

[12 seconds][Customer] : Hello.

[14 seconds][Agent] : Good afternoon, Martha. My name is Rosie. I'm calling you from One Choice Life Insurance.

[20 seconds][Customer] : Hello. How are you?

[20 seconds][Agent] : The reason I'm calling Martha is that I'm good. How are you?

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

[27 seconds][Agent] : That's good to hear reason for my call today, you've made an inquire with us regarding our life insurance cover. So I was giving you a follow up call on that for you today so I can help you with your enquiry now to be able to do that, to be able to do that for you, I'm just going to confirm your information and then I'll take you through the the P, the features and benefits of the cover as well as pricing. OK, thank you. So 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 this suitable for your needs. We don't consider your personal circumstances. Thank you. So just confirming I'm speaking with Martha and your surname is it, is it Connell? How do you pronounce that?

[52 seconds][Customer] : Yep, 1 WWANOA ah.

[1 minutes 21 seconds][Agent] : Oh, it's got AQ alright, I'll just update it. I don't know how that it's OK. I know the W is next to the the Q on the keyboard, so it's WH. OK one more. Thank you so much Master. Your date of birth I have here for you. It is the 16th of the 3rd 68. And can I please confirm that you are a female and you're also a New Zealand resident?

[1 minutes 35 seconds][Customer] : WANOA Yeah, yeah, yeah.

[1 minutes 55 seconds][Agent] : Lovely. Thank you so much for confirming these details for me. Now to give me a better understanding of the reason that you've made this enquiry. Is this something that's new for you or you currently have some cover in place?

[2 minutes 9 seconds][Customer] : No, I just don't have nothing in place. Yeah.

[2 minutes 14 seconds][Agent] : OK, no, that's understandable. And is that the main reason for you looking into it because you don't have anything in place? Yeah, no, that's understandable. Well,

look, thank you for making this enquire with us. So basically what our life insurance cover is designed to do. It is designed to be able to provide financial protection for your family and loved ones. And we do it through a a lump sum benefit if you were to pass away. OK, so this benefit, it could be used to help maintain your family's lifestyle by helping them pay off a mortgage, loans, or any other costs involved in raising a family. OK, so basically it's there to give you the Peace of Mind if something happened to you, your family would have that financial security. You can nominate up to five beneficiaries as well for you like for your for to receive the benefits and they can also request an advanced payer of \$10,000 to help them with the cost of your funeral.

[2 minutes 20 seconds][Customer] : Yeah, yeah, OK.

[3 minutes 19 seconds][Agent] : OK, so that's all part of the cover. We keep it nice and simple for you. So everything is done over the phone. No forms to fill in, no medical checks or blood tests to be completed. I simply take you through health and lifestyle questions as this will determine the pricing in terms of the policy.

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

[3 minutes 40 seconds][Agent] : OK. Now to begin with, have you had a cigarette in the last 12 months? Thank you. Now the level of cover you can choose that ranges from \$100,000 up to the maximum of \$750,000. OK. So I'm just confirming again. So with the cigarette question, have you had a cigarette in the last 12 months? Thank you. Now, what is the benefit amount that you would like for me to do a pricing on for you?

[3 minutes 47 seconds][Customer] : No, no, depends what the pricings is.

[4 minutes 20 seconds][Agent] : So the pricing also depends on the benefit amount that you choose as well as various other factors. Did you have a budget in mind that you that you you could, yeah, put towards the insurance?

[4 minutes 17 seconds][Customer] : Pricings are OK yeah, yes, I'd like to do the last one. I'd probably like 300 there or something. Yeah, probably 300 there.

[4 minutes 46 seconds][Agent] : Yeah, OK, that's fine.

[4 minutes 48 seconds][Customer] : And then I'd like the two. I want the Terminal 1 as well, see what

that is.

[4 minutes 55 seconds][Agent] : Alright. So I'll start the quote 300,000.

[5 minutes 3 seconds][Customer] : Mm, Hmm.

[4 minutes 58 seconds][Agent] : Now the terminal illness advance payment, it's basically part of the cover. So there's if that's what you're referring to.

[5 minutes 11 seconds][Customer] : Yeah, yeah.

[5 minutes 8 seconds][Agent] : So basically what that is if you're diagnosed with 12 months or less to live by, a medical practitioner will pay by a registered medical practitioner will pay out your claim in full to help you with any medical bills, expenses, et cetera.

[5 minutes 23 seconds][Customer] : Oh, right. So 10 minutes.

[5 minutes 24 seconds][Agent] : So it's already that's already built into the cover.

[5 minutes 27 seconds][Customer] : Oh, OK, so then I'll probably go for. Well, actually, that's probably plenty. Yeah, that would be plenty.

[5 minutes 39 seconds][Agent] : OK. So I'll start the quote there and then we can work our way up or down from there. OK, Alright. So for \$300,000, the premium fortnightly on that one for you is \$50.30.

[5 minutes 37 seconds][Customer] : 300 fortnightly.

[5 minutes 53 seconds][Agent] : That's an indicative figure.

[5 minutes 54 seconds][Customer] : Oh, that's valid.

[5 minutes 54 seconds][Agent] : That's fortnightly. OK. Does that sound affordable and suitable for you? OK, no worries. OK.

[6 minutes 1 seconds][Customer] : Yeah, that is actually, yeah.

[6 minutes 5 seconds][Agent] : So the next step for me there is to take you. Sorry, you go ahead.

[6 minutes 11 seconds][Customer] : Pardon.

[6 minutes 11 seconds][Agent] : Do you have a question? Do you have a question?

[6 minutes 13 seconds][Customer] : I'm just thinking if I do do a 11 for me and one for my partner, will it be cheaper?

[6 minutes 22 seconds][Agent] : We don't offer any discount as such if you were to have a, a, a

policy or multiple policies with us.

[6 minutes 30 seconds][Customer] : Oh, really?

[6 minutes 29 seconds][Agent] : And also, yeah, also, yeah, the insurance for the life cover, it will be your own individual application.

[6 minutes 38 seconds][Customer] : Oh, wow.

[6 minutes 38 seconds][Agent] : So you'll have one and then your partner needs to apply for one too.

[6 minutes 39 seconds][Customer] : Oh, well, that's different from when years ago was in the bank. I did both of us and it was cheaper and I owned his policy if anything happened and he owed mine. Yeah.

[6 minutes 59 seconds][Agent] : OK, Yeah. So this is how it works with our cover here at One Choice. So as I said that we, yeah, we don't offer any discount as such if you were to have the policy for you or for your partner. And the premiums are basically going to be calculated by own individual information such as your age, gender, benefit amounts, making status as well as various other factors such as health and lifestyle.

[7 minutes 12 seconds][Customer] : Yeah, yeah, alright. OK, Well, I'll just give a quote anyway.

[7 minutes 29 seconds][Agent] : OK, Yeah, that's OK. So this quote is for yourself. So this amount here, does this sound affordable and suitable for you?

[7 minutes 39 seconds][Customer] : Yeah, that's plenty for me.

[7 minutes 42 seconds][Agent] : OK, no problem. So the next step for me then is to take you through our health and multiple questions to be able to check your eligibility on the insurance as well as the final terms and conditions of the cover.

[7 minutes 54 seconds][Customer] : Yep, I'm good.

[7 minutes 54 seconds][Agent] : OK, now, thank you. So I'm just gonna update your details. I've got an e-mail which is 111 martha@gmail.com. Sorry. Is that correct?

[8 minutes 8 seconds][Customer] : Yes.

[8 minutes 10 seconds][Agent] : Thank you. And what's your address, please?

[8 minutes 13 seconds][Customer] : 34 Scott Ave.

[8 minutes 17 seconds][Agent] : Yeah.

[8 minutes 17 seconds][Customer] : Orfaka R Rotorua.

[8 minutes 22 seconds][Agent] : OK. Scott Ave. in Orphasa, Rotorua. So 3010.

[8 minutes 28 seconds][Customer] : Yeah, Yep.

[8 minutes 38 seconds][Agent] : OK, thank you for that. Alright, so there's a pre underwriting disclosure that I do have to read out for you first before I take this is a question.

[8 minutes 45 seconds][Customer] : None.

[8 minutes 44 seconds][Agent] : So it just says here, please be aware all our calls are recorded for quality and monitoring purposes. Now we collect your personal information to provide insurance points, 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 the policy or handing claims. A privacy policy tells you more, including how to access and create your information and lodge complaints about breach of the 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 our decision to ensure you enter what terms you do not need to tell us things we already know or should know as an insurer, or which reduces the risk. We ensure you have this genie into the time we enter into the contract. If you fail to disclose the matter or you make a false statement answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this yes or no? Thank you. Alright, so the first question there for you is are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand, yes or no?

[9 minutes 48 seconds][Customer] : Yes, Yes.

[10 minutes 4 seconds][Agent] : And 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, heart memory, heart attack and angina? Lung disorder excluding asthma, sleep apnea or pneumonia.

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

[10 minutes 28 seconds][Agent] : Cancer or leukemia excluding skin cancer, Kidney disorder, hepatitis, or any disorder of the liver. Anxiety, depression or stress require medical treatment. Any other mental health disorder. Have you been diagnosed with or currently undergoing TI testing for or is the doctor advised you to be tested for murder, neuron disease or any form of dementia including Alzheimer's disease?

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

[11 minutes 5 seconds][Agent] : The next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure management for each in order to continue with the application. The system does not allow me to enter any approximate figures, widths or height and weight ranges. What is your exact height please? How tall are you?

[11 minutes 22 seconds][Customer] : Oh, I think 5 foot 65 or something.

[11 minutes 19 seconds][Agent] : The last time you checked it, what was it?

[11 minutes 30 seconds][Customer] : Does that sound right or five foot? Yeah.

[11 minutes 36 seconds][Agent] : So you said 5 foot Si Pardon.

[11 minutes 40 seconds][Customer] : Does it sound 5 foot six or five foot 65? Does that sound right?

[11 minutes 51 seconds][Agent] : So basically you can provide it to us in centimetres or feet in inches, so 5 foot 65, I'm not understanding what that is, but do you have a measuring tape there?

[12 minutes 2 seconds][Customer] : I'm only 5 foot no.

[12 minutes 9 seconds][Agent] : OK, So there's no measuring tape available at the moment.

[12 minutes 14 seconds][Customer] : No, I'm at work.

[12 minutes 17 seconds][Agent] : OK, do you know when you can have your exact hi and I can call you back?

[12 minutes 24 seconds][Customer] : Oh, I won't be packing home till 10:00 tonight.

[12 minutes 25 seconds][Agent] : OK, Will you have it for me by tomorrow? OK, I will arrange a call back tomorrow. I start at 9 and finish at 5:00. What time should I call back tomorrow?

[12 minutes 34 seconds][Customer] : Yep, probably about Oh, 1:00 be at this time.

[12 minutes 51 seconds][Agent] : OK, no worries. So I do need to have your exact what? Your exact

what as well, if you don't already know it off by heart. So I will call you tomorrow then at 1:00 and then I can continue on with the rest of it for you once you've got that.

[13 minutes 3 seconds][Customer] : OK then all good.

[13 minutes 2 seconds][Agent] : OK, Right. No worries. Thank you. I'll speak to you then. Bye.

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

[13 minutes 8 seconds][Agent] : Bye.