him, it's to me and the two kids. Yes. And then we also wanted to put it on there. If something happens to me and my husband, then the money will be divided between the two kids.

[4 minutes 55 seconds][Agent] : Of course, Yes, I understand. No problem.

[5 minutes 6 seconds][Customer] : Yeah. Mm, Hmm. OK. OK, OK.

[5 minutes 7 seconds][Agent] : So with us with the life insurance policy, we don't offer any joint policies, any single policies, but you can still link up the insurance going out on the same payment date using the same account, if you like.

[5 minutes 22 seconds][Customer] : OK.

[5 minutes 22 seconds][Agent] : OK.

[5 minutes 22 seconds][Customer] : But yeah, that would be awesome.

[5 minutes 24 seconds][Agent] : Yeah, the fuel insurance, we do have a joint policy there. OK.

[5 minutes 23 seconds][Customer] : OK, OK, awesome.

[5 minutes 29 seconds][Agent] : So we'll start with the life insurance first.

[5 minutes 32 seconds][Customer] : OK.

[5 minutes 32 seconds][Agent] : Now with our life insurance, we have included the support covering you for death, terminal illness, and we also have a funeral advanced payout with the life insurance policy.

[5 minutes 40 seconds][Customer] : OK OK so there is a funeral that I'll be OK.

[5 minutes 45 seconds][Agent] : OK, that's right. So it's an advanced payout of \$10,000 to help with any funeral costs. So that's with the life insurance that's included.

[5 minutes 51 seconds][Customer] : OK OK.

[5 minutes 55 seconds][Agent] : OK, so I'll open up some pricing for the life insurance here. I'll just confirm your smoking status. Have you had a cigarette in the last 12 months?

[6 minutes 6 seconds][Customer] : No, no, I'm a non-smoker.

[6 minutes 8 seconds][Agent] : Great, you have no problem. And your current annual income, is that about \$50,000 or below? Great. So you can select Tanya for my cover starting at \$100,000 as the minimum and that goes up to a maximum of \$2,000,000. Now that you mentioned you were looking into the 700,500 thousand, is that right?

[6 minutes 17 seconds][Customer] : It's it's above OK, OK, yes, yes. So we, we want to just have a look how much it it will be between the 500 and the 700.

[6 minutes 51 seconds][Agent] : Yeah, of course.

[6 minutes 42 seconds][Customer] : You know, just the price doesn't because if there's not much of a difference, it will might more seem to go for the 7:50 than the the 50,000 after 500.

[6 minutes 52 seconds][Agent] : Let's see. Yeah, that's OK. No worries. I'll show you here. So if we started the 700,000 first, that'll be \$29.31 per fortnight for you and \$0.31 per fortnight.

[6 minutes 52 seconds][Customer] : Sorry, not the 5500, sorry, \$29.00, sorry, 29 dollars, \$0.31. So that's per fortnight, the fortnight. Sorry, I'm just writing everything down here.

[7 minutes 14 seconds][Agent] : Yes, of course. No, that's fine. And then if you look at the 500,000, that is \$20.93 per fortnight.

[7 minutes 30 seconds][Customer] : OK. Then I just ask you also, sorry, I don't want to be a pine. If we look at like the million as the Max cover, what will the payment be on that one?

[7 minutes 39 seconds][Agent] : Yeah, of course, definitely. You let me know whatever level of cover you like, I can always bring it up. No problem.

[7 minutes 46 seconds][Customer] : OK. 43 two things for fortnight. OK, so that's that's \$43. Is that just the it's just what I will pay the fortnight and then if my husband does 1, he will pay that one the same amount. OK.

[7 minutes 46 seconds][Agent] : OK, So the \$1 million that would be \$43.02 per fortnight, yes, it might be the same or different because it works of your age, gender and smoking status.

[8 minutes 14 seconds][Customer] : OK.

[8 minutes 14 seconds][Agent] : OK, Yes. Mm. Hmm.

[8 minutes 14 seconds][Customer] : Yeah, because he's also a nonsmoker and then he's only a year older than me, so he's 1983 and I'm 84. So yeah, there's only a year difference between the two of us.

[8 minutes 25 seconds][Agent] : I see. So his Primo generally be higher than yours. OK. Being Ola and a male.

[8 minutes 29 seconds][Customer] : OK, OK, Alright.

[8 minutes 31 seconds][Agent] : OK, so for yourself. So we looked at those three quotes for you for the life insurance policy. OK. What do you feel you're more comfortable with? Oh, I'm glad to hear.

[8 minutes 39 seconds][Customer] : Yes well I mean the the 43 dollars is, is already wise uh cheaper than what we paid with the previous company Umm yeah So what I wanted to do is I wanted to get all the pricing and everything and then yeah my husband we can sit down and just have a chat and then umm.

[9 minutes 8 seconds][Agent] : Yeah.

[9 minutes][Customer] : I don't know if it's possible to phone you back or if you can send me a mail or how does it work If you wanna apply for this umm, just so we can have a chat about it and then we can, we can go from there. Umm, because I, I haven't spoken to him about that. We're going to you know, change to somebody else. But I see to you know, but maybe we must just have a look at some other people because it, you know, sometimes it's good to shop around.

[9 minutes 26 seconds][Agent] : Yes. Oh, I'm glad to hear.

[9 minutes 25 seconds][Customer] : But I mean, like I said, your pricing is already way cheaper than what I paid with the previous people.

[9 minutes 31 seconds][Agent] : Yeah, Yeah. Oh, I'm glad to hear then. So we'll keep it at the \$1 million of covering for you, as you mentioned, OK.

[9 minutes 31 seconds][Customer] : Yes, yes, yes.

[9 minutes 39 seconds][Agent] : Because with us, you have the flexibility. So if, for example, these circumstances do change moving forward, you can apply to increase your policy with us due to eligibility.

[9 minutes 50 seconds][Customer] : OK, OK. Well, that's awesome.

[9 minutes 49 seconds][Agent] : You can also apply to reduce your cover down, OK, because we understand things change. You have that flexibility with us, OK.

[9 minutes 54 seconds][Customer] : OK, Yes, OK.

[10 minutes 1 seconds][Agent] : Now with the process that we go through, if it is something that you're happy with, we do check the eligibility that'll be do over the phone, just answering yes or no to the questions. Very simple process there. That way you know what the outcome is, if there's any changes to the cover or the price for you.

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

[10 minutes 19 seconds][Agent] : Umm, and then we explain how those three benefits work in detail and then get that organized. We do it all over the phone.

[10 minutes 26 seconds][Customer] : OK, no problem.

[10 minutes 26 seconds][Agent] : OK, yeah. Because the process that we have here with setting up the policy, Tanya, is that you're not required to make any payments on the same day that it is set up. You can actually nominate the payment in the future. So we understand that people might have something in place already or, or just go through that with the, you know, with the family. So that way you can still do that because we send it out to your e-mail and post when it's set up. But that way you know, you, the payments is only going on the day that you select, right?

[10 minutes 37 seconds][Customer] : OK, OK, OK, OK. Now that's all good.

[10 minutes 58 seconds][Agent] : So what I can do for you is I can go through checking the initiability for you here. That way we can see if there's any changes to the quote that we're looking at. OK. And like I said, it's just answering yes or no questions to to the. So yes or no answer the questions for you.

[11 minutes 8 seconds][Customer] : OK, OK.

[11 minutes 15 seconds][Agent] : So I'll bring this up for you here. I'll reach you out. Firstly, a pre underwriting disclosure such as reads here. Please be aware 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 may share to other service providers for the purpose of administering your policy or handling claims. A privacy policy tells you more, including how to access and collect your information and large complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into life insurance 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 ensure you end on what comes.

[12 minutes 2 seconds][Customer] : What?

[12 minutes 1 seconds][Agent] : You do not need to tell us things that we already know or should know as an insurer or which reduces the risk. We ensure you have this duty until the time maintains the contract. If you fail to disclose a matter or make a false statement it answered 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?

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

[12 minutes 25 seconds][Agent] : Great. So the first question Tanya is confirming, are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand, yes or no? No problem.

[12 minutes 36 seconds][Customer] : Just a normal resident of New Zealand, OK.

[12 minutes 40 seconds][Agent] : So the answer no to that question because you are a resident, not permanent resident at this stage that is confirming. Next is do you hold a current visa that entitles you to reside in New Zealand? Yes or no?

[12 minutes 52 seconds][Customer] : Yes, we do.

[12 minutes 53 seconds][Agent] : Perfect. Now with at this stage it does bring up an exclusion for you which I'll just read out to you.

[12 minutes 59 seconds][Customer] : OK.

[12 minutes 58 seconds][Agent] : It is hereby understood and agreed that cover will cease under this policy if the life insured ceases to reside in New Zealand. OK.

[13 minutes 7 seconds][Customer] : OK.

[13 minutes 9 seconds][Agent] : Does that make sense? Yeah, no problem. And like I said, when you do get the permanent residency, you mentioned you did apply for that.

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

[13 minutes 17 seconds][Agent] : So when you do get that, you can call us and you can apply to change that question at the time due to eligibility. We'll let you know how they will change the exclusion for you at that stage.

[13 minutes 28 seconds][Customer] : OK, OK.

[13 minutes 27 seconds][Agent] : OK, yes, so we can still move on. The next part here is confirming. 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 going limited to heart murmur, heart attack and angina? Yes or no lung disorder excluding asthma, sleep apnea or pneumonia? Yes or no cancer or leukemia excluding skin cancer. Anxiety, depression or stress require medical

treatment or any other mental health disorder.

[13 minutes 47 seconds][Customer] : No, no, no, no.

[14 minutes 8 seconds][Agent] : Very good. Have you been diagnosed with a terminal illness, both the neuron disease, any form of dementia including Alzheimer's disease or been told by a doctor that you have a condition that will reduce your life expectancy? Yes or no? Great to hear the next. In the last 10 years, have you used illegal drugs, abuse prescription medication, or received receive treatment or counselling for drug or alcohol consumption?

[14 minutes 21 seconds][Customer] : Oh, no, no.

[14 minutes 36 seconds][Agent] : Perfect. 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 doesn't allow me to enter any approximate figures, words or height and weight ranges. What is your exact height in centimeters or feet and inches? No problem. So that will be 164 centimeters. Thank you. And what is your exact weight? Thank you. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Yes or no?

[14 minutes 53 seconds][Customer] : OK, so I'm 1.64 metres, it's 71 KGS, no?

[15 minutes 20 seconds][Agent] : No problem. Does your work required to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest to work offshore? Yes or no to the best of your knowledge. Have any type to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have different plans to travel or reside outside of New Zealand? Example booked or will be booking travel within the next 12 months?

[15 minutes 35 seconds][Customer] : Oh, no, no, no. We'll be in New Zealand.

[15 minutes 59 seconds][Agent] : No problem. If for example you do decide to travel in the future, you are covered worldwide when traveling.

[16 minutes 7 seconds][Customer] : OK. No, that's good.

[16 minutes 6 seconds][Agent] : OK, no problem, moving on for you. Do you have existing life

insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[16 minutes 20 seconds][Customer] : No, we don't have anything at the moment.

[16 minutes 22 seconds][Agent] : No problem. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes? Raised blood sugar, impaired glucose tolerance or impaired glucose? Sorry. Or impaired fasting glucose?

[16 minutes 38 seconds][Customer] : No, no, I don't have that.

[16 minutes 37 seconds][Agent] : Yes or no click chest pain, high cholesterol or high blood pressure, tumor, mole or cyst including skin cancer, sound spots or Melanoma.

[16 minutes 51 seconds][Customer] : No, no.

[16 minutes 52 seconds][Agent] : Have you ever had an abnormal papal cervical smear, Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel or pancreas, Perfect hepatitis or any disorder of the liver, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder? Kidney disorder, Perfect blood disorder or disease? Sleep apnea or asthma excluding childhood asthma. Fantastic. Other than what you have already told me about in the past three years that you sought medical advice or treatment by medical practitioner or specialist while you awaiting the results of any medical test investigations, yes or no?

[17 minutes 3 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no. Nothing.

[17 minutes 55 seconds][Agent] : Great.

[17 minutes 55 seconds][Customer] : I just had a child three years ago, but I don't know otherwise. That's that's it.

[17 minutes 59 seconds][Agent] : Oh, I understand that. That's no problem at all.

[18 minutes 4 seconds][Customer] : Thank you. It's a girl. Yeah.

[18 minutes 1 seconds][Agent] : Well, congratulations by the way, but as a boy and girl, it's a girl. Oh, great to hear.

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

[18 minutes 10 seconds][Agent] : I've got a daughter myself. She's a bit younger though, 1 1/2.

[18 minutes 15 seconds][Customer] : Oh, my goodness.

[18 minutes 16 seconds][Agent] : But she's already hit a table too is already, I tell you. So she's into everything at this stage.

[18 minutes 20 seconds][Customer] : Oh, good luck. Good luck. Yeah.

[18 minutes 21 seconds][Agent] : So yeah, I know once once the two year old comes, it's going to be a whole new challenge.

[18 minutes 27 seconds][Customer] : Yes. It is a new challenge. And I must have you girls are why different than boys?

[18 minutes 32 seconds][Agent] : I've heard.

[18 minutes 31 seconds][Customer] : I I I think I'm more challenging than boys. I will basically have boys than girls. Definitely.

[18 minutes 37 seconds][Agent] : Yes. I see. So you've got 2 girls.

[18 minutes 41 seconds][Customer] : I have one boy and a girl.

[18 minutes 39 seconds][Agent] : Do you OK?

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

[18 minutes 43 seconds][Agent] : Oh, I see, I see. So the girls, they say the girls, they they catch on. They catch on quick.

[18 minutes 44 seconds][Customer] : Yeah, yes, yes, they're very clever. They're very clever. So no negotiation with those ones.

[18 minutes 49 seconds][Agent] : Yeah, yes, definitely.

[19 minutes 2 seconds][Customer] : Oh, good luck.

[18 minutes 56 seconds][Agent] : Now she's she's like that already, you know, running around into all the cupboards and, you know, climbing on top of things. So when I finish work, I go home. It's my second shift, so I know, OK, it's time to clock in.

[19 minutes 5 seconds][Customer] : Yeah, yes, that is your second shift. I think if they if they want to teach you, if God wants to teach you patients, they give you a girl then yeah, but that's basically a

patient tasting person.

[19 minutes 14 seconds][Agent] : Oh, definitely, 100 percent, 100%. And it has been tested already. I tell you that much.

[19 minutes 22 seconds][Customer] : Oh, but then people say to me, you know what, we need girls like that in last because they're gonna be the ones that's gonna have those high-powered jobs. So I'm like, OK, well, that's good.

[19 minutes 31 seconds][Agent] : That's the thing. Yeah.

[19 minutes 32 seconds][Customer] : Yes.

[19 minutes 32 seconds][Agent] : Because a few of my friends, they had boys, and then I was the first of the girl.

[19 minutes 36 seconds][Customer] : Oh.

[19 minutes 36 seconds][Agent] : And then I was like, well, you know what, All of you boys, when you're old, you're gonna have your, your, your boy's gonna leave you out on my girls. You're gonna take care of me at that point in time. So you know.

[19 minutes 47 seconds][Customer] : Exactly, exactly.

[19 minutes 52 seconds][Agent] : Yes, that's exactly it. Yes.

[19 minutes 49 seconds][Customer] : We'll just have to get through those five years of them and then we'll be we'll be OK one day, yes.

[19 minutes 56 seconds][Agent] : No, we're good on you there.

[20 minutes][Customer] : Yes.

[19 minutes 57 seconds][Agent] : So you have a three-year old at this stage, the youngest. Oh great. Oh, lovely.

[20 minutes][Customer] : So she's 3 1/2, about 3 1/2 years old. And then my oldest is 12 years old.

[20 minutes 7 seconds][Agent] : Oh, nice. So I wish you got some extra hands on deck for you there.

[20 minutes 9 seconds][Customer] : Yeah, yeah, his patience table with her is not good.

[20 minutes 14 seconds][Agent] : Oh, I see, I see now you know, it's it's easy what it is then, right.

[20 minutes 14 seconds][Customer] : So yeah, she's too much for him.

[20 minutes 20 seconds][Agent] : Well, gosh, I can imagine yes. So what we'll do is we'll answer yes for this question here, Tanya, but we do have a list that's pre approved conditions and I do have pregnancy in the list as pre approved.

[20 minutes 34 seconds][Customer] : OK.

[20 minutes 34 seconds][Agent] : OK, so I'll just con I'll read it out for you here. So what I've got is pregnancy if no history of complications with current or any previous pregnancies. Is that all correct for your yourself?

[20 minutes 45 seconds][Customer] : No, everything looks fine. Yeah.

[20 minutes 47 seconds][Agent] : OK, great. Fantastic.

[20 minutes 47 seconds][Customer] : And this was also the last pre last vacancy as well. So yeah, we're not going to add any mortgage.

[20 minutes 50 seconds][Agent] : Oh, well, I'm glad to hear.

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

[20 minutes 52 seconds][Agent] : No problem. Well, I'm glad to hear that. Always good to hear that's healthy pregnancies there. And so that's made no changes. We can move on to a new question. It's confirming 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? Perfect. And the last three questions can be all done 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 abnormalities? Polyposis, Yes or no? 2nd last question, 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?

[21 minutes 11 seconds][Customer] : No, no, no, no, not that I know of.

[21 minutes 41 seconds][Agent] : No problem, no worries at all. And the last question is, other than one of events, gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paint passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable that diving or

any other hazardous activity. Yes or no?

[22 minutes 5 seconds][Customer] : No, definitely not me.

[22 minutes 7 seconds][Agent] : Perfect. No problem. I'm the same. I prefer keeping my feet on the ground at all times.

[22 minutes 9 seconds][Customer] : I'm yeah, no, I'm super afraid of heights.

[22 minutes 14 seconds][Agent] : Yes.

[22 minutes 13 seconds][Customer] : So you will not get me anywhere. I have those things.

[22 minutes 16 seconds][Agent] : Oh, I'm the same. I'm the same. I'll, I'll, I'll watch from a distance. That's what I'll do.

[22 minutes 20 seconds][Customer] : Yes, exactly me as well. I will not go and do those things.

[22 minutes 25 seconds][Agent] : No, that's it. Well, look, the good thing to know is that all the questions for you completed. Thanks for the time with that as well. I appreciate it. The results have come back straight away Tanya and I've got great news. You have been approved for the life insurance policy. So congratulations to you.

[22 minutes 33 seconds][Customer] : OK, awesome. Thank you.

[22 minutes 42 seconds][Agent] : OK, my pleasure. Nice to see that's come back approved with no changes. So you keep doing what you're doing right.

[22 minutes 43 seconds][Customer] : That's good. That's good.

[22 minutes 51 seconds][Agent] : They keep the keeping you all healthy and busy there.

[22 minutes 55 seconds][Customer] : All good. No problem at all. Mm, Hmm. Hmm. Mm.

[22 minutes 53 seconds][Agent] : Hey, now, just to let you know as well, with the approval with us, it's all the time of application.

[23 minutes 7 seconds][Customer] : Hmm. Mm. OK, no problem.

[23 minutes 2 seconds][Agent] : So moving forward when that's in place, if there's a change to your health that'll have no impact to the policy with us, you don't have to let us know, OK, because you approved today.

[23 minutes 12 seconds][Customer] : No problem.

[23 minutes 14 seconds][Agent] : OK.

[23 minutes 14 seconds][Customer] : OK, no, that's no problem.

[23 minutes 21 seconds][Agent] : That's it.

[23 minutes 15 seconds][Customer] : So I can just let you know if we if our permanent residence is approved, then I can just let you guys know that that we permanent residence now.

[23 minutes 23 seconds][Agent] : Yes, that's right. Yeah.

[23 minutes 22 seconds][Customer] : OK, Yes.

[23 minutes 24 seconds][Agent] : That way you can apply to change that question that we went through with that application due to eligibility and then we'll let you know how that will change in regards to that exclusion that we mentioned. OK, Yep.

[23 minutes 34 seconds][Customer] : OK, OK, no problem.

[23 minutes 36 seconds][Agent] : Now it's also with the application being approved, has made no changes to the quote. So that's approved for the full \$1 million of cover.

[23 minutes 41 seconds][Customer] : OK, OK.

[23 minutes 44 seconds][Agent] : The premium is still the same \$43.02 per fortnight that you were happy with being obviously cheaper than what you had previously.

[23 minutes 53 seconds][Customer] : Yes.

[23 minutes 52 seconds][Agent] : Right now, I'll explain the benefits of what's included, so your full understanding of how that supports you and your family. Now, please be aware that your premium is stepped, which means it'll generally increase each year. In addition, this policy has automatic indexation, which means each year the benefit amount will increase by 5% with associated increases in premium.

[24 minutes 1 seconds][Customer] : OK, OK. OK.

[24 minutes 15 seconds][Agent] : You can, of course, opt out of this indexation each year, so you're in control of how that works for yourself. Every year, 10 year. OK?

[24 minutes 23 seconds][Customer] : OK.

[24 minutes 24 seconds][Agent] : Now the first benefit that we provide is the support for death. You

have the Peace of Mind with us that there's no waiting period that you still have to go through, OK? You will be covered immediately for death due to any cause except suicide in the 1st 13 months. So you have that Peace of Mind straight away, OK?

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

[24 minutes 45 seconds][Agent] : Like I said earlier, that'll pay out in full the 1,000,000 to your beneficiary that you nominate so they have access to that directly.

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

[24 minutes 54 seconds][Agent] : OK? Now we also include a live a living benefit, which is a terminally in advance payment, which means if you were diagnosed with 12 months or less to live by a medical practitioner, we can pay your claim out in full.

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

[25 minutes 9 seconds][Agent] : So for example, let's say you diagnose with cancer being terminal touch who that does not happen. You can then claim on the insurance while she was still alive, OK?

[25 minutes 15 seconds][Customer] : Yes, OK.

[25 minutes 20 seconds][Agent] : That \$1,000,000 will be paid out to you. You can then use that to support even medical expenses or treatment costs for yourself at the time. So instead of using your own money, you can use a repayment for you, OK? Now the reason why I explained that is because if let's say you want to get better or you live longer than that 12 months of the terminal illness, you have the Peace of Mind that you can still keep that money in full.

[25 minutes 30 seconds][Customer] : OK, OK, yes.

[25 minutes 47 seconds][Agent] : You don't have to pay anything back to us at all.

[25 minutes 49 seconds][Customer] : Oh, OK. That's not too bad.

[25 minutes 49 seconds][Agent] : OK, Yeah. And then lastly, what we include is that when you pass away, your beneficiary can request an advanced payout of \$10,000 to help with any funeral costs. OK. So these three benefits tenures included in the insurance for you that comes under that premium that you're happy with. Does that all makes sense? Yeah.

[25 minutes 51 seconds][Customer] : OK, OK, OK, OK, Yes, yes, it makes sense.

[26 minutes 16 seconds][Agent] : OK, great. So what that's all provided for you. OK, Now what we can do for you here today like I mentioned earlier is we can get that organized. I know you mentioned that you're happy with the level of cover. We do provide that support because it gets paid out. Sorry. The the benefits and the documentation that we have will be sent out to you. That will be to your e-mail that you will receive today and also a hard copy document to your post. When we get that organized for you here, you can nominate the preferred payment date in the future. That way you don't have to stress about making any payments today.

[26 minutes 21 seconds][Customer] : OK, OK, OK, OK.

[26 minutes 55 seconds][Agent] : You can still touch base with your husband, let him know and show him what it is.

[27 minutes][Customer] : Yes.

[27 minutes][Agent] : Then the process when obviously we can touch base with him, will be the same as what we did with you today. OK.

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

[27 minutes 7 seconds][Agent] : That way you can still. Yeah, yeah.

[27 minutes 6 seconds][Customer] : Now of course that will be awesome because so then if he does the same process like I do with you now, then do you do you want us to phone in for him and then we can just do all his things over the phone as well?

[27 minutes 24 seconds][Agent] : Yeah, we can do that.

[27 minutes 24 seconds][Customer] : Or do you want me to just send that request through like I did like I did? I mean, you guys can just phone him when he's because like now at the moment he's not available to chat, but then at least maybe when he's available, he can just phone you guys and we can do his process over the phone. OK.

[27 minutes 39 seconds][Agent] : Yeah, you can do that. What I can do for you as well is once we get yours organized here, I will also open up a profile for your husband that I can do just so. That way you can also see what it looks like for human tons of the pricing, OK. And then I can even also set a call back if need be. OK, but you have that. You will also have our contact number, the

documents I do send you out as well. OK, yeah.

[27 minutes 49 seconds][Customer] : OK, OK, OK, OK, OK, no problem.

[28 minutes 4 seconds][Agent] : So what I'll do here is let me just note down your home address so we can post it out to you as well when we get that organized. If you don't mind, I'll just start with the your post code first.

[28 minutes 11 seconds][Customer] : OK, so that is 2014.

[28 minutes 20 seconds][Agent] : Thank you. And the suburb.

[28 minutes 23 seconds][Customer] : It's, it's Summerville, Auckland.

[28 minutes 27 seconds][Agent] : OK, no problem.

[28 minutes 31 seconds][Customer] : Summarable. Yes.

[28 minutes 29 seconds][Agent] : So some of what I've got that here and the address. OK. Oh, yes, I've got it. Yes, Yeah.

[28 minutes 33 seconds][Customer] : It's #4 Corral YCURELL Corral Y Yeah, yes, yeah.

[28 minutes 44 seconds][Agent] : So CU double RE, double L, yes.

[28 minutes 47 seconds][Customer] : Coral Y Summarable.

[28 minutes 49 seconds][Agent] : And the home address and your postal address, is that the same? Perfect.

[28 minutes 53 seconds][Customer] : Yes, it's exactly the same.

[28 minutes 55 seconds][Agent] : There we are. And your contact number, of course is 02 12599924. And I've got your e-mail, which is your first name, and then I've got it as v.andthenstayed@gmail.com.

[29 minutes 2 seconds][Customer] : Yes, Yes, Yes, yes, yes, that's correct.

[29 minutes 15 seconds][Agent] : Easy. OK, great. Like I said, you'll also receive the documents to your e-mail today. And in your documentation we send you, you will have your beneficiary form there as well.

[29 minutes 22 seconds][Customer] : OK, OK. No problem.

[29 minutes 27 seconds][Agent] : OK, So that's the only document you just send back to us when

you fill that out, can you?

[29 minutes 34 seconds][Customer] : OK.

[29 minutes 33 seconds][Agent] : OK, now what? What the payment date here? Like I said, you can flip it every day you like. On the day that you do nominate for your first payment, we will provide you also with a 30 day cooling off. So if, for example, you know, for whatever reason it's no longer suitable for you within that 30 days, you can let us know whatever premiums you've paid in at the time that'll be refunded to you in full unless the claim has been made. So we're still with you to that process there. OK.

[29 minutes 44 seconds][Customer] : OK, OK, no problem.

[30 minutes 6 seconds][Agent] : Now for the payment date, what day do you prefer? What day works best for you?

[30 minutes 11 seconds][Customer] : You see, we, we get 5 every every fortnight.

[30 minutes 9 seconds][Agent] : Yeah, of course. Mm Hmm.

[30 minutes 15 seconds][Customer] : So I see you guys here, you deduct the money every fortnight. It's just our, our finance workout. So we get by every fortnight Wednesday.

[30 minutes 25 seconds][Agent] : Yes, OK.

[30 minutes 24 seconds][Customer] : So for instance, yesterday I got by and then I will get by again the 7th and then the 21st.

[30 minutes 31 seconds][Agent] : OK.

[30 minutes 31 seconds][Customer] : So I, I don't know, because now the diet don't fall on the same one every every month.

[30 minutes 43 seconds][Agent] : I see.

[30 minutes 39 seconds][Customer] : I don't know which guide will be the preferred one to put in on on you guys.

[30 minutes 44 seconds][Agent] : So you yeah, I get you. So you mentioned. Yep, I get you.

[30 minutes 46 seconds][Customer] : So I don't know if it will be easier if to just buy the money into your account because then at least I, I'm not 100% that there's money in the account for to to go

through to you guys.

[30 minutes 58 seconds][Agent] : I see. Yep. So we don't have that as an option at this stage. OK. So with us, it is a direct debit that we do.

[30 minutes 58 seconds][Customer] : MMM, OK, other words, let me just see 721.

[31 minutes 6 seconds][Agent] : But you may, yeah, no, that's OK.

[31 minutes 8 seconds][Customer] : Sorry, I'm just counting you on the calendar and as I can see which one will work the closest to what diet I'm going to give you.

[31 minutes 13 seconds][Agent] : Yeah, for sure.

[31 minutes 15 seconds][Customer] : So if I work it out, then every month at least the 7th.

[31 minutes 29 seconds][Agent] : Yeah, we can do that.

[31 minutes 20 seconds][Customer] : So if I put down the 7th of each beginning of the month, then at least the the diet works out with that one and then the next one will be the 21st and then the I think this I get this. Mm, hmm.

[31 minutes 32 seconds][Agent] : So what I was just going to mention there for you is if you, if you get paid fortnightly, we can list it down to your cycle that you like.

[31 minutes 42 seconds][Customer] : Mm, hmm.

[31 minutes 43 seconds][Agent] : So we can do well even the next pay cycle for you, whatever day you like that to be on, right. Or we can do monthly or annually, whatever works best for you.

[31 minutes 43 seconds][Customer] : OK, OK, OK. Will it will it be possible to do it monthly?

[31 minutes 58 seconds][Agent] : Yeah, definitely.

[31 minutes 58 seconds][Customer] : Because then at least it doesn't complicate it with the dates how much because of the payment.

[32 minutes 4 seconds][Agent] : No, that's fine. Yes, OK, that's fine.

[32 minutes 3 seconds][Customer] : So if I do it every month, let's say the let's keep it on the 8th of every month, then at least if I work it out now every time I work so clearly that I get paid before the 8.

[32 minutes 19 seconds][Agent] : Yes, no problem. Let's let's do monthly. That's all. I want to let you know the payment frequency.

[32 minutes 20 seconds][Customer] : So bye.

[32 minutes 23 seconds][Agent] : So I've changed it over to monthly, so \$93.21 per month. And then you mentioned that to be on the 8th of every month. Is that right? OK.

[32 minutes 26 seconds][Customer] : Yeah, yeah, yes, yes, because then I can't it now until after the end of the year. Then it it works out perfect every every by day before I travel have by then at least I can go with my account.

[32 minutes 43 seconds][Agent] : Yeah, no problem. So I've changed it. I've done the 8th for you now just to let you know as well that even though we do, we selected the 8 which is next, which is next week on the Thursday, OK? You still have the piece of mind that you are covered from today and that's for any cause of death except suicide in the 1st 13 months. So you have that Peace of Mind from now, OK.

[32 minutes 58 seconds][Customer] : Thursday, yes, OK, OK.

[33 minutes 10 seconds][Agent] : And then for the payment method, we can note down direct debit using either an account number or Visa MasterCard. What would you prefer Tanya?

[33 minutes 19 seconds][Customer] : My my Visa MasterCard, I can give that details to you.

[33 minutes 21 seconds][Agent] : Yeah, yeah, no problem.

[33 minutes 24 seconds][Customer] : My Visa card.

[33 minutes 25 seconds][Agent] : I'll just read you out a statement first for security purposes while obtaining your card details, the call recording will stop and will recommend after this connected your details. None. None out to you as well. OK, please advise the call recording as now resume for quality and monitoring purposes.

[34 minutes 47 seconds][Customer] : OK.

[34 minutes 46 seconds][Agent] : And I'll just confirm you mentioned the card was under your initials, which is T and then your last name, is that correct? So read out. Now the last thing is just reading your declaration out to you does ask for your understanding. Then that'll be all done and sent out to you. OK then I'll also bring up some information for your husband if needing so just reads here. Thank you Tanya Van Starden, It is important to 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.

[34 minutes 52 seconds][Customer] : Yes, OK, OK, OK.

[35 minutes 17 seconds][Agent] : One choice life insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an agreement with Greens on Financial Services NZ Limited, whom I refer to as GFS, to issue an arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice you provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs. On the basis of the information you provided to us about your general circumstances, we're providing this advice. We've not considered your specific financial needs or goals, or considered any open source 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 sits 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? Your answer to the application questions and any related documents form the basis of your contract of insurance and clinical relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclose that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure, Yes or no?

[35 minutes 32 seconds][Customer] : OK, yes, yes, I did.

[36 minutes 34 seconds][Agent] : 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 except it. Cover pays a lump sum benefit amount of Tenya Vanstaden receives \$1 million in the event of life insurance. In addition to the standard exclusions contained within the policy document, the following exclusions apply for Tenya Vanstaden life insurance. It is hereby understood and agreed that Cover will season this policy if the life insured ceases to reside in New Zealand. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total

premium for the first year of Cover is \$93.21 per month. Your premium is a step premium which means it'll be calculated each policy and adverse when it will generally increase as you age. Your sum insurer also increase automatically by 5% each year and you can opt out for this each year. Included in your premium is an amount payable to GFS of between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best is rated Pinnacle with AB plus, financial strength good and triple B minus. You saw a credit rating with an outlook of stable. You can read more about these ratings on our website than in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address, will also be emailed to you today. You should carefully consider these documents to ensure the product which you needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have launched a claim. And the last two questions, Tanya, do you understand and agree with the declaration, yes or no? Would you like any other information now or would you like me to read any part of the policy document to you? Yes or no?

[37 minutes 57 seconds][Customer] : OK, yes, no, it's all good.

[38 minutes 34 seconds][Agent] : No problem. So that's all completed there for you with the life insurance policy. OK. So that will be sent out Now just before I open up some information for your husband, I know you mentioned that she was looking into the fuel insurance that you put a request through. Would you like me to? Sorry. Go ahead.

[38 minutes 34 seconds][Customer] : Yes, the the sorry. Yes, the the what request, sorry.

[38 minutes 59 seconds][Agent] : That's great. You mentioned earlier you put a request to for the funeral insurance policy.

[39 minutes 4 seconds][Customer] : Funeral, Yes, yes, yes.

[39 minutes 6 seconds][Agent] : Yeah, Yes.

[39 minutes 6 seconds][Customer] : I saw there on your page and I just just said to send me some information regarding it as well.

[39 minutes 16 seconds][Agent] : OK. Yeah, no, that's fine.

[39 minutes 12 seconds][Customer] : So I think they will send out a package regarding it, yeah.

[39 minutes 17 seconds][Agent] : What I was asking is because I can show you a quote for that as well, and I can send you on what that quote looks like if you like. Oh, you'll wait.

[39 minutes 24 seconds][Customer] : I think what I'll do is I'll wait for that one.

[39 minutes 28 seconds][Agent] : No problem. Yes.

[39 minutes 27 seconds][Customer] : Yes, because I I I didn't know with the life insurance that they will be like 1/2 funeral buyout worth the money.

[39 minutes 34 seconds][Agent] : Yeah, no, that's fine.

[39 minutes 35 seconds][Customer] : So I was just looking at the separately. Yes.

[39 minutes 37 seconds][Agent] : Yeah, no, that's understandable. No problem. Well, I have sent it out to you as well if need be. OK.

[39 minutes 43 seconds][Customer] : Mm hmm.

[39 minutes 44 seconds][Agent] : Umm. So what I'll do now is I'll open up some profile for your husband, OK? That way you can see what it is. You can even write that premium down to show you.

[39 minutes 49 seconds][Customer] : OK, OK.

[39 minutes 53 seconds][Agent] : OK, let's have a look here. OK. And what is your husband's first name? Tanya.

[40 minutes 5 seconds][Customer] : So his first name is Jokes.

[40 minutes 10 seconds][Agent] : Yep.

[40 minutes 7 seconds][Customer] : I'll spell it to you as Jacques Jokes.

[40 minutes 13 seconds][Agent] : Yes, there we are. And I assume the same. Last name.

[40 minutes 16 seconds][Customer] : Yes. I'm not fine.

[40 minutes 18 seconds][Agent] : No problem. And his date of birth.

[40 minutes 23 seconds][Customer] : It's 12th November 1983.

[40 minutes 28 seconds][Agent] : There we go and he's titles Mr. He's a male New Zealand resident currently residing in New Zealand.

[40 minutes 36 seconds][Customer] : Yes, yes, exactly.

[40 minutes 37 seconds][Agent] : OK, fantastic.

[40 minutes 38 seconds][Customer] : That's fine with me. Yeah.

[40 minutes 39 seconds][Agent] : OK, no, that's fine, no problem at all. OK. So bring up some pricing here and does your husband have a contact number as well?

[40 minutes 53 seconds][Customer] : Yes, he does.

[41 minutes][Agent] : Yes, of course.

[40 minutes 54 seconds][Customer] : But I think what I'll do with him is if it's possible to, what I'll do is I'll get your name and then is it possible if we phone back to speak to you again or will we get somebody else?

[41 minutes 6 seconds][Agent] : No.

[41 minutes 5 seconds][Customer] : OK, then what I'll do is I'll I'll give you his cell phone number because he's on the road a lot.

[41 minutes 12 seconds][Agent] : MMM.

[41 minutes 11 seconds][Customer] : So I need to give him when he's 3 in the afternoons or whenever.

[41 minutes 16 seconds][Agent] : Yes, of course.

[41 minutes 15 seconds][Customer] : And then you can give you guys a call back and then he can just have a chat with you because I know when he's on the road he can't. He can't speak.

[41 minutes 20 seconds][Agent] : Yeah, definitely. Yeah.

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

[41 minutes 23 seconds][Agent] : Yeah. No, that makes sense.

[41 minutes 24 seconds][Customer] : So his contact number is 0211067444.

[41 minutes 28 seconds][Agent] : Yep, Yep, No problem.

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

[41 minutes 35 seconds][Agent] : Because what I was going to mention to you as well is that as you mentioned, because he is on the road a lot, we do finish work at 8:00 PM OK.

[41 minutes 44 seconds][Customer] : OK. Oh, that's awesome.

[41 minutes 45 seconds][Agent] : So today I, yeah, today I do finish work a bit earlier. I finish at around say around 4:00. But what I can do is next week I do work late. So does your husband generally finish work at a certain time or?

[41 minutes 49 seconds][Customer] : OK, OK, OK, yes, so we, we finish at 5:00 and then we get home about 5:30.

[42 minutes 5 seconds][Agent] : OK, OK, Yeah.

[42 minutes 8 seconds][Customer] : But I just want to check which you know, which day will work for him because I know he takes my son to practice at night as well.

[42 minutes 16 seconds][Agent] : Yeah.

[42 minutes 15 seconds][Customer] : So you know, you know, if kids are just crazy some evenings as well.

[42 minutes 18 seconds][Agent] : No, I understand.

[42 minutes 18 seconds][Customer] : So if if you tell me which evenings you work late, then what I can do is as soon as I discuss all of this with him, I can get him to give you a call maybe next week one afternoon. And then you can just have a chat with you and then answer all the questions and everything and we can get them set up as well.

[42 minutes 29 seconds][Agent] : Yeah, yeah, yeah, of course.

[42 minutes 36 seconds][Customer] : OK, OK. OK.

[42 minutes 36 seconds][Agent] : So next week, next week, Friday, I work late, OK, at at umm at 8:00. But when you do speak to him and UMM, in, in the week, I do finish work at 5:00. So if for example, you do speak to him and he's happy to go ahead, at least you know how that process works all over the phone. So if there's a time in the day he wants to give us a call in and ask for me, I can do that.

[42 minutes 47 seconds][Customer] : OK, OK, OK.

[43 minutes 1 seconds][Agent] : But just so you know, on Friday, I do work late. So I do also set a call back for Friday after working hours as you mentioned.

[43 minutes 10 seconds][Customer] : Yes, yeah, that would be awesome.

[43 minutes 10 seconds][Agent] : OK, Yeah. But let me open up some pricing for you here.

[43 minutes 16 seconds][Customer] : I've got no, no, it's a nonsmoker as well.

[43 minutes 15 seconds][Agent] : So your husband's smoking status, has he had a cigarette in the last 12 months and his annual income is above \$50,000 or below.

[43 minutes 28 seconds][Customer] : Also above.

[43 minutes 29 seconds][Agent] : OK, great. So again, he can slip from the full range of cover, \$100,000 as the minimum up to a maximum of \$2,000,000. Would you like me to also quote him on the 1,000,000 to start with? Of course.

[43 minutes 40 seconds][Customer] : OK, yes, I think if I if I can get the quote on the 700 and the 1,000,000 and then when me and him have a conversation and he says OK, maybe we must just go for the 700.

[43 minutes 52 seconds][Agent] : MMM, yes.

[43 minutes 54 seconds][Customer] : Then what I'll do is I'll just when we phone you I'll just change mine. And then you can just put set up these on the 700 because like I said, I haven't discussed this with him yet.

[44 minutes 6 seconds][Agent] : MMM, that's understandable.

[44 minutes 6 seconds][Customer] : So we can decide.

[44 minutes 7 seconds][Agent] : No, that's right. Yes, OK.

[44 minutes 9 seconds][Customer] : So I'll get both of them and then at least he has both prices and he knows.

[44 minutes 14 seconds][Agent] : Of course.

[44 minutes 12 seconds][Customer] : And then, you know, we can we can talk on a day.

[44 minutes 14 seconds][Agent] : Yeah, definitely. So if you look at the 1,000,000, OK, So that for him is \$55.11 per fortnight.

[44 minutes 15 seconds][Customer] : OK, Mm hmm. 50, everyone change the fortnight, OK, 46 by fortnight. OK. So that's for him.

[44 minutes 28 seconds][Agent] : The 700,000 is \$37.46 per fortnight, Yep. So \$700,037.46 per

fortnight.

[44 minutes 37 seconds][Customer] : OK, OK, yes, I wrote. That's too bad.

[44 minutes 43 seconds][Agent] : OK, yeah. Now at the moment, I, I can't see out a quote for your husband's insurance. Yeah, because we've got to go to the eligibility with him. Right.

[44 minutes 53 seconds][Customer] : Yes, No, that's all good.

[44 minutes 55 seconds][Agent] : But you, you wrote it down so you can show him. So that way, as we explained earlier, you can go through it with him, see how it goes, and then we can obviously decide what's best for your husband.

[45 minutes 4 seconds][Customer] : Yes, no, no, no. That's there something. So what I'll do is I'll get a week and I'll quickly have a chat with him and just discuss everything with him and show it to him. And then in next week when he's here, I'm free in the afternoon. I'll get him to just give you a call and then you can do the whole process with him as well.

[45 minutes 18 seconds][Agent] : Yeah, that's right.

[45 minutes 21 seconds][Customer] : And then we can get him stayed up as well. And then we can just decide on which one we want. And yeah, then we can get it all set up and just carry on someday.

[45 minutes 32 seconds][Agent] : That's correct. Yes, no problem at all there.

[45 minutes 39 seconds][Customer] : The e-mail.

[45 minutes 35 seconds][Agent] : So that all my information will be sent out in the the documents I sent you as well.

[45 minutes 41 seconds][Customer] : OK.

[45 minutes 40 seconds][Agent] : Yeah, OK, no problem Tanya. Well look again, thank you so much for your time. I do appreciate it. Have a great rest of the day and weekend coming up and we'll touch base you next week.

[45 minutes 51 seconds][Customer] : Oh, thank you so much for your time. I really appreciate it.

[45 minutes 53 seconds][Agent] : No problem. My pleasure.

[45 minutes 54 seconds][Customer] : Have a good weekend.

[45 minutes 55 seconds][Agent] : Have a great day. You too.

[45 minutes 56 seconds][Customer] : Bye.

[45 minutes 56 seconds][Agent] : Bye bye.

[45 minutes 57 seconds][Customer] : You too. Bye.