

[1 seconds][Customer] : Hello Lisa. Speaking.

[2 seconds][Agent] : Hi Lisa, it's Jackie calling back from One Choice Insurance. How are you going today? That's good to hear. So we did previously spoken regards to the live cover and I was just checking in getting that one all sorted for yourself. So, Lisa, before do you proceed any further, could you just confirm your first and last name and date of birth?

[7 seconds][Customer] : Yep, good, least and well. February the first day, 1917.

[25 seconds][Agent] : Thank you so much for that. And can I just confirm that you're a female New Zealand resident currently residing in New Zealand.

[31 seconds][Customer] : Yes.

[32 seconds][Agent] : Perfect. Please. All our calls are recorded. Any advice you provide is limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs. We do not consider your personal circumstance. So thank you. Thank you so much for your patience myself there, Lisa. So now I'll just let you know that the instrument accidental death cover has now ceased. So the underwriter has once and gone back to me again. And I just wanted to clarify, Lisa, I did give you the wrong pricing previously. I did calculate it incorrectly, but the pricing has come back correct here. So just to clarify with yourself. So I'll just recap that for you once again. So missus Lisa, Lisa Wells, do you agree to the following changes? Do you agreed? So Lisa Wells has been loaded 100% due to 100% loading due to history of breast cancer for the benefit of life insurance. So the the premium for the \$150,000 of life cover, it was \$151.03 a fortnight. So did you still want to proceed with that cover?

[1 minutes 35 seconds][Customer] : Yeah.

[1 minutes 44 seconds][Agent] : But which first bit was it?

[1 minutes 36 seconds][Customer] : Just could you mention that first, but you know that first, but you just mentioned before you bought up the breast part.

[1 minutes 50 seconds][Agent] : OK. So, so in regards to that, so just to clarify once again, it was Lisa Wells has been loaded 100% due to 100% loading due to history of breast cancer for the benefit of life insurance.

[2 minutes 5 seconds][Customer] : Yeah, that sounds confusing. So basically you say I'm fully covered anyway, regardless?

[2 minutes 9 seconds][Agent] : So sorry, just to clarify, WH WH regards to the the life insurance itself.

[2 minutes 14 seconds][Customer] : Yep.

[2 minutes 14 seconds][Agent] : So you've been no exclusions added to the cover itself, Lisa. So the great news is that you've PR been a you, you've been approved for the life insurance itself. And I'll just to give you a recap of what the the life insurance entails once again.

[2 minutes 27 seconds][Customer] : Oh, oh, I can't. I'm actually with a customer at the moment. So you're calling to say that he has been approved, correct?

[2 minutes 28 seconds][Agent] : So, Oh, OK, that, so that's correct. So there have been changes to the to the to the life insurance itself.

[2 minutes 43 seconds][Customer] : Yep.

[2 minutes 40 seconds][Agent] : So the new premium is \$151.03 a fourth.

[2 minutes 45 seconds][Customer] : Can you, Yep. Can you e-mail those documents to me Cos I've got that 30 day calling.

[2 minutes 45 seconds][Agent] : So you'll be yeah, yeah, yeah, yeah, of course it OK.

[2 minutes 52 seconds][Customer] : And I'll just have a read through it and then I can reply back and just say I agree with the policy. I do agree.

[2 minutes 59 seconds][Agent] : So, so in regards to that, that you, you don't agree with the with the cover itself as of now.

[3 minutes 4 seconds][Customer] : I do agree.

[3 minutes 8 seconds][Agent] : OK.

[3 minutes 5 seconds][Customer] : Do I just need to look at the policy if that's OK, just to make sure I don't listen?

[3 minutes 8 seconds][Agent] : So yeah, of course, Lisa. So we actually just set up those policy dictations with you. So for us to set up this coverage today, would you actually send out those policy

documents through e-mail and also the post? Yeah, yeah. In terms of that, that you will receive it through both ways that we do have two copies there if you do proceed with the policy today. Yep. So in terms of that there, Lisa, just to clarify also just to recap for yourself as well. So you do have that 30 day cooling off. Where if you do decide to cancel within the 30 days and you, you will receive a full refund of your premium unless the claim has been made. So Lisa, just to clarify that you're happy to proceed with the policy today for yourself. Yep. Perfect. So now just to clarify once again, was the first payment day on the 28th on the Tuesday, was it?

[3 minutes 22 seconds][Customer] : Uh, it'll be 8 miles, Yeah, yes, yes, yes, yes.

[4 minutes 3 seconds][Agent] : Yeah, perfect. So it will be the 28th of January 2025 and you will be covered immediately. So in terms of that, there you'll be. This policy will cover you for death due to any cause death, suicide in the 1st 13 months. OK, perfect. No worries. So I'll just accept that policy for yourself there.

[4 minutes 17 seconds][Customer] : Yes, correct.

[4 minutes 21 seconds][Agent] : Lisa, please bear with me. Otherwise, perfect. So that's all completed for you, Lisa. So for that \$150,000 of life cover is \$151.03 a four nine. OK, perfect. Not a problem other than that there Lisa, like I mentioned before, all your documents should be sent out to you. You should be able to receive it through the e-mail within minutes time where you'll be able to look at everything we've discussed in regards to the live cover and also to post 5 to 10 business days. That way. You do have have both copies though.

[4 minutes 36 seconds][Customer] : Yes, right.

[4 minutes 55 seconds][Agent] : OK Lisa, perfect.

[4 minutes 56 seconds][Customer] : And I don't need to sign, I don't need to reply. OK.

[5 minutes][Agent] : Sorry, what was that?

[4 minutes 59 seconds][Customer] : Do I look at the documents by e-mail? Do I need to reply back? Anything like it?

[5 minutes 5 seconds][Agent] : No, no, no.

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

[5 minutes 6 seconds][Agent] : So you actually don't have to reply back to the e-mail address, but say for example, if you do decide that you want to cancel it, all you need to do is just give us a ring back and our care team will be more than happy to handle that cancellation for you. OK.

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

[5 minutes 18 seconds][Agent] : But Lisa, if you do have any questions, you're more than welcome just to give me a call back and I'll be more than happy to clarify any information you do, any questions you may have in the future.

[5 minutes 29 seconds][Customer] : OK. Thank you.

[5 minutes 28 seconds][Agent] : OK, perfect. No, it's not a problem. Thank you so much for your time and your patience there, Lisa, and I hope you have a wonderful day.

[5 minutes 35 seconds][Customer] : Yes, I'll go now. Thanks. Bye.

[5 minutes 37 seconds][Agent] : No worries.

[5 minutes 38 seconds][Customer] : Bye.

[5 minutes 37 seconds][Agent] : Bye bye.