

[4 seconds][Agent] : Hello.

[5 seconds][Customer] : Hello.

[7 seconds][Agent] : Yes, hi Jonathan. Karen calling from One Choice Life Insurance. How are you today? That's great. Look, I'm calling to follow up on the enquiry you put through with regards to our life insurance here at One Choice and to help some pricing information show you how that works.

[5 seconds][Customer] : Yeah, I'm good.

[25 seconds][Agent] : Sorry.

[28 seconds][Customer] : I'm good.

[32 seconds][Agent] : Sorry, it's very noisy. I didn't hear you there. Look.

[35 seconds][Customer] : I am still in monkey. OK, OK, OK.

[39 seconds][Agent] : Yeah, right. So what I'll do is I'll start by confirming the information you provided us with. We'll have a look at some pricing and how all fits together. So I'm speaking with Jonathan Lepai. Excellent. I've got your date of birth is the 16th of the 10th 81 and you are a male New Zealand resident currently residing in New Zealand. Excellent.

[52 seconds][Customer] : Yep, Yep, Yep I am.

[1 minutes 5 seconds][Agent] : Yep, I'll let you know that calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether suitable for your needs or do not consider your personal circumstances. Alright now firstly thank you very much for that enquiry put through. Do you currently have some life insurance in place or is it new for you? Do you have life insurance at the moment or is it new for you?

[1 minutes 32 seconds][Customer] : No, no, no, no, no. That's already done. No, nothing.

[1 minutes 32 seconds][Agent] : Oh, OK. Yeah, sure. And what made you decide to start looking into it now? Yeah, what? What made you decide to look into life insurance? Have you got? Is it to protect loved ones? Have you got a mortgage?

[1 minutes 41 seconds][Customer] : I'm looking for the that's that's only me. Yeah.

[1 minutes 58 seconds][Agent] : OK, sure.

[2 minutes][Customer] : Bye.

[2 minutes][Agent] : All right. So with our life insurance, it's designed to provide some Peace of Mind knowing that there's a lump sum available for your loved ones in the event you pass away. And it's to help them maintain their lifestyle. So who would you be leaving the life insurance to?

[2 minutes 17 seconds][Customer] : With my wife, my friend.

[2 minutes 19 seconds][Agent] : Oh, yeah, Yep, sure. All right. So with our life insurance, you also get the Peace of Mind of knowing that there are sorry, that there is a lump sum that they can request of \$10,000 to be paid in advance to help with any funeral expenses or other final expenses at that time. And that's generally paid within one business day of receiving the completed documentation. So it's quick financial help there as well for your life. OK. Now as far as applying for our cover, it's really simple. It's all done over the phone. There's no medical checks or blood tests required.

[2 minutes 56 seconds][Customer] : Mm hmm.

[2 minutes 54 seconds][Agent] : Would you take you through some health and lifestyle questions over the phone and that will determine the final price in terms of the policy for you there? OK, now let's have a look at that pricing. Have you had a cigarette in the last 12 months? Jonathan?

[3 minutes 10 seconds][Customer] : Nothing. No.

[3 minutes 12 seconds][Agent] : No beautiful. And is your current annual income \$50,000 or more?

[3 minutes 18 seconds][Customer] : Yeah, more. Yeah, more.

[3 minutes 20 seconds][Agent] : Excellent. Now what that means is you're able to choose from \$100,000 up to 1,000,000. Sorry, \$2,000,000 of life cover. How much would you like to quote you on?

[3 minutes 31 seconds][Customer] : How much if I get 510 hundred thousand?

[3 minutes 36 seconds][Agent] : Absolutely. Let's have a look at the 500,000 for you. OK, so that would be a fortnightly premium of \$34.58 a fortnight. Would that be a good level of covering affordability?

[3 minutes 39 seconds][Customer] : The first name the premium for? Yeah, I think so.

[3 minutes 59 seconds][Agent] : Yeah, that is fortnightly 3458 a fortnight.

[4 minutes 6 seconds][Customer] : How much? How much? 34? OK, OK, OK. OK.

[4 minutes 5 seconds][Agent] : Yeah, \$34.58 per fortnight, Yes. So is that a good level of carbon affordability?

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

[4 minutes 23 seconds][Agent] : Yeah.

[4 minutes 23 seconds][Customer] : I'll go for it. OK.

[4 minutes 25 seconds][Agent] : All right. So look, what I'll do is I will take you through the health and livestock questions I mentioned. That way we can make sure that pricing is accurate and I can tell your house to cover step for yourself as well as you want. All right. So is it just the two of you or have you got children as well?

[4 minutes 41 seconds][Customer] : How about if I include my children?

[4 minutes 46 seconds][Agent] : OK, So what it is, it is a life insurance for yourself to leave behind for your children and wives, Yes. So you can pay it up to FI, pay it up to five beneficiaries and you choose who that money goes to and we pay it per your direction. You can choose up to five people. All right now what I'm going to do is read through a pre underwriting disclosure that outlines our responsibility to you in the collection, use of your personal information as well as your responsibility to us in providing the answers to our questions.

[4 minutes 53 seconds][Customer] : So if I include my whole my family, OK, Yeah, OK, Yeah, OK.

[5 minutes 28 seconds][Agent] : So that reads. Please be aware all calls are recorded for quality and monitoring purposes. We collect your perm information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and make sure with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract.

[6 minutes 5 seconds][Customer] : None.

[6 minutes 4 seconds][Agent] : 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 insure you and on what

terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure. You have this duty until the time we enter into the contract.

[6 minutes 35 seconds][Customer] : None.

[6 minutes 25 seconds][Agent] : 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 your conditions on your policy, or avoid your policy entirely. Do you understand this? Yes or no? Excellent. So let's bring those questions up now. They are mainly yes or no answers and I do need a clear yes or no response. So first one here asks are you a citizen or permanent resident of New Zealand or a citizen of Australia current residing in New Zealand? Yes or no?

[6 minutes 40 seconds][Customer] : Yes, No, I am only a resident.

[7 minutes 2 seconds][Agent] : No OK, no problems at all. So it asks do you hold a current visa that entitles to reside in New Zealand?

[7 minutes 10 seconds][Customer] : Yeah, I am a resident visa.

[7 minutes 12 seconds][Agent] : Yep. Excellent. So there is an exclusion. So it is hereby understood and agreed that capital will cease under this policy if the like insurance ceases to reside in New Zealand. OK. All right.

[7 minutes 26 seconds][Customer] : OK. Nothing.

[7 minutes 25 seconds][Agent] : Now the next one asks, have you ever had symptoms of being diagnosed with or treated for and tend to seek medical advice, any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina and lung disorder excluding asthma, sleep apnea or pneumonia.

[7 minutes 44 seconds][Customer] : No, nothing. No, no, no. Hello. Hello.

[7 minutes 53 seconds][Agent] : OK, so this is a yes or no excellent cancer or leukaemia excluding skin cancer, anxiety, depression or stress required medical treatment or any other mental health disorder have you been diagnosed with? Have you been diagnosed with a terminal illness, motor neuron disease? Any form of dementia including Alzheimer's disease or being told by a doctor that you have a condition that reduce your life expectancy. And in the last 10 years have you used illegal

drugs, abuse prescription medication or receive treatment or counselling for drug or alcohol consumption?

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

[8 minutes 39 seconds][Agent] : No Fantastic. Alright, so 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 weight ranges. So what is your exact height please?

[9 minutes 3 seconds][Customer] : Oh, I don't know. What's hi? What's that?

[9 minutes 7 seconds][Agent] : Your height? How tall are you? Last time you measured yourself?

[9 minutes 13 seconds][Customer] : Oh, it's alright. My head. It's alright. There's no, it's about my head.

[9 minutes 18 seconds][Agent] : Oh OK you can't remember your height.

[9 minutes 21 seconds][Customer] : Yeah, yeah, yeah. No, nothing.

[9 minutes 23 seconds][Agent] : OK. Do you have a, a tape measure or, or something that you can measure yourself now?

[9 minutes 23 seconds][Customer] : I got to remember.

[9 minutes 32 seconds][Agent] : Have you got a tape measure or something that you can measure yourself now? The height, your height now?

[9 minutes 37 seconds][Customer] : I'm head, my head. Sorry Sir, I got into my head.

[9 minutes 41 seconds][Agent] : Oh, oh, you're 5 foot now. That's alright.

[9 minutes 40 seconds][Customer] : Head sorry yes now 5.8 sorry.

[9 minutes 44 seconds][Agent] : 5 foot, 8 inches. Oh no, that's alright. That's OK. So yes. So 5 foot, 8 inches.

[9 minutes 45 seconds][Customer] : I yeah yeah 5.858 yeah 5/8 yeah.

[9 minutes 53 seconds][Agent] : OK. And what is your exact weight, please?

[9 minutes 58 seconds][Customer] : My weight its 8150.

[9 minutes 59 seconds][Agent] : Yes, thank you very much there. And have you experienced any

unexplained weight loss of more than 5 kilos in the last 12 months? No. OK, great. All right, so let's move on to the next question. So does your work require you to go underground working heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore?

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

[10 minutes 35 seconds][Agent] : Excellent. And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[10 minutes 46 seconds][Customer] : Hello. Hello.

[10 minutes 48 seconds][Agent] : And do you have definite plans to travel or reside outside of New Zealand that is booked or will be booking travel within the next 12 months?

[10 minutes 59 seconds][Customer] : Not yet. No, no.

[11 minutes][Agent] : No. OK. Now the cover is worldwide 24/7. So even if you are travelling, the cover will be in place for you there.

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

[11 minutes 9 seconds][Agent] : OK, now do you have existing life insurance policies with other life insurance companies with a combined total sum a short of more than \$5 million?

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

[11 minutes 22 seconds][Agent] : Sorry, no. Beautiful. OK, so I'm going to bring up some more medical history questions for us now.

[11 minutes 31 seconds][Customer] : OK, No, no.

[11 minutes 31 seconds][Agent] : So again, have you ever had symptoms of being diagnosed with or treated for and tend 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.

[11 minutes 52 seconds][Customer] : Nothing. No, no.

[11 minutes 53 seconds][Agent] : No tumor, mole or cysts, including skin cancer, sunspots and Melanoma. Have you ever had an abnormal PSA test for a large prostate, thyroid condition or

neurological symptoms such as dizziness or fainting?

[12 minutes][Customer] : No, no, no, no, no, no, no, no. No, no, no, no. Oh, no, nothing.

[12 minutes 16 seconds][Agent] : Disorder of the stomach, bowel, gallbladder or pancreas, Hepatitis or any disorder of the liver, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder, kidney disorder, blood disorder or disease and sleep apnea or asthma, excluding childhood asthma.

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

[12 minutes 56 seconds][Agent] : Excellent. All right, so let's move on to the next two questions. So these are health questions for yourself as well.

[13 minutes 11 seconds][Customer] : What's the question? What's the question?

[13 minutes 4 seconds][Agent] : So other than what you've already told me about in the past three years, how specialist or are you weighing the results of, sorry, can you hear me?

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

[13 minutes 22 seconds][Agent] : Uh, so other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical medical practitioner specialist? Or have you, are you awaiting the results of any medical tests, investigations such as, but not limited to any surgeries, X-rays, scans, blood tests or biopsy?

[13 minutes 45 seconds][Customer] : No, nothing.

[13 minutes 47 seconds][Agent] : Excellent. And other than what you've already told me about, are you contemplating seeking medical advice, any symptoms you're currently experiencing within the next two weeks?

[13 minutes 58 seconds][Customer] : No, nothing.

[13 minutes 59 seconds][Agent] : Excellent. I've got two family history questions now. These are which regards to your immediate biological family. So it'll be your parents and siblings only. 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 abnormalis Polyposis?

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

[14 minutes 24 seconds][Agent] : 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?

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

[14 minutes 35 seconds][Agent] : Excellent. And that brings us to the last question. Now so other than one off events, for example, gift certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline? Motor racing, parachuting, mountaineering up sailing, scuba diving deep in the 40 meters table wreck diving or any other hazardous activity.

[15 minutes 3 seconds][Customer] : No, no.

[15 minutes 4 seconds][Agent] : No Beautiful. Alright, So Jonathan, that's all the questions taken care of for you there and fantastic news. Congratulations.

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

[15 minutes 12 seconds][Agent] : Your application has been fully approved with no additional loadings, which means we will cover you immediately for death due to any cause except suicide in the 1st 13 months as well as the additional exclusion for residency. So it is hereby understood and agreed that capital will cease under this policy. The life insured ceases to reside in New Zealand.

[15 minutes 35 seconds][Customer] : OK, Yeah, OK.

[15 minutes 35 seconds][Agent] : Now, once you obtain permanent residency or citizenship, you can actually re apply to have that exclusion review subject to eligibility.

[15 minutes 44 seconds][Customer] : So because next month we gonna apply for that permanent accident for next month.

[15 minutes 49 seconds][Agent] : Oh, excellent. Yep, Yep, sure. So once that comes through, it's just a matter of giving us a call. You can ask to have that exclusion reviewed.

[15 minutes 49 seconds][Customer] : So they gonna yeah, yeah, OK, OK, alright.

[15 minutes 58 seconds][Agent] : OK, Now in addition, there is also a living benefit. So there is a terminally ill advanced payment included as part of our cover. Now while this is something we have is never actually needed, it does mean that if you were diagnosed with 12 months or less to leave by

a medical practitioner, we can actually pay that claim to you in full while you are still living. Now. That way if something like that was to happen, you would have that financial support. But we do hope that it's not needed, OK now and don't forget, it does allow for your wife and children to request that advance pay out of \$10,000 to help with funeral expenses or other funeral expenses at that time.

[16 minutes 45 seconds][Customer] : Yeah.

[16 minutes 45 seconds][Agent] : Now please be aware that your premium is stepped, which means it would generally increase each year.

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

[16 minutes 51 seconds][Agent] : And in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. At the end of the day, this is your cover, so you can opt out of this indexation each year, but it is something we offer you on an annual basis. So you've got that control and flexibility. Alright, So what we'll do is get you to have it immediately over the phone today.

[17 minutes 12 seconds][Customer] : OK, OK.

[17 minutes 17 seconds][Agent] : I'll send out all the policy documents to you via e-mail today as well as via post, and the policy gives you a 30 day free look. So if you decide the policy is not suitable for you and choose to cancel within the 30 days, you'll receive a full refund of your premium unless a claim has been made. Alright, now I've got your e-mail as LIPAE jonathan@gmail.com. And what's your address, Jonathan?

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

[17 minutes 54 seconds][Agent] : What's the street name?

[17 minutes 49 seconds][Customer] : My address is 7 A Station Road, Pakanini 7A Station Rd.

[17 minutes 55 seconds][Agent] : Sorry, Station Rd.

[18 minutes][Customer] : Yep. Click on your name.

[18 minutes][Agent] : and Takanini is 2112 for the postal code.

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

[18 minutes 6 seconds][Agent] : Excellent. And that's also your postal address.

[18 minutes 9 seconds][Customer] : Yep.

[18 minutes 10 seconds][Agent] : Excellent. Thank you very much. There. Now, you don't need to make any payments today. What we're going to do is enter your preferred method of payment. You can choose either an account or card and what day you want that to come out.

[18 minutes 21 seconds][Customer] : OK, alright.

[18 minutes 23 seconds][Agent] : So what day works best for payments to come out for yourself there?

[18 minutes 27 seconds][Customer] : Uh oh. Thank you.

[18 minutes 33 seconds][Agent] : Yeah. So would that be this Friday the 13th or the following Friday the 27th, 20th.

[18 minutes 30 seconds][Customer] : Uh, Friday, the last one for the following.

[18 minutes 41 seconds][Agent] : Alright, so we'll do Friday the 20th of December and then each fortnight on the Friday after that for you. Excellent. And would you like that coming out of an account or a card?

[18 minutes 40 seconds][Customer] : For the following yeah, uh, account please.

[18 minutes 55 seconds][Agent] : No problems at all. What I'll do is I'll get that account number from you and we'll do a verbal authority over the phone and send out a confirmation to your records as well.

[19 minutes][Customer] : Yep, OK, Yep.

[19 minutes 6 seconds][Agent] : All right, So what what is the account number there, please, Jonathan?

[19 minutes 12 seconds][Customer] : Umm, account number. Umm, let's move.

[19 minutes 15 seconds][Agent] : Yep, you're right. Yep, Yep, Yep, Yep. Yes. Excellent.

[19 minutes 26 seconds][Customer] : OK 12 31 0004 8/2 792 0.

[19 minutes 46 seconds][Agent] : And the suffix, the last, the last two or three numbers 00. Beautiful. OK. And the account's in your name, Jonathan. Yep. Excellent. Thank you very much. Now I'll

confirm that you have authority to operate this bank account alone and do not need a jointly authorized debit. Is that correct? And you are happy to set up a direct debit authority without signing a form?

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

[20 minutes 26 seconds][Agent] : And have you cancelled a direct debit authority for one choice with Pinnacle Life is initiated in the last nine months on the account you're providing? Yes or no?

[20 minutes 37 seconds][Customer] : Alright then.

[20 minutes 39 seconds][Agent] : Have you canceled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you're promoting? Excellent. So I've got a short declaration, your verbal acceptance of that actually in place of your signature, it says you agreed this authority is subject to the terms and conditions relating to the bank account providers, and the specific direct debit terms and conditions relate to this authority. You authorize your bank to allow Pinnacle Life as an initiator for one choice to direct debit this account in accordance with these terms and conditions, yes or no?

[21 minutes 17 seconds][Customer] : Yeah, yeah, yeah.

[21 minutes 18 seconds][Agent] : Excellent. All right, so I'm going to e-mail the documents to you today. It generally takes about 15 minutes to come through the e-mail.

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

[21 minutes 26 seconds][Agent] : We send them out through the post as well. So you do get it in both formats. Post generally takes about 5 to 10 working days, but it does depend on the Postal Service, of course. Now at the back of your documents is your beneficiary nomination form to complete and return to us. So we know who we're paying that out to. As I said, you can choose between 1:00 and 5:00 beneficiaries to leave that money to.

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

[21 minutes 50 seconds][Agent] : OK. Now, Jonathan, the final step is to reach for your declaration. And once you accept that the car will be in place, it says thank you Jonathan Libre. It is important you understand the following information. I'll ask few agreements. These terms at the end and your

policy will not be enforced unless you agree to these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited whom are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom are referred to as GFS, to issue and arrange this insurance on its behalf.

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

[22 minutes 29 seconds][Agent] : GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we 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 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 insurance products or services. We have verified you understand the cover and they considered that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information.

[23 minutes 13 seconds][Customer] : None.

[23 minutes 11 seconds][Agent] : Sorry, more information which can assist you to decide whether to act on any advice we provide. Can you please confirm you understand and agree to this yes or no? Excellent. Your answer to the application questions and any related documents form the basis of your contracted 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. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure, Yes or no?

[23 minutes 17 seconds][Customer] : OK, yes, I can send, yes.

[23 minutes 49 seconds][Agent] : Fantastic. All right now, sorry. By agreeing to this declaration, you can set 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 Jonathan Lepay receives \$500,000 in the events of Life Insurance in addition to the standard exclusions contained within the policy document the policy.

[24 minutes 26 seconds][Customer] : None.

[24 minutes 20 seconds][Agent] : The following exclusions apply so Jonathan Lepay Life Insurance is hereby understood and agreed. Sorry here hereby understood and agreed that capital cease under this policy is a 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 \$34.58 per fortnight. Your premium is stepped, which means that we calculated at each policy anniversary and will generally increase as you age.

[24 minutes 50 seconds][Customer] : OK, OK. Bye.

[25 minutes][Agent] : OK, Now your sum insured will also increase automatically by 5% each year and you can opt out of this each and you can opt out of this. 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 provided to us. AM Best is rated Pinnacle with AB plus financial strength good and a BB plus sorry Triple B minus issue a credit rating that out of the stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you've provided this with an e-mail address, will also be emailed to you today.

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

[25 minutes 50 seconds][Agent] : You should care to consider these documents to ensure the price 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've lodged a claim. Alright, now it's just two final questions that'll all be in place. Firstly, do you understand and agree with the declaration, yes or no?

[26 minutes 12 seconds][Customer] : Yes.

[26 minutes 14 seconds][Agent] : And 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? So sorry. 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? No. Fantastic. So Jonathan, congratulations and welcome to the One Choice family. That cover is now in

place for yourself there.

[26 minutes 41 seconds][Customer] : Alright, alright.

[26 minutes 41 seconds][Agent] : All right, so do when you get your documents, read through them, make sure you're happy, then complete that beneficiary nomination form and send it back and we'll apply that to your policy. All right, confirming your phone number is 0272487360.

[26 minutes 50 seconds][Customer] : Yep, Yep, that's my number.

[27 minutes][Agent] : Absolutely no problems at all. Congratulations and welcome to the family here as well. Again, anything else I can help you with today?

[27 minutes 8 seconds][Customer] : So my insurance is cover include my Wi-Fi, include my hanging wife. Is that right?

[27 minutes 15 seconds][Agent] : So this is for life insurance for you. You can leave the money to your wife and kids or whoever else you choose to. OK, were you looking for a life insurance for your wife as well?

[27 minutes 22 seconds][Customer] : OK, I don't like that.

[27 minutes 34 seconds][Agent] : OK. Alright, so if you do choose to look at something for your wife as well, by all means give us a call. We'll be more than happy to help you further there, OK.

[27 minutes 35 seconds][Customer] : OK, Alright, alright, Alright.

[27 minutes 44 seconds][Agent] : Alright Jonathan, thank you so much. Enjoy the rest of your day and I hope you and your family have a wonderful Christmas.

[27 minutes 52 seconds][Customer] : You too. Thank you very much.

[27 minutes 53 seconds][Agent] : Alright, thank you so much. Alright, bye.

[27 minutes 56 seconds][Customer] : Thank you. Bye.