

[2 seconds][Customer] : Hello.

[4 seconds][Agent] : Good AF. Good afternoon. My name is Gaz. I'm calling from New One Choice and the reason for one today we did receive an expression of interest.

[16 seconds][Customer] : Yes.

[13 seconds][Agent] : They did pop in for a quote request for our life insurance.

[17 seconds][Customer] : Yes. Yeah.

[17 seconds][Agent] : Yes, I was just reaching out to you just to provide you with that quote that you did request there.

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

[22 seconds][Agent] : Now just so I can assist you further, I do just need to confirm your details. So your first name was Avon and the second name was O'Dowd, is that correct?

[32 seconds][Customer] : Yep. That's. Yep. Yep.

[34 seconds][Agent] : Wonderful. And then your date of birth was the third of the 4th, 1967. All correct there as well.

[34 seconds][Customer] : Yep, Yep, Yep. That's right.

[39 seconds][Agent] : Beautiful.

[40 seconds][Customer] : Yep.

[40 seconds][Agent] : And then we do wonderful and then we do confirm you are a female New Zealand resident currently residing in New Zealand.

[47 seconds][Customer] : Yes.

[48 seconds][Agent] : Wonderful. And then please not last thing all calls they 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 today your personal circumstances. Alrighty, thank you so much for that. So let's have a look here for you now just for my better understanding as well there 1 is this one of your first times looking into life insurance or do you currently have some cover and place there?

[53 seconds][Customer] : Yep, Yep, Yep. We do have some cover, but it's just absolutely

ridiculously priced. Pardon.

[1 minutes 18 seconds][Agent] : OK, So is this not getting too expensive each year or is it just getting too expensive? Itchy.

[1 minutes 25 seconds][Customer] : Yep. Yep. Yep.

[1 minutes 26 seconds][Agent] : MMM, OK, no, completely understandable. So all I'd love to do for you is I'd love to explain our main features of benefits that our policy can provide this for yourself. And then I'd love to run through some pricing with you as well. Now if you do have any questions along the way, please just stop me and let me know and I'll be happy to assist you.

[1 minutes 28 seconds][Customer] : Yeah, yeah, yeah, yeah. I also want a a quote from my husband as well. But will you do that?

[1 minutes 44 seconds][Agent] : OK, But oh, OK, wonderful. Yeah.

[1 minutes 48 seconds][Customer] : Yeah, yeah, yeah.

[1 minutes 49 seconds][Agent] : So what we'll do is we'll get you a quote 1st and then I'll grab your husband's details and I'll get a quote for him as well.

[1 minutes 55 seconds][Customer] : OK, Yep. Cool. Yeah.

[1 minutes 56 seconds][Agent] : Great. Wonderful. So I do just want to say if you are replacing existing policy, we do recommend that you do not cancel it until you have reviewed this policy in full as it may not be identical to your existing cover. But what our life insurance is designed to do is quite simply provide the financial protection for your loved ones through a lump sum payment. If you were to pass away now without benefit, it could be used to help maintain their lifestyle, pay out for mortgage or simply any other cost involved in raising a family. So basically it's just there for that Peace of Mind. Now with us, we give you the option to nominate up five beneficiaries to receive this benefit amount. So did you happen to know who you would be nominating for your beneficiaries? Your husband.

[2 minutes 37 seconds][Customer] : My husband, yeah.

[2 minutes 39 seconds][Agent] : OK, wonderful.

[2 minutes 40 seconds][Customer] : In a place I think I want it to be my three kids.

[2 minutes 43 seconds][Agent] : So we have 3 kids. OK, wonderful.

[2 minutes 43 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 45 seconds][Agent] : So we do definitely have the option there to go up to five now with this as well booking within the cover there, your beneficiaries will also have an option to request an advanced payout of \$10,000 to help with the upfront funeral costs or any other final expenses at the time as well.

[3 minutes 4 seconds][Customer] : Yeah, OK.

[3 minutes 4 seconds][Agent] : So that's also built in within the cover there for yourself, OK. Now in terms of applying to give you a quick overview, we like to keep everything nice and simple here at one Choice. So everything is done over the phone for you guys. There's no forms you to fill in, no medical checks you to complete, no blood tests for you to do.

[3 minutes 7 seconds][Customer] : Yeah, OK.

[3 minutes 22 seconds][Agent] : We simply take you through our health and lifestyle questions and then that would determine the final pricing in the terms of the policy for you. OK, So what we'll do is I'll get you some indicative quotes to begin with.

[3 minutes 32 seconds][Customer] : Yeah, OK.

[3 minutes 37 seconds][Agent] : So just to clear, Yes, please. Have you had a cigarette in the last 12 months?

[3 minutes 45 seconds][Customer] : No.

[3 minutes 46 seconds][Agent] : No, Beautiful. OK, Now keeping in mind you can choose cover between \$100,000 up to the highest sum which is \$750,000. So what benefit amount do you want me to give you that indicative quote on 300?

[4 minutes 4 seconds][Customer] : 300, Yeah.

[4 minutes 6 seconds][Agent] : No worries. OK, so for \$300,000 of life insurance, you'll be looking at a indicative fortnightly premium of \$80.54 per fortnight there. So how does that sound there for yourself?

[4 minutes 22 seconds][Customer] : Yeah, that it sounds alright.

[4 minutes 24 seconds][Agent] : That sounds alright.

[4 minutes 25 seconds][Customer] : Yep. Yep.

[4 minutes 25 seconds][Agent] : Wonderful S So what we'll do now is I'll ask you before I go ahead.

[4 minutes 39 seconds][Customer] : Oh, assault policy, I suppose.

[4 minutes 31 seconds][Agent] : So with your husband, just to confirm, did if you guys were to go ahead in the future, would that be a joint policy or would there be two separate policies, a joint policy?

[4 minutes 42 seconds][Customer] : Yeah.

[4 minutes 42 seconds][Agent] : OK, wonderful.

[4 minutes 43 seconds][Customer] : What's it? Yeah.

[4 minutes 43 seconds][Agent] : So what I'll do is, OK, give me one second. So I believe only because this is a life insurance and we do have to go through the health and last part questions as well.

[4 minutes 59 seconds][Customer] : Yep. Oh, OK. Yep.

[4 minutes 59 seconds][Agent] : I believe potentially I may have to create a new profile and actually speak to your husband because I do need to ask him the question and get his answers to get him a final quote as well. So what we can do for now is I would love to take you through your health and last part questions, get you your final premium in terms of the policy.

[5 minutes 19 seconds][Customer] : Yep. Yep.

[5 minutes 18 seconds][Agent] : And then later down the track when your husband is a bit more free or just have some time, I'd love to give him a call, get his quote and get him through the health and last stop questions and get him his final pricing as well.

[5 minutes 30 seconds][Customer] : OK, Yep.

[5 minutes 30 seconds][Agent] : Nice, good, OK, wonderful. So let's hop into this health and last stop questions here. So it reads, sorry, starts off with a pre underwriting decision issue. And just to let you know as well, I want 7, about 90 to 95% of these questions are all just yes and no questions for you.

[5 minutes 49 seconds][Customer] : Oh, good, Yeah.

[5 minutes 49 seconds][Agent] : OK, yes, it starts off with please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes issue can provide 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. Our privacy team tells you more, including how to access and correct your information and lodge complaints about breach of privacy. 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 that 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 the duty until 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 impose new conditions on your policy or avoid your policy entirely. Do you understand this? Wonderful. So the first question here, we have already confirmed something similar, but we'll just re ask it. Are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[6 minutes 56 seconds][Customer] : Yes, now I'm a New Zealander.

[7 minutes 15 seconds][Agent] : Yeah. So with those questions, they're once again I want, I do just require a clear confident yes and no answer for the call recording.

[7 minutes 20 seconds][Customer] : Oh, OK.

[7 minutes 23 seconds][Agent] : So for that one, would that be a yes?

[7 minutes 25 seconds][Customer] : Yes, yes.

[7 minutes 26 seconds][Agent] : Thank you so much. And then the next section here for you is our pre qualifying medical history. So, have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Beautiful lung disorder excluding asthma, sleep apnea or pneumonia. No wonderful cancer or leukemia, excluding skin cancer. No

kidney disorder. No hepatitis or any disorder of the liver. No anxiety, depression or stress requiring medical treatment or any other mental health disorder?

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

[8 minutes 25 seconds][Agent] : No. Have you been diagnosed with or currently undergo 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? Oh, wonderful. Alright, so now the next section here is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application the system. It doesn't allow me to enter any approximate figures where the height and weight ranges. So what is your exact height?

[8 minutes 40 seconds][Customer] : No 161.

[9 minutes 7 seconds][Agent] : Beautiful. And that, that was centimeters, correct.

[9 minutes 10 seconds][Customer] : Oh, yes, sorry.

[9 minutes 12 seconds][Agent] : Thank you. That's 161 centimeters. And then what is your exact weight?

[9 minutes 11 seconds][Customer] : Yes, I just yeah, a 103.

[9 minutes 22 seconds][Agent] : 103 KGS. Wonderful. And then next question here is have you experienced any unexplained weight loss of more than 7 KG in the last 12 months?

[9 minutes 21 seconds][Customer] : OK, no.

[9 minutes 37 seconds][Agent] : No. Wonderful. Alrighty, the next section is your occupation Aids declaration, Travel and Financial details. Occupation. Does your work require you to go underground? Work at height? Sorry. 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. No. Wonderful, to the best of your knowledge are you insected with or are you in a high risk category for contracting HIV which causes AIDS? No Wonderful. Do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months? No wonderful 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 8 seconds][Customer] : No, no, no, no, no, no.

[10 minutes 48 seconds][Agent] : No wonderful next section is your medical history once again, but in a bit more depth this time around. So have you ever had symptoms of in, diagnosed with or treated for or intend to seek medical advice for any of the following diabetes, raised blood sugar, impaired tolerance or impaired fasting glucose? You got diabetes, No worries.

[11 minutes 13 seconds][Customer] : I've got type 80, yes type 2.

[11 minutes 17 seconds][Agent] : So pop down yes for that type one or type twos Part 2. So that's yes for that. Alright, so now based on your last answer, our cover has been proved this for yourself with the following changes to your policy terms. So I would love to let you know I want congratulations. Your application has still been approved, but what we can offer you here is subject to the following terms and conditions. We are able to offer you a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. Now with this, for the first 12 months you will be covered for accidental death only. After 12 months you will be covered for death due to any court. However, suicide is not covered in the 1st 13 months of the policy. So I will give you the updated quote that we did get. Now, with \$100,000 of life insurance there, you'd be looking at a fortnightly premium of one second. OK. So you would be looking at a fortnightly premium of \$74.75 per fortnight and that's for \$100,000 of life insurance there. And with this, there is still a terminally ill advanced payment included in the cover. So after holding your policy for 12 months, if you were diagnosed with 12 months or less to leave by a medical practition, we will pay your claim in full. That way you can ensure you receive the best care possible there for yourself. OK. So how's the premium of \$74.75 sending therefore \$100,000 of cover for yourself? Completely understandable. Now with this, do keep in mind your beneficiaries are still able to request a funeral advance payout of 10% sorry of \$10,000. Also if you don't mind me asking these, you did say you had coverage earlier on in on the phone call.

[13 minutes 37 seconds][Customer] : Yep, Yep, Yep, 5%.

[13 minutes 55 seconds][Agent] : Did you happen to know how much percentage your premiums go

out by RE 5%, is it? OK? So I'd love to let you know with us. Please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associate increases in premium. And we do also have the option that you can opt out of this indexation each year. OK. Yes, we do present that option there for yourself as well.

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

[14 minutes 32 seconds][Agent] : OK, alright, wonderful. So just to get your thoughts on it so far, I know you did say it sounds OK, but how's everything sounding there?

[14 minutes 44 seconds][Customer] : So I can only get the next number of 100,000 everyday.

[14 minutes 40 seconds][Agent] : Do you have any questions for me or That is correct. So we can only offer a maximum of \$100,000 and that is due to the answers that we did go through with the application there. That is what the system allows me. So we still, yeah, definitely I would offer you that \$100,000 and does still have some of those features and benefits that do come with that as well.

[14 minutes 49 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah.

[15 minutes 8 seconds][Agent] : Yeah, alright, wonderful. Now in terms of your husband as well, do you just want to say A1? So in terms of getting your husband a quote, is there a time later down the track where I could reach out to him, get him a quote as well?

[15 minutes 22 seconds][Customer] : Can I just have an addictive quote WH whatever it was that you gave me first for him, 'cause he actually smokes.

[15 minutes 29 seconds][Agent] : Alright, actually fine. I see.

[15 minutes 30 seconds][Customer] : So yeah, so that does bump it up, he's saying.

[15 minutes 31 seconds][Agent] : Give me one second. Let me have a look here. OK. Yeah. So in terms of that, once again, I will have to create a profile for him and in order for him to get a quote as well.

[15 minutes 57 seconds][Customer] : OK.

[15 minutes 54 seconds][Agent] : And even if it's just an indicative quote and in order for me to

create the profile, I will have to come and speak to him as well just to get his details from himself. So I could definitely do that. I could definitely do that for the both of you, which I will do later down the track for sure for him. Now, just in terms of yourself there, if you are liking the sounds of the policy, there's one, what I would love to do is go ahead and get you covered by us immediately here. Now, what I can do for you is I can send out all the tailored policy documents for you to review, have a good read over and compare if you are still looking to compare. And then with this as well, one, because you did say it was sounding OK, we do have a 30 day cooling off. As well. So if you do decide for whatever reason that may be that this policy is not suitable there for yourself, you can simply give us a call and apply to have it canceled within those 30 days. And if it is canceled within the within those 30 days, then you receive a full refund of your premiums unless the claim has been made.

[16 minutes 55 seconds][Customer] : Oh yeah. Yep.

[16 minutes 54 seconds][Agent] : OK, OK, on the floor. So I'll grab a few details of you here. I will just start off with confirming your email which is richvon@outlook.com.

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

[17 minutes 7 seconds][Agent] : Yep, beautiful. OK, So what we like to do here for yourself, even, is we like to send out all your tailored policy documents via e-mail as well as a hard copy out to your postal address as well. That way you have both these documents on hand and can have a good read over both of them.

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

[17 minutes 22 seconds][Agent] : OK, wonderful. So I'll grab your address for that. So I'll start off with your home address, please.

[17 minutes 31 seconds][Customer] : Post code 4610.

[17 minutes 28 seconds][Agent] : Starting off with the post code 0610.

[17 minutes 37 seconds][Customer] : Yep.

[17 minutes 35 seconds][Agent] : And it was, however, Yep, beautiful. And then what was the address name?

[17 minutes 41 seconds][Customer] : Five hit her.

[17 minutes 47 seconds][Agent] : Sorry, did you say Heather or Heather? Heather. Heather, Heather. And then Lee Lea. Yeah, beautiful. So we've got 5 Heather space Lee, however, 4610 and that was your home address. Now is your postal address the same where you want me to send out your documents?

[17 minutes 44 seconds][Customer] : Lee Lea 62 separate words Hita HEAT Yep, Yep, Yep.

[18 minutes 9 seconds][Agent] : Wonderful. Let me pop that in for your postal. Alright, OK, wonderful. Now the next here is with us at One Choice. We actually give you the flexibility to choose a day that suits you best for your first collection day, your first payment day. So it can, it is completely up to you what day you do want to choose. You can line it up with like a pay cycle or anything along those lines there. But what day would suit you better than that one?

[18 minutes 44 seconds][Customer] : At least every second Tuesday. But but like is off today so hang on.

[18 minutes 55 seconds][Agent] : Yep, you're right. I could do either next Thursday, the 16th, I could do the 23rd which is the Thursday after, or I could do the 30th which is the Thursday after that as well. 23rd it would be. So that's two weeks from. So today would be payday.

[18 minutes 53 seconds][Customer] : I just have to look at my calendar to see no the the 23rd it would be Yep Yep.

[19 minutes 10 seconds][Agent] : OK, wonderful. So I'll pop it in for the 23rd of January 2025. So that will be your first collection day and then from then on it will be airport. Not on Thursday. OK, beautiful. Alrighty. And then the next step here is to of course grab your preferred payment method to attach to this policy. Now we do have two options for you. So once again it is completely up to you. Option number one is direct debit, so that's through your bank account number and option number through is Credit slash MasterCard. So what was your preference there?

[19 minutes 22 seconds][Customer] : Yep, Yep, direct debit.

[19 minutes 47 seconds][Agent] : OK, wonderful. Now before we go ahead with any direct debit, I do need to ask you a set of questions here to see if I am able to take the account you're providing. The

first question here, read and just to preface the yes and no questions for you, the first question reads, do you have authority to operate this bank account alone?

[20 minutes 7 seconds][Customer] : Yes.

[20 minutes 8 seconds][Agent] : Yes. OK, wonderful. Second question is a follow up of the first. Do you need to jointly authorise debits?

[20 minutes 15 seconds][Customer] : Do I need to what, Sir?

[20 minutes 16 seconds][Agent] : Do you need to jointly authorise debits?

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

[20 minutes 21 seconds][Agent] : No Wonderful now with this account? 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?

[20 minutes 33 seconds][Customer] : No.

[20 minutes 34 seconds][Agent] : No Wonderful and then last one of this set is confirming that with you as well. Are you happy to set up a Direct Debit Authority without signing a form?

[20 minutes 44 seconds][Customer] : Yep.

[20 minutes 46 seconds][Agent] : Wonderful. And then whenever you're ready, I'll grab the account number and then I do just need to read out a quick bank declaration after as well. 02 07/08 010 6572 0 Sorry, did you say 0003 zeros?

[20 minutes 54 seconds][Customer] : OK 02 07/08 010 6572 000 Yep, Yep.

[21 minutes 17 seconds][Agent] : OK, beautiful. So I'll just repeat that out to you to confirm the bank name is Bank of New Zealand 0207080106572000 beautiful. And to confirm your account name, that was just under your full name there as well of 1 O'Dowd.

[21 minutes 30 seconds][Customer] : Yep, it's under RJ in AE. Odell.

[21 minutes 42 seconds][Agent] : Oh, give me one second. So. So what do you say?

[21 minutes 45 seconds][Customer] : Yep. AE.

[21 minutes 44 seconds][Agent] : RJ and RJ and AE. OK. And I'm assuming the E that you popped down is the middle name.

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

[21 minutes 56 seconds][Agent] : Yeah. OK. So what I'd love to do is just add that onto your policy document for you as well.

[22 minutes 3 seconds][Customer] : Elizabeth.

[22 minutes 1 seconds][Agent] : So what was your middle name there, Elizabeth? Wonderful.

[22 minutes 6 seconds][Customer] : Yep.

[22 minutes 8 seconds][Agent] : And that's just spelled Elizabeth. Wonderful. Thank you for that. Alright, so I do see this is a joint account. So yeah. And then just to confirm once again, you do have authority to operate this bank account alone, correct?

[22 minutes 12 seconds][Customer] : Yep, yes.

[22 minutes 25 seconds][Agent] : OK, wonderful. Thank you. Alright, so we are in the final stretch here. Now all I have left to do is read out the following declaration. So this does take me about 3:00 to 4:00 minutes to go through. So I do appreciate your patience in advance. And it does also ask for your agreement throughout the declaration. And then two yes and no questions for you at the end. OK. And also while I can read this, if you have any questions for me or want me to reread over one part, please just let me know and I'll be happy to do it.

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

[22 minutes 57 seconds][Agent] : Alrighty, so it reads. Thank you of 1 Elizabeth O'Dowd. 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 things in full. One choice life insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom I refer to as GFS, to issue and arrange this insurance on its half. 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 of the insurance

products or services we have verified. They understand the cover and they consider that the premiums are affordable. We will send you a copy of our Financial Advice disposal 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? Hello.

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

[24 minutes 15 seconds][Agent] : Oh sorry, your phone cut out there, did you?

[24 minutes 17 seconds][Customer] : Oh, sorry, I did.

[24 minutes 18 seconds][Agent] : Did you get all of that just to con? OK, wonderful. And then for the can you please confirm that you understand and agree to this? Was that a yes or no?

[24 minutes 19 seconds][Customer] : Yep, yes.

[24 minutes 26 seconds][Agent] : Yes, thank you so much. And then the next section is your answer to the application questions and any related documents form the basis of your contract of insurance and the Pinnacle relies upon the information you have provided when assessed your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure?

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

[24 minutes 54 seconds][Agent] : Wonderful. We may from time to time provide office to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out this anytime by contacting us. The accepted cover pays a lump sum benefit amount of the following everyone. Elizabeth O'Dowd receives \$100,000 in the of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is enforced. A death benefit is paid only in the event of accidental death. Your cover ends on Jan 22/20/45 12:00 AM. Your premium for the first year of cover is \$74.75 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase each year. Your sum insured will also increase automatic 1% EG and you can opt out of this. Included in your premium is an amount payable to GFS of between 12% and

53% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. I am the best with rated Pinnacle with AB plus financial strength good and then triple B minus issued credit rating with an outlook of stable. You could read more about these ratings on our website and 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 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. OK, thank you so much for your patience there. That's the declaration done. I just need to ask you the last two yes or no questions for you. The first one reads, do you understand and agree with the declaration?

[26 minutes 56 seconds][Customer] : Yes.

[26 minutes 57 seconds][Agent] : Wonderful. And would you like any other information now or would you like me to read any part of the policy document to you?

[27 minutes 5 seconds][Customer] : No.

[27 minutes 6 seconds][Agent] : No wonderful. Alright, so I accept this one here. So just give me a second while that one loads Alrighty wonderful. So that is all completed there of of 1. So that's that has gone. So the documents that will be sent out to you shortly. The e-mail documents should get to you today. But the postal documents are hard copy that can take a few days to reach you there. Alright, wonderful now. All right, beautiful. So that's all completed. Now that we have gone through the life insurance, I do want to thank you for your time as well. I did also let you know about the other products that we do offer as well. So we do have a funeral insurance and an income protection insurance as well.

[27 minutes 39 seconds][Customer] : Yeah, Yeah, yeah.

[27 minutes 58 seconds][Agent] : But what I would like to do is give you a quote for both of those and explain some of those main features and benefits and see if that would be of interest.

[28 minutes 5 seconds][Customer] : No, not at the moment. Thank you.

[28 minutes 7 seconds][Agent] : OK. No, of course not. Completely understandable there. So I'll

leave it in your hands for now then. I've got everything set up and sent out to you. Now, in regards to your husband there, is there a way, when do you know, when he's free for me to reach out to him? I can grab his number for that as well.

[28 minutes 24 seconds][Customer] : No, yeah, not at the moment, unfortunately, because he's working at 3:00 in the morning to.

[28 minutes 34 seconds][Agent] : Oh, I can imagine.

[28 minutes 30 seconds][Customer] : He doesn't get home 'til 5 and he's absolutely knackered, so I know that he won't want to talk.

[28 minutes 35 seconds][Agent] : Yeah, no, of course.

[28 minutes 37 seconds][Customer] : Yeah, yeah, he's gonna be doing those for a few weeks.

[28 minutes 38 seconds][Agent] : Of course, Yeah.

[28 minutes 41 seconds][Customer] : He's ours for a few weeks, yeah.

[28 minutes 44 seconds][Agent] : OK, OK, no worries at all.

[28 minutes 44 seconds][Customer] : So yeah, maybe I'll put a quote thing through. Maybe I'll do it online when he's not working so much.

[28 minutes 51 seconds][Agent] : MMM, OK.

[28 minutes 51 seconds][Customer] : Or contact. Right.

[28 minutes 51 seconds][Agent] : I'm not completely understanding you.

[28 minutes 53 seconds][Customer] : Yeah. Or did you e-mail or can I e-mail you on the e-mail you've just sent me? No. OK.

[28 minutes 53 seconds][Agent] : Yeah, no, unfortunately that's a no require e-mail.

[29 minutes][Customer] : Oh, OK. Yeah.

[29 minutes][Agent] : So what you can do is whenever you guys do you have the time or whenever he's a bit more free and not working so much.

[29 minutes 7 seconds][Customer] : Yeah.

[29 minutes 7 seconds][Agent] : And then what we we can do is give us a call number or the number that comes up on and give us a call. Gaz, Gaz, that's my name.

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

[29 minutes 16 seconds][Agent] : They'll transfer it over to me. I'll most like you remember that it was your Hun.

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

[29 minutes 20 seconds][Agent] : And then I could take you through everything and we could take it on onwards from there.

[29 minutes 24 seconds][Customer] : Oh, yeah. OK, Cool. Yep.

[29 minutes 25 seconds][Agent] : All right, beautiful.

[29 minutes 27 seconds][Customer] : That's good.

[29 minutes 27 seconds][Agent] : No worries at all. So that's all completed there and will be anything else I can assist you with?

[29 minutes 27 seconds][Customer] : Thank you. No, I'm all good. Thank you.

[29 minutes 33 seconds][Agent] : OK, wonderful. And also sorry, before you go, keep in mind the beneficiary forms. They will also get sent out with the documents.

[29 minutes 42 seconds][Customer] : Oh, yeah.

[29 minutes 40 seconds][Agent] : So whenever you do have the TI a minute there, please do just fill that in, sign that off and then whenever you're ready, please send that back to us as well.

[29 minutes 47 seconds][Customer] : Yep. OK. OK.

[29 minutes 48 seconds][Agent] : Alrighty, thank you so much and you have a wonderful day ahead of yourself.

[29 minutes 51 seconds][Customer] : You too. Thank you.

[29 minutes 52 seconds][Agent] : Thank you. Bye.

[29 minutes 53 seconds][Customer] : Right. Bye.