

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi there.

[3 seconds][Customer] : Hello.

[4 seconds][Agent] : Hi there.

[4 seconds][Customer] : Hi.

[6 seconds][Agent] : Hello, it's Angel calling from One Choice.

[9 seconds][Customer] : From where? Sorry.

[8 seconds][Agent] : How are you today from One Choice Insurance?

[13 seconds][Customer] : Oh hi. Hi. Hi. Hi. Hi. Oh Yep. Yep.

[15 seconds][Agent] : Hi, So I'm just giving you a call as we received an expression of interest online with regards to a life insurance.

[21 seconds][Customer] : Oh, Yep. Yep, Yep.

[22 seconds][Agent] : Yeah, Beautiful. OK. Well, thank you for putting the inquiry through with us. Just so I can assist you further, can I confirm I'm speaking with Debbie McKenzie?

[31 seconds][Customer] : Yes, you are.

[32 seconds][Agent] : Perfect. Thank you. And the date of birth that we received for you, Debbie was the 13th of the 12th, 1963, is that right?

[32 seconds][Customer] : Yeah, that's correct. Yeah, Yeah.

[41 seconds][Agent] : Beautiful. Thank you. Happy birthday for the other day.

[44 seconds][Customer] : Oh, thank you.

[46 seconds][Agent] : And can I also confirm that you're a female New Zealand resident currently residing in New Zealand?

[51 seconds][Customer] : You said it's correct. Yeah.

[53 seconds][Agent] : Beautiful, thank you. Now firstly, Please note all our calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. Now.

[1 minutes 8 seconds][Customer] : Yep.

[1 minutes 7 seconds][Agent] : Thank you for that, Debbie. And just so I can have a better understanding of what sparked your interest, are you new to life insurance or do you have cover and place already?

[1 minutes 17 seconds][Customer] : No, I don't have any. Thank.

[1 minutes 19 seconds][Agent] : Yeah, OK, not a problem. And what was it that sparked your interest into looking?

[1 minutes 18 seconds][Customer] : No, no, I've just been looking for a little while now.

[1 minutes 28 seconds][Agent] : OK.

[1 minutes 26 seconds][Customer] : I thought I probably should had some. Yeah, yeah, yeah. So I thought I'd better maybe start looking around and give me some pricing and stuff like that.

[1 minutes 35 seconds][Agent] : Yeah, absolutely not a problem at all. Well, what I can do is explain the main features and benefits and run through some pricing with you.

[1 minutes 37 seconds][Customer] : Yeah, yeah, OK.

[1 minutes 43 seconds][Agent] : If you do have any questions along the way, you just let me know, OK All right, so our life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away.

[1 minutes 47 seconds][Customer] : Yeah, Yeah, OK. Yeah, yeah.

[1 minutes 57 seconds][Agent] : Now, this benefit, it could be used to help maintain their lifestyle by helping them pay off things like a mortgage or loans and any other costs that are involved in raising a family.

[2 minutes 8 seconds][Customer] : Right.

[2 minutes 9 seconds][Agent] : Basically, it's there to give you that Peace of Mind that if something happened to you, your family would have that financial security. Now, do they? You can nominate up to five beneficiaries to receive this benefit amount.

[2 minutes 16 seconds][Customer] : Yeah, right.

[2 minutes 22 seconds][Agent] : Have you thought about who you might leave the benefit amount for? Do you have children?

[2 minutes 27 seconds][Customer] : Oh, yeah. Joe. Yeah, I had three.

[2 minutes 29 seconds][Agent] : Oh, beautiful.

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

[2 minutes 30 seconds][Agent] : Any, any grandchildren yet?

[2 minutes 33 seconds][Customer] : Money one.

[2 minutes 34 seconds][Agent] : Aw, lovely. Very nice. Oh, yeah.

[2 minutes 34 seconds][Customer] : Yeah, right. Oh, oh, yeah.

[2 minutes 38 seconds][Agent] : So you can nominate up to five beneficiaries to receive your benefit amount and they they can also request an advanced payout of \$10,000 to help with funeral costs or any any other final expenses at the time.

[2 minutes 52 seconds][Customer] : OK. Yeah.

[2 minutes 54 seconds][Agent] : There also is a terminally ill advanced payment included in the cover.

[2 minutes 59 seconds][Customer] : Right.

[2 minutes 59 seconds][Agent] : And we we do keep it nice and simple for you as everything is done over the phone with no forms to fill in medical checks or blood tests to complaint.

[3 minutes 8 seconds][Customer] : Right.

[3 minutes 8 seconds][Agent] : We simply thank you for health and lifestyle questions as that will determine the pricing and the terms of the policy.

[3 minutes 11 seconds][Customer] : Yeah, right. OK, Yeah.

[3 minutes 15 seconds][Agent] : Yeah. Now to begin with, Debbie, what is your preferred title?

[3 minutes 17 seconds][Customer] : Hi, missus. Yeah.

[3 minutes 20 seconds][Agent] : Would that be miss misses or Miss misses? Perfect.

[3 minutes 25 seconds][Customer] : Yeah.

[3 minutes 25 seconds][Agent] : Thank you. And we can have a look at some pricing here for you.

[3 minutes 30 seconds][Customer] : Right. Oh yeah.

[3 minutes 30 seconds][Agent] : I do need to ask about your smoking status or have you had a

cigarette in the last 12 months? Thank you. Now just load the range that you can choose between and we can have a look at some pricing for you.

[3 minutes 36 seconds][Customer] : No, no, yeah.

[3 minutes 44 seconds][Agent] : I can see from the inquiry, were you looking at 200,000?

[3 minutes 49 seconds][Customer] : Yeah, probably. Yeah, Yeah.

[3 minutes 51 seconds][Agent] : OK, alright, so I'll let you know.

[3 minutes 57 seconds][Customer] : Oh, OK. Right. Yeah. Depending on what repayments and all that.

[3 minutes 53 seconds][Agent] : You can choose between 100,000 and 500,000, so yeah, absolutely.

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

[4 minutes 3 seconds][Agent] : Well, let's have a look for you. So for \$200,000 of life cover, you're looking at an indicative payment of \$89.58 per fortnight.

[4 minutes 15 seconds][Customer] : Oh, yeah.

[4 minutes 15 seconds][Agent] : Now, how does that amount sound?

[4 minutes 17 seconds][Customer] : Oh, it's OK. That's not too bad. Yeah.

[4 minutes 19 seconds][Agent] : Yeah, Would you like to adjust it to find something more suitable and more affordable for yourself?

[4 minutes 27 seconds][Customer] : No, that would probably be alright.

[4 minutes 30 seconds][Agent] : OK, alright. Well, the next step is to go through the health and lifestyle questions as the final premium in terms of the policy is dependent on the outcome of your application.

[4 minutes 29 seconds][Customer] : Yeah, right.

[4 minutes 41 seconds][Agent] : So we can go through that together. Now that's just yes or no questions.

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

[4 minutes 46 seconds][Agent] : Alright, so let me load that one up for you. Now I will let you know.

[4 minutes 58 seconds][Customer] : Yeah.

[4 minutes 53 seconds][Agent] : Sometimes we do see the price increase or the amount of cover that we can offer change based on these questions.

[4 minutes 59 seconds][Customer] : Oh, yeah.

[4 minutes 59 seconds][Agent] : Now if that does happen for you, we can adjust the level of cover again to suit your price range.

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

[5 minutes 5 seconds][Agent] : OK, Alright, so let me load that one up. So the first one that I'll need to read out is a pre underwriting disclosure statement and it just outlines your privacy as well as your duty when it comes to the questions. So firstly, please be aware all calls are recorded for quality and monitoring purposes.

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

[5 minutes 24 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and they share it with other service providers for the purpose of administering your policy or handling claims.

[5 minutes 37 seconds][Customer] : Oh, yeah. Yeah.

[5 minutes 39 seconds][Agent] : Our our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy.

[5 minutes 46 seconds][Customer] : OK.

[5 minutes 46 seconds][Agent] : I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what terms.

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

[6 minutes 2 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 insure you have the students all the time we enter into the contract. If you fail to disclose a matter or you make a false statement in answer to our

questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Now Debbie just was a yes or a no. Do you understand this? Perfect, thank you.

[6 minutes 26 seconds][Customer] : Yes, Yep.

[6 minutes 30 seconds][Agent] : Now, like I said, the questions are just a yes or a no unless we need to go into detail about anything. If that is the case, I will let you know, and if you need me to repeat a question, you let me know. I'm happy to do so.

[6 minutes 37 seconds][Customer] : OK, OK.

[6 minutes 43 seconds][Agent] : All right. So the first question is, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, Yes or no?

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

[6 minutes 56 seconds][Agent] : Thank you. The next few questions are around pre qualifying medical history. So have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following shock or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina?

[7 minutes 19 seconds][Customer] : No.

[7 minutes 21 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer or leukemia excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder?

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

[7 minutes 50 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease?

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

[8 minutes 4 seconds][Agent] : Thank you. Now 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. So the first one is what is your exact height?

[8 minutes 22 seconds][Customer] : OK, 5 foot 2.

[8 minutes 30 seconds][Agent] : 5 foot 2 perfect. So 5 feet 2 inches. And what is your exact weight? 87 KGS perfect. Thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Thank you. So the next question is around occupation. So does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no?

[8 minutes 40 seconds][Customer] : 87 KG No, no, no, no.

[9 minutes 21 seconds][Agent] : 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 definite plans to travel or reside outside of New Zealand IE books or will be booking travel within the next 12 months?

[9 minutes 30 seconds][Customer] : No, Yes.

[9 minutes 44 seconds][Agent] : Beautiful and which country or countries do you intend to travel to or reside in? So United Kingdom and any other countries?

[9 minutes 51 seconds][Customer] : UK, probably Melbourne, yeah.

[10 minutes 3 seconds][Agent] : So Australia, Beautiful, awesome. And will you be overseas for longer than three consecutive months? Thank you. And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[10 minutes 14 seconds][Customer] : No, no.

[10 minutes 29 seconds][Agent] : Thank you. Now, we're going more into detail around your medical history next. So, 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 fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole or cyst including skin cancer, sunspots or Melanoma?

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

[11 minutes 4 seconds][Agent] : Have you ever had an abnormal pap or cervical smear, thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel,

gallbladder or pancreas. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma. Thank you. 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?

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

[12 minutes 9 seconds][Agent] : Or are you awaiting results for any medical tests or investigations such as they're not limited to any surgeries, X-rays, scans, blood test or biopsy. OK, thank you. Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

[12 minutes 15 seconds][Customer] : Oh, no, no.

[12 minutes 36 seconds][Agent] : Thank you. Now the next question is in relation to any of your immediate family. And when we say immediate family, we're asking about your father, mother, brother or sister.

[12 minutes 48 seconds][Customer] : Right.

[12 minutes 49 seconds][Agent] : So to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? Thank you. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[13 minutes 3 seconds][Customer] : No, Say that one again, sorry.

[13 minutes 21 seconds][Agent] : Yeah, no problem. So to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? Not a problem. OK so we have a drop down question.

[13 minutes 28 seconds][Customer] : Yeah, yes, just one.

[13 minutes 41 seconds][Agent] : So how many of your immediate family suffered from the first one

is cancer 1? Thank you.

[13 minutes 51 seconds][Customer] : Yeah, just one.

[13 minutes 53 seconds][Agent] : The next one is heart condition and or stroke one and the last one is other hereditary disease.

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

[14 minutes 8 seconds][Agent] : OK. And with the the one family member who suffered from cancer and the one family member who suffered from a heart condition and orange stroke, they were at the age 60.

[14 minutes 17 seconds][Customer] : Yeah, they were under 60, yeah.

[14 minutes 24 seconds][Agent] : OK. Alright, thank you. And then the last question is around hazardous pursuits.

[14 minutes 49 seconds][Customer] : However, I better get to college.

[14 minutes 30 seconds][Agent] : So other than one off events, gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than is the fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, add sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity. Thank you. All right, so that was the last of the questions.

[14 minutes 54 seconds][Customer] : No, right?

[15 minutes][Agent] : So are you satisfied with the answers provided?

[15 minutes 3 seconds][Customer] : Yep, that's fine.

[15 minutes 3 seconds][Agent] : Accepting them now.

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

[15 minutes 5 seconds][Agent] : Perfect. OK All right, so I will load the outcome for you. Just one moment. Well, no surprises there. Congratulations Debbie, your application has been approved and I'll let you know what the policy would cover you for.

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

[15 minutes 26 seconds][Agent] : OK, so this policy will cover you for death due to any cause except

suicide in the 1st 13 months. In addition, there is a terminally ill advanced payment included in the cover. Now what that means is if you were diagnosed with 12 months or less to live by a medical practitioner, then we will pay your claim in full and the money could be used for medical costs and to ensure that you receive the best care possible.

[15 minutes 35 seconds][Customer] : Right, right, right, right, right, right.

[15 minutes 57 seconds][Agent] : Now your beneficiaries, I will still pardon me, sorry, your beneficiaries will still be able to request a funeral advance payout of \$10,000. And also please be aware your that your premium is stepped which means it will generally increase each year.

[16 minutes 6 seconds][Customer] : Right, right.

[16 minutes 14 seconds][Agent] : In addition, this policy has automatic indexation which means each year your benefit amount will increase by 5% with associated increases in premium.

[16 minutes 22 seconds][Customer] : OK, right.

[16 minutes 24 seconds][Agent] : You can opt out of this indexation each year. Alright so we were looking at \$200,000 of life insurance.

[16 minutes 27 seconds][Customer] : OK, right.

[16 minutes 33 seconds][Agent] : So can I confirm that the premium of \$89.58 is affordable for you?

[16 minutes 40 seconds][Customer] : Yep. That's all good.

[16 minutes 42 seconds][Agent] : OK, All right. Well, Debbie, I know you are looking around, but what we can do is get you immediately covered over the phone today so you have something in place and we send out all of your tailored policy documents for you to review in your own time. Of course.

[16 minutes 52 seconds][Customer] : OK, OK. Yep, Right. OK. Yeah.

[16 minutes 58 seconds][Agent] : Now if you do decide once you have reviewed the documents that it's not suitable or you change your mind for whatever reason, you can give us a call back and apply to have the policy cancelled as we have no lock in contracts and also the policy gives you a 30 day cooling off.

[17 minutes 16 seconds][Customer] : OK. Yeah, OK.

[17 minutes 16 seconds][Agent] : So if you do decide the policy is not suitable and you cancel within the 30 days then you will receive a full refund of your premium unless the claim has been made.

[17 minutes 25 seconds][Customer] : Yeah, yeah. Sounds good.

[17 minutes 28 seconds][Agent] : Alright, so the next thing we would do Debbie, is we would make a note of your address so we know where the documents would be going out to. So the first one, do you know your 4 digit post code by any chance?

[17 minutes 35 seconds][Customer] : No, yeah, I think it's 2016, I think.

[17 minutes 45 seconds][Agent] : OK, we'll have a look. What was the town? City or suburb? Hmm. Mm.

[17 minutes 50 seconds][Customer] : It's Auckland and it's do I just to give you the address.

[17 minutes 59 seconds][Agent] : Yeah, we can do just the address. Not a problem.

[18 minutes][Customer] : Yeah, OK.

[18 minutes 9 seconds][Agent] : Alright, CHORN, Perfect.

[18 minutes 1 seconds][Customer] : Yeah, it's 14 Thornberry Crescent, TH ORENCURYE. Yeah. E Hamachie Heights.

[18 minutes 16 seconds][Agent] : OK, so on Berry Crescent. Yeah, let me. Sorry, my system is just taking its time. All right, here we go. Perfect.

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

[19 minutes 2 seconds][Agent] : So it's 14 Thornberry Crescent, East Tamaki Heights, Auckland, 2016.

[19 minutes 9 seconds][Customer] : Oh is what?

[19 minutes 10 seconds][Agent] : Yeah, it was right.

[19 minutes 11 seconds][Customer] : Yeah, yeah, you.

[19 minutes 12 seconds][Agent] : And was that also your postal address where you received your mail? Beautiful. OK, so I'll just confirm that back with you. So 14 Thornberry Crescent East Tamaki Heights, Auckland 2016.

[19 minutes 16 seconds][Customer] : Yeah, yeah, yeah, yeah.

[19 minutes 26 seconds][Agent] : Beautiful.

[19 minutes 26 seconds][Customer] : That's all right.

[19 minutes 27 seconds][Agent] : OK, now the next thing you can do is select a preferred payment date for your first collection day.

[19 minutes 35 seconds][Customer] : What?

[19 minutes 35 seconds][Agent] : So it doesn't have to be today. You can line it up with your your pay schedule, your bills, you can line it up to something that's suitable for you.

[19 minutes 44 seconds][Customer] : Oh, yeah, Yeah.

[19 minutes 44 seconds][Agent] : When when would be suitable for you?

[19 minutes 49 seconds][Customer] : Don't know. I haven't even thought about it. Probably the beginning of the month or something.

[19 minutes 58 seconds][Agent] : Yes. So we can look at early January.

[20 minutes 4 seconds][Customer] : Yeah. Yep.

[20 minutes 6 seconds][Agent] : So the first day we could select in January would be Friday the 3rd.

[20 minutes 11 seconds][Customer] : OK.

[20 minutes 11 seconds][Agent] : Otherwise we can look at the week later if you prefer.

[20 minutes 15 seconds][Customer] : Oh, I thought he received fine. Yeah.

[20 minutes 17 seconds][Agent] : OK. So Friday the 3rd of January 2025 and then every fortnight on Friday.

[20 minutes 22 seconds][Customer] : Yeah, yeah.

[20 minutes 24 seconds][Agent] : OK.

[20 minutes 24 seconds][Customer] : Sounds good. Yeah. Oh yeah.

[20 minutes 26 seconds][Agent] : Now you do have options when it comes to the payment method, so you can choose to use either a direct debit with your account number or a card payment using a credit card or a debit card, as long as it's a Visa or MasterCard. What would you prefer to use?

[20 minutes 41 seconds][Customer] : Oh yeah, probably a debit card's fine.

[20 minutes 45 seconds][Agent] : A debit card? OK. Well, before you provide any details, I will pause

the recording for your safety and security. OK.

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

[20 minutes 54 seconds][Agent] : So for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details.

[21 minutes 53 seconds][Customer] : None.

[22 minutes][Agent] : Alright, so please be advised that the call recording has now resumed for quality and monitoring purposes. Alright Debbie, so the last thing I'll do is just make sure that I've got all of your information correctly in the system and then I'll read you the final declaration and organise for your documents to be sent across.

[22 minutes 6 seconds][Customer] : OK, OK.

[22 minutes 17 seconds][Agent] : OK perfect. So we have missus Debbie McKenzie, date of birth 13/12/1963. They have your address, which we confirmed in East to Marquee Heights in Auckland, your contact number 0226816431.

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

[22 minutes 43 seconds][Agent] : Perfect. And then your e-mail address, wehavedebbiemckenzie1312@gmail.com. Perfect. OK, So what I'll do is just read you the final declaration. There. Now, there will be a few questions for you part way through and at the end, and then I'll organize for all the documents to be sent across.

[22 minutes 50 seconds][Customer] : Yeah, OK. Sounds great.

[23 minutes 2 seconds][Agent] : OK, beautiful. All right, let me load that one up. Sorry, my computer's being a little bit slow. Won't be a second.

[23 minutes 8 seconds][Customer] : That's alright, alright.

[23 minutes 10 seconds][Agent] : All right, here we go. So thank you, Debbie McKenzie. 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 of Life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle Cynical has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue

and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand the cover and then you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure statement which fits out more information which can assist you to decide whether to act on any advice we provide now. Debbie, can you please confirm that you understand and agree to this yes or no? Thank you. Your answer to the application questions in any related documents form the basis of your contractor 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. So, Debbie, can you please confirm you have answered all of our questions in accordance with your duty of disclosure, yes or no?

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

[24 minutes 48 seconds][Agent] : Perfect. Thank you. By agreeing to this declaration you can send to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum. Benefit amount of Debbie McKenzie receives \$200,000 in the event of life insurance. 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 \$89.58 per fortnight. Your premium is stepped which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this. Included in your premium is an amount payable to GSS 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 has rated clinical with the B plus financial shrink good and triple B minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website and then 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 meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Now, Debbie, I have two final questions for you. Thank you for your patience.

[26 minutes 18 seconds][Customer] : It's not.

[26 minutes 19 seconds][Agent] : So the first question is, do you understand and agree with the declaration? Thank you. And then the last question is, would you like any other information now or would you like me to read any part of the policy document to you? Alright, thank you. So accept that declaration on your behalf now. Thank you for choosing one choice that has all been completed for you.

[26 minutes 24 seconds][Customer] : Yes, no, Yeah. OK.

[26 minutes 44 seconds][Agent] : Your documents will be with you shortly via e-mail in the next 15 minutes to an hour and also via post in the next 5 to 10 business days.

[26 minutes 53 seconds][Customer] : OK. Sounds good.

[26 minutes 52 seconds][Agent] : OK, beautiful. All right.

[26 minutes 55 seconds][Customer] : OK, alright. Thanks for that.

[26 minutes 57 seconds][Agent] : Was there anything else I can assist you with today?

[26 minutes 59 seconds][Customer] : No, that's all good.

[27 minutes][Agent] : No.

[27 minutes][Customer] : Thank you.

[27 minutes 1 seconds][Agent] : All right. Beautiful.

[27 minutes 2 seconds][Customer] : OK, thanks.

[27 minutes 3 seconds][Agent] : Thanks, baby.

[27 minutes 3 seconds][Customer] : OK, Bye.

[27 minutes 3 seconds][Agent] : Have a good day.

[27 minutes 4 seconds][Customer] : OK, you too. Bye.

[27 minutes 4 seconds][Agent] : Bye bye.