

[4 seconds][Customer] : Hello.

[6 seconds][Agent] : Hello, Good morning. My name is Bonnie. I'm giving you a call from One Choice Insurance.

[13 seconds][Customer] : Call somewhere.

[11 seconds][Agent] : How are you doing from One Choice Insurance in regards to the life insurance you were looking into?

[19 seconds][Customer] : Yes, yes.

[20 seconds][Agent] : Yeah. Am I speaking with Melanie Mataipule Sofa? Yes, so that's correct. Am I speaking with her? OK perfect. And Melanie, your date of birth is at the 18th of November 1974.

[30 seconds][Customer] : Yes, yes, that's correct.

[38 seconds][Agent] : OK perfect. Now Melanie, Please note that all 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, but thank you so much for taking the time to put that through. And Melanie, is the life insurance new for you or did you already have a life insurance now?

[1 minutes 10 seconds][Customer] : Mm hmm. I don't have a life insurance at the moment.

[1 minutes 14 seconds][Agent] : OK, that's understandable. What had sparked your interest into the life insurance this morning?

[1 minutes 21 seconds][Customer] : Just there's nothing in my mind.

[1 minutes 24 seconds][Agent] : OK, that's it. Did you?

[1 minutes 26 seconds][Customer] : I've been thinking about it all along that I was just going on Facebook, only I was just morning. I just saw it and I filled up the form.

[1 minutes 41 seconds][Agent] : OK. Yeah, that's fair. That's OK with with the life insurance amounts. Did you need that to look after a mortgage or any loans or anything like that at all? OK, that's fine. That's OK. So is it just, you know, mainly leaving it behind for family? If anything happens to you, then OK, of course, please go ahead. So if they have a life insurance with us as well and you're their beneficiary, then yeah, they can. You can be the person claiming for them as well. OK.

Were they? Were they interested in applying as well?

[1 minutes 55 seconds][Customer] : No, I don't stay in the mortgage house Lincoln I also have a have a question if I add my on the insurance and if there's something happened to one of you am I able to claim something They don't have life insurance actually for my twin boys, the 21 years old what their special needs.

[2 minutes 54 seconds][Agent] : OK, OK.

[3 minutes 4 seconds][Customer] : They are #4.

[2 minutes 57 seconds][Agent] : Are they, with regards to that, are they, are they able to have over the phone conversations like they can understand over the phone or Oh, OK, OK. Well, we do have a relay service that's available for them that can, umm, that can help with that. Uh, that's, it's not something that we would, umm, say no to, to providing them the, the, the cover. They would just need to contact the relay service to be able to apply so that we can make sure that it's, it's just we're still able to communicate with each other as well. Umm, but is it mainly, you know, your, your cover is left behind to, to, to all of your children? Or was it just mainly one of them that would look after everything from there?

[3 minutes 44 seconds][Customer] : It's just the twins that I'm thinking of at the moment because I'm not so sure how much if I Add all five of them.

[3 minutes 59 seconds][Agent] : Oh, OK, OK.

[3 minutes 59 seconds][Customer] : And yeah, so it's only one under 18, but in this phone, what special needs the 21? My other son is 22 and my other daughter is 2025 today.

[4 minutes 14 seconds][Agent] : Oh, OK.

[4 minutes 13 seconds][Customer] : And I'm not so sure if they came to, but I'm like to me as a mother, I was like, you know, thinking of it like all along.

[4 minutes 24 seconds][Agent] : Yeah.

[4 minutes 25 seconds][Customer] : And I'm not so sure how much does it cost if I at all 5 have been in, you know, to be and then call. That's the that's the thing that I need to to stand off.

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

[4 minutes 49 seconds][Customer] : Yes, me and my children hospital. Mm hmm.

[4 minutes 42 seconds][Agent] : So, so, uh, alongside that, would you also looking to insure yourself as well or or just your children, OK, just because we wouldn't be able to do like a family cover. What I can do though, is take you through how your cover would be structured and how it would work and the pricing for that uh, that way you have a clearer idea of what you can be covered for. And then that way you can also, umm, you know the process to, to also let them know so that we can do their, their own applications with them as well to, to, to get you something for them too.

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

[5 minutes 21 seconds][Agent] : What is covered?

[5 minutes 21 seconds][Customer] : Oh, you can, you can.

[5 minutes 31 seconds][Agent] : Yes. OK, so it would just so with with regards to your twin boys, we wouldn't umm, I wouldn't be able to contact them directly, but I can give you the details for a relay service that can do SMS relay for them.

[5 minutes 23 seconds][Customer] : Is it OK if you can do anything in my just to start with and I'll talk to to the other it's you know, if they agree to, you know, acting on the OK.

[5 minutes 56 seconds][Agent] : If, if, if that would work. OK, so with regards to that one, if let's say umm, OK, so umm, what we have is umm, let me see here, OK, OK, let me just relay umm, relay service. OK, no worries, perfect. I, I'll, I'll just get that info there for you. With regards to what would be included in the policy, though, there's three key things. So we cover you for death, terminal illness and for funeral expenses. So, umm, the death benefit is your life insurance amounts that can be paid up to up to five people. Now you can choose different percentages as well based on how much you want each person to receive.

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

[7 minutes 4 seconds][Agent] : There is then also the \$10,000 funeral benefit that they can request at the time of the claim. And this is uh, uh, generally paid out within one business day of us receiving the completed documentation.

[7 minutes 21 seconds][Customer] : OK. Mm, hmm.

[7 minutes 21 seconds][Agent] : What we then also have is a terminal illness benefit.

[7 minutes 26 seconds][Customer] : Mm, hmm.

[7 minutes 26 seconds][Agent] : So if you were diagnosed with 12 months or less to live by a medical practitioner, then you can then claim back from the life insurance benefit in full and then that can be used as like a living payment as well.

[7 minutes 38 seconds][Customer] : OK, I see. OK, ma'am.

[7 minutes 43 seconds][Agent] : Now the I'll bring up the estimated pricing here for you. If it is something that you like. There's no medical checks or anything like that that's required. What I can then take you to is a nice and simple health and lifestyle application, which lets you know the, uh, final pricing in terms of the policy and checks your eligibility as well.

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

[8 minutes 5 seconds][Agent] : Can I confirm though, Melanie, that you are a female New Zealand resident currently residing in New Zealand?

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

[8 minutes 13 seconds][Agent] : And have you had a cigarette in the last 12 months? OK, wonderful. So I can quote you on some cover starting off at \$100,000 all the way up to \$1 million as well. Umm, how much would you like me to quote you on? How much were you thinking of leaving behind?

[8 minutes 36 seconds][Customer] : It's far enough for that cover of 500K.

[8 minutes 40 seconds][Agent] : Yeah.

[8 minutes 42 seconds][Customer] : How much are the?

[8 minutes 49 seconds][Agent] : OK, yeah, that's OK. That's completely fine.

[8 minutes 46 seconds][Customer] : The other thing is that I've been fortnightly OK.

[8 minutes 52 seconds][Agent] : Umm, if, if it's fortnightly, then for 500,000 cover you'd be looking at an indicative premium of \$62.49, therefore at for the 500,000. But how does that sound? OK, that's good to hear. Based on that, when I take you through the application questions, uh, so that we can, uh, get you approved and I can let you know if there's any changes or if that just stays the same as well.

[9 minutes 24 seconds][Customer] : OK.

[9 minutes 24 seconds][Agent] : What I just need to read out to you is a pre underwriting disclosure. With this information, we'll let you know are the reasons why we collect your details and it'll also let you know about the Judy of disclosure as well. So it says please be aware all calls are recorded for quality and monitoring purposes. 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. Our privacy policy tells you more, including how to access incorrect information and large complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into the life insurance contracts.

[10 minutes 45 seconds][Customer] : Mm hmm.

[10 minutes 34 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, Judy, until the time we enter into the contract. If you fail to disclose the matter or would you make a false statement and into to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Melanie, do you understand this? OK, perfect. Now with each of the questions, all I need is a yes or no from you as well. If you do, you need me to repeat anything though, we'll clarify anything questions for me, please just let me know.

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

[11 minutes 37 seconds][Agent] : First one just asks, are you a citizen or permanent residence of New Zealand or a citizen of Australia currently residing in New Zealand and you're currently residing in New Zealand as well? Yep. So just confirming that's a yes for you for the whole question. Now, have you ever had symptoms of, been diagnosed with or treated before, 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. 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 treatments or any other mental health disorder.

[12 minutes 25 seconds][Customer] : No, no, no, no, no.

[12 minutes 59 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease? OK, wonderful. Now, Melanie, 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 in either centimeters or feet and inches. What is your exact height please?

[13 minutes 16 seconds][Customer] : No, it's 54. I don't know how many inches.

[13 minutes 55 seconds][Agent] : OK. Do you remember what it was last time when you had checked it?

[13 minutes 56 seconds][Customer] : Yeah, that's I can't. I can't.

[14 minutes 5 seconds][Agent] : OK, did you?

[14 minutes 5 seconds][Customer] : I'm not so sure if it's a 5 foot four or five foot 6.

[14 minutes 12 seconds][Agent] : OK, but is it was it was it was it was it one of those two, like 5 foot four or five foot 6? OK, no worries.

[14 minutes 20 seconds][Customer] : Yeah, it's between net gap if I, yeah, it's been ages that I haven't like, you know, going to my GP, I haven't, you know, umm, see how tall I am.

[14 minutes 35 seconds][Agent] : Yeah, OK. No, that's OK, That's alright. So, so, umm, let me just see here. Umm, OK, umm, let me just see where I can actually put this through for you because we can actually use umm, let me just see. So if you have like a height range we can choose, let me just see here. So I'm just working this out for queue applications for heights. OK, so that's one for the OK, no worries. That's OK. So I can put the five foot 41. Umm, so it's, so the range you had was 5 feet 4 inches or five feet 6. OK, no worries. That's OK. Because usually in this case, if you do have a

range, we can go with the shorter height there for you.

[15 minutes 33 seconds][Customer] : None.

[15 minutes 32 seconds][Agent] : So I can write that down as 5 feet 4 inches. Did you know your exact weight at all? That can be in either kilograms, pounds, or stones. OK, no worries, that's OK. So with that, have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months?

[15 minutes 40 seconds][Customer] : 90 9.

[15 minutes 55 seconds][Agent] : OK, now 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.

[16 minutes 17 seconds][Customer] : With the work that I'm doing, I'm caring for my twin boys with special needs.

[16 minutes 23 seconds][Agent] : OK, no worries. That's OK. So does does that require you to do anything that I just listed there? OK, perfect.

[16 minutes 33 seconds][Customer] : No, it's pretty much the household trolls. Like passing, crooning, cleaning. Yeah.

[16 minutes 43 seconds][Agent] : Yeah, OK. Yeah, that's OK. That's completely fine. The next question just asks 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 like booked or will be booking travel within the next 12 months? And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[17 minutes 16 seconds][Customer] : No, no, I wish I had.

[17 minutes 33 seconds][Agent] : OK, no, that's OK. That's right. So do I sometimes you know, you, maybe you, you never know. One of these days we might get lucky, but the the next one just ask. Have you ever had symptoms of being 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?

[18 minutes 4 seconds][Customer] : Yeah, that works with diabetes type 2.

[18 minutes 8 seconds][Agent] : OK, So Type 2 diabetes now with that, that's all the questions that we need to go through there for you. So thank you so much for your answers to them. Congratulations.

[18 minutes 23 seconds][Customer] : Thank you.

[18 minutes 19 seconds][Agent] : Your application has been approved for the life insurance Billy need. This is subject to the following terms and conditions. So what we're able to provide for you is a benefit amount of cover goes from \$50,000 up to \$100,000 with a policy term of 20 years. What we will cover you for is for the 1st 12 months you will be covered for accidental death only and then after 12 months you will be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy. Now there is a terminally ill advanced payment included as well. So after holding your policy for 12 months, if you were diagnosed with 12 months or less to live by a medical practitioner, then we will pay your benefit amount to you in full and then you can use that. However, you'd need to at that point as well.

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

[19 minutes 26 seconds][Agent] : And then there is a \$10,000 funeral benefit that your loved ones can request to look after those funeral expenses as well at a final confirmed amount there for you. For 100,000 cover, you'd be looking at a premium of \$38.81 per fortnight. But Melanie, how does that sound?

[19 minutes 50 seconds][Customer] : The \$38 you mentioned, is that including that the 62 you mentioned before or is it an additional cost?

[19 minutes 58 seconds][Agent] : No, no, no. So that one is the final confirmed pricing for you. That's \$38.81 A for that.

[20 minutes 8 seconds][Customer] : So that's the payment for the the life insurance?

[20 minutes 13 seconds][Agent] : Yeah, that's the payment for the life insurance.

[20 minutes 16 seconds][Customer] : Oh, OK. I see. Oh, OK.

[20 minutes 16 seconds][Agent] : You'd be looking at \$38.81 a fortnight for the 100,000 cover.

[20 minutes 20 seconds][Customer] : But not 62. That's not 60 something that you mentioned before.

[20 minutes 26 seconds][Agent] : No, no, no, no. Uh, not the, not the, not the 62.

[20 minutes 27 seconds][Customer] : OK, OK.

[20 minutes 29 seconds][Agent] : Umm, it's uh, \$38.81 a Fort. That's the confirmed amount there for you. Umm, but, but how does that sound? Are you happy with that?

[20 minutes 35 seconds][Customer] : Yep, yes, yes, sounds good.

[20 minutes 39 seconds][Agent] : OK, perfect. Now with this, 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 amounts will increase by 2% with associated increases in premium. But you can opt out of this indexation each year. Uh, from here, Melanie, what I'll do for you is get you covered with the policy from today. Now we will e-mail you all the documents and post out the documents to you as well. But there's no payment. You have to start today. You can choose a later date that you would like the first one to be.

[21 minutes 26 seconds][Customer] : Mm hmm.

[21 minutes 24 seconds][Agent] : Now you have a 30 day cooling off period from your payment day. So if you decide the policy is no longer suitable and cancel within 30 days, you will receive a full refund of your premiums unless a claim has been made. Now the only thing you need to send us back whenever you're ready is the beneficiaries form to let us know who the money will be paid out to at the time. Just to confirm your e-mail address itsmelanie.matai18@gmail.com. OK perfect. And what is your home address, please, Melanie? Yep. Yep, Yep, Yep. Perfect.

[22 minutes 2 seconds][Customer] : #3 and the fourth is P for Peter ENDERFOR T.

[22 minutes 18 seconds][Agent] : OK. And the is that also your postal address where your mail goes? Yep. Perfect. And is that where you get all of your mail as well? Is that your postal address? OK, perfect. Wonderful. Now again, no payment has to start from today. Melanie, what day would suit you best for the first payment to be? Yeah, that's OK.

[22 minutes 42 seconds][Customer] : I'll just look at the make it on the 18th of December.

[22 minutes 59 seconds][Agent] : OK.

[22 minutes 53 seconds][Customer] : I want to, I think like day, like about 12:00 midnight on Wednesday going to Thursday.

[23 minutes 3 seconds][Agent] : OK. So our one generally comes out in the morning, so we can choose whichever day you you would be most comfortable with. Would you, would you be happy with Thursday? Yeah, sure, of course. Yeah, of course. So you'll be covered from today?

[23 minutes 13 seconds][Customer] : Can you so can you make it on the 19th please?

[23 minutes 19 seconds][Agent] : No payment starts until the 19th, which is Thursday next week, then fortnightly from then onwards. Next, I just need to note down your preferred payment method. Would you like to use a Visa or MasterCard or your bank account number instead?

[23 minutes 35 seconds][Customer] : Mm hmm, my card.

[23 minutes 39 seconds][Agent] : OK, that's OK. I'll just pause the call recording so that your card details won't get saved. So Melanie, for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we've collected your details.

[24 minutes 47 seconds][Customer] : The. None.

[25 minutes 19 seconds][Agent] : The call recording will resume for us, so please be advised that the call recording has now resumed for quality and monitoring purposes. Just confirming Melanie, whilst the call recording was paused, we used a card under your under your name. That was your card we used as well. Yep. So just confirming that's a yes for that.

[25 minutes 39 seconds][Customer] : Yes.

[25 minutes 39 seconds][Agent] : OK, perfect. Now, the last thing here, Melanie, is just for me to read out to you the declaration of the policy. What this is, is the same information that we'll be sending through to you. I just need to read it out to you first to confirm that you've understand and agreed to it, but also answer any final questions you have about the policy before it's in place, which if you do, please just stop me and let me know. I'm more than happy to answer any questions there for you as well. Just to confirm there, Melanie, on your documents, shall we address you as miss,

Misses or miss? OK.

[26 minutes 15 seconds][Customer] : OK so for me at the moment I legally divorced to my partner.

[26 minutes 33 seconds][Agent] : OK. Yeah, that's OK. Yeah, that's OK. Yeah, that's OK.

[26 minutes 25 seconds][Customer] : I showed that the issue is on my card so that like taking off but since that's the card I'm using and I'm I'm looking for the documents so that that would be taken off but I want to ask miss so if the M is Ms.

[26 minutes 47 seconds][Agent] : Yeah, sure. No worries. Perfect. We'll leave that as Ms. in your documents for you now. Umm, again, any questions whilst I go through this, please just stop me and let me know. So it says thank you. Melanie Matai Pule Salafa. It is important to 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've agreed to these terms 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 behalf.

[27 minutes 41 seconds][Customer] : None.

[27 minutes 37 seconds][Agent] : 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 that you considered that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets up more information which can assist you to decide whether to act on any advice we provide. Melanie with a yes or no. Can you please confirm that you understand and agree to this?

[28 minutes 41 seconds][Customer] : Yes.

[28 minutes 42 seconds][Agent] : Perfect. Now, Melanie, your answer to the application questions and any related documents form the basis of your contract of 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've agreed to with a yes or no. Melanie, can you please confirm you have answered all of our questions in accordance with your duty of disclosure? OK, perfect. Now we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you can sense 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 amounts of the following.

[29 minutes 44 seconds][Customer] : None.

[29 minutes 42 seconds][Agent] : Melanie Marti Puliso Alpha saves \$100,000 in the events of life insurance. The benefit is not paid in the events of suicide in the 1st 13 months of the policy.

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

[29 minutes 55 seconds][Agent] : In the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental death. Your cover ends on December 18th, 2044 at 12:00 AM. Your premium for the first year of cover is \$38.81 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 automatically by 2% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 12% and 53% to each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AB plus financial strength good and Triple B minus issuer credit rating with an outlook of 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 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 and you have a 30 day cooling off.

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

[31 minutes 21 seconds][Agent] : 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. Thanks so much for your patience there, Melanie. That's the declaration complete.

[31 minutes 35 seconds][Customer] : OK.

[31 minutes 35 seconds][Agent] : There's just two final yes or no questions at the end here. And again, any questions you have for me, I'm more than happy to go through as well. Firstly, Melanie, with a yes or no, do you understand and agree with the declaration? Perfect. Now while I've got you on the phone with regards to the life insurance for you, would you like any other information now or would you like me to read any part of the policy document to you?

[31 minutes 50 seconds][Customer] : Yes, I understand the particular issue of the insurance.

[32 minutes 1 seconds][Agent] : Yep, Yep, perfect.

[32 minutes 11 seconds][Customer] : I need information of how to add to my special needs. Do I have to apply for a separate one for me or?

[32 minutes 25 seconds][Agent] : Yes, so, so, so if they, so if it's for umm, for, for life insurance, we would need them to go through the relay service, umm, so that they can do the underwriting questions. Another option we do have that you can actually set up on their behalf, umm, without us having to speak to them and you can do it for them is our guaranteed acceptance funeral insurance. You can actually pay for that and set that up on their behalf and it goes from 3000 up to \$30,000. So it just depends on which way you'd like to do it. But those are the two ways that we could get them some cover for you. Oh, OK.

[33 minutes 1 seconds][Customer] : I think I can do Echo **** House like you do for the for the life insurance at the moment.

[33 minutes 21 seconds][Agent] : No, that's OK.

[33 minutes 13 seconds][Customer] : I tried to say that, but there was a single mother all along and just stepped in to pay, you know, the bills and and that's what I'm just thinking of. Like, you know, something might happen to do.

[33 minutes 25 seconds][Agent] : Yeah, Yeah. OK.

[33 minutes 29 seconds][Customer] : I don't have any money to do and things like to read it.

[33 minutes 35 seconds][Agent] : No, that's fair.

[33 minutes 39 seconds][Customer] : Yeah.

[33 minutes 36 seconds][Agent] : Well, I mean, it is something you mentioned that 21 they can, uh, you, they can, you can, they can take out the cover from between 18 and 79 for the funeral insurance. You can take that out for them or even between 16 and 70 is the life insurance application ages. So at a later time, if it is something that you know, financially fits for you, you can still look at something for them. Then I, I, I if it's placed in your financial situation, you can let us know.

[34 minutes 4 seconds][Customer] : Yes. Is it OK if you send me information first?

[34 minutes 12 seconds][Agent] : Yeah, of course, of course, information for them. Yeah, of course. Yeah, yeah, of course, of course. Just to confirm, for your policy, would you like any other information now or would you like me to read any part of the policy document to you? OK.

[34 minutes 8 seconds][Customer] : I'm, I'm agree with all of the things for me, but that was, yeah, information for this that I can go through today and then, you know, I'll go from here and I'll just wait for the policy chair.

[34 minutes 33 seconds][Agent] : Yeah, that's OK.

[34 minutes 33 seconds][Customer] : Please send something.

[34 minutes 35 seconds][Agent] : Yeah, perfect. I'll send you through an info pack for both the life insurance and funeral insurance that sets up key details for you about how those policies work. And then, of course, whenever it suits you best, you can definitely let us know. Give us a call. We are open between 8:00 AM and 8:00 PM Monday to Friday. So that way we can work it out based on what fits for your budget and, and things like that as well. You can let us know. Perfect. I'll just get that sent through to you now. That's all been sorted to you for the life insurance there. So Melanie, thank you so much for your time and patience throughout that as well. No worries Melanie. You have a wonderful rest of your day and thank you so much for your time.

[34 minutes 59 seconds][Customer] : OK, you're welcome. Who am I speaking to? Please.

[35 minutes 15 seconds][Agent] : Uh, so my, so my name is Bonnie. Yeah, Bonnie.

[35 minutes 22 seconds][Customer] : Thank you so much for your time and your help.

[35 minutes 25 seconds][Agent] : No, that's OK. That's all right. Thanks so much for yours as well.

Just let us know if any anything at all.

[35 minutes 30 seconds][Customer] : Yep. OK, I will. Thank you. You have a great day.

[35 minutes 32 seconds][Agent] : No worries, same to you. Bye for now.

[35 minutes 36 seconds][Customer] : Bye.