

[3 seconds][Agent] : Hi, my name is Francis. I'm calling from one choice. How are you today?

[1 seconds][Customer] : Hello, good. Thank you.

[8 seconds][Agent] : That's so good to hear. Look, I'm just calling in regards to an enquiry that was popped into our website for some income protection.

[16 seconds][Customer] : Yes.

[18 seconds][Agent] : Yeah, well, first of all, thank you so much for putting through that quote request. Look, what I'll do there for you is I'll click some information from you, explain the features and benefits of the cover and months recent price funds.

[30 seconds][Customer] : Yes.

[31 seconds][Agent] : OK. Umm, first of all, I just also let you know that all calls are recorded. Any advice? Our 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. Could I just get you to confirm your full name and date of birth for me there please?

[52 seconds][Customer] : Can you pick Sir?

[57 seconds][Agent] : Thank you. And with your title, do you go by Miss Missus Orman?

[53 seconds][Customer] : You couldn't work on 6th July 1973, missus.

[1 minutes 3 seconds][Agent] : Thank you. And can I just also confirm that you are a female New Zealand resident and that you are currently residing in New Zealand? So you are a female New Zealand permanent resident currently residing in New Zealand, is that correct? Is that right? That's OK, that's OK, that's OK. But you are a permanent resident, is that right?

[1 minutes 12 seconds][Customer] : I am permanent residency Yeah, I now now I'm applied for citizen, but still proceed yes.

[1 minutes 35 seconds][Agent] : No, that's OK. We can answer yes to that question. That is not that, that's fine. We're, we're asking about residency and you answered yes to being a permanent resident and you are currently residing, living in New Zealand, correct? And gender female, correct.

[1 minutes 49 seconds][Customer] : Yes, yes.

[1 minutes 53 seconds][Agent] : Thank you. Alrighty, uh, thanks for confirming all those details there

for me. Now look, I'm so I can get a better understanding of what umm sparked your interest. Are you new to income protection or do you have some cover in place at the moment?

[2 minutes 13 seconds][Customer] : I'm not too sure about your question, but I'm looking for income protect.

[2 minutes 19 seconds][Agent] : You're looking for income protection, is that right? So are you new to income protection? It's new. OK, So this is umm, you don't have any cover in place at the moment correct?

[2 minutes 22 seconds][Customer] : Yes, yes, yeah.

[2 minutes 32 seconds][Agent] : Perfect. Alrighty, so thank you. What I'll do is I'm gonna explain the features and benefits and we'll run through some prices and if you have any questions please let me know and I'll explain them to you. Alrighty, now with our income protection is designed to provide a monthly income benefit paid directly to you if you were una unable to work due to a disab, a disabling sickness or injury and you suffer loss of income.

[2 minutes 44 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 3 seconds][Agent] : OK, now we umm, the way our process works here is we go through a series of health and lifestyle questions. We don't ask for any medicals or blood tests is done all over the phone for you.

[3 minutes 17 seconds][Customer] : Hmm. Mm. Yep.

[3 minutes 17 seconds][Agent] : Now, once we complete, once we go through those, umm, health and lifestyle questions, that'll help determine the pricing and the term of the policy, OK? Now, once the policy is in place, it'll cover you until your policy anniversary following your 65th birthday. OK, 6.

[3 minutes 39 seconds][Customer] : 66 or 6065, yeah.

[3 minutes 40 seconds][Agent] : Five 65th birthday 6 yes, 65th birthday OK now also there keep in mind that there are some exclusions that apply as outlined in your policy document. Also with our income protection, we offer an income benefit of up to 75% of your monthly pre tax income. OK, alrighty. So what I'm gonna do is I'm going to I'll open up an application here for you one moment now.

[4 minutes 18 seconds][Customer] : Can you send the detail to my e-mail about how much for Covert or how much I pay for monthly or weekly or Fortnite for my age?

[4 minutes 18 seconds][Agent] : Yeah, yeah, that's what I'm TR I'm that's that's that's what I'm doing. I'm trying to establish that for you. Umm, yes, I'm, I'm just trying to do that for you, but I just need a bit more information before I send that out to you. Now is it, umm, do you, are you under umm, are you having difficulty understanding me? OK, so is S is English your second language?

[4 minutes 33 seconds][Customer] : Yeah, yeah, yeah, I needed it, yes.

[4 minutes 55 seconds][Agent] : OK, So look, if no, that's, that is not a problem either.

[5 minutes 5 seconds][Customer] : Mm, hmm.

[4 minutes 59 seconds][Agent] : Now look, I can, I mean, look, it's that that I mean, if I speak slower, will you be able to understand me? And I'll break it down for you. OK, Yeah. If you have any, any, any questions, please let me know what I'm, what I'm trying to do for you is I'm, I'm trying to get a, a quote for you.

[5 minutes 8 seconds][Customer] : Yeah, yeah, yeah. Uh huh.

[5 minutes 19 seconds][Agent] : But we do need do need to ask a few questions before we do that.

[5 minutes 24 seconds][Customer] : Mm, hmm.

[5 minutes 24 seconds][Agent] : OK, And then I'll be able to send it off to you. OK.

[5 minutes 28 seconds][Customer] : Yep.

[5 minutes 28 seconds][Agent] : Now, before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your coverage claims time. OK, now the first question I'm going to ask you some questions about your, your, your duties at work. OK, now do you work 15 hours or more per week? So that is 1/5/15 hours or more per week? Yes or no?

[5 minutes 44 seconds][Customer] : OK, yes.

[6 minutes 3 seconds][Agent] : OK. Is your role, so the the role that you do at work, is it of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no?

[6 minutes 27 seconds][Customer] : I work in a fit and chip shop I'm not too sure about.

[6 minutes 31 seconds][Agent] : Is it Yep. Is it ma the Mor majority of the time that you work is it inside indoors?

[6 minutes 36 seconds][Customer] : Yeah. Indoor.

[6 minutes 37 seconds][Agent] : OK, OK, I'll answer yes for that one.

[6 minutes 37 seconds][Customer] : Yeah, Uh huh.

[6 minutes 39 seconds][Agent] : OK, thank you. Alright, now are you required to perform any physical duties? So the duties that you work at work, are they are you? Is it physical duties? I'll ex.

[6 minutes 56 seconds][Customer] : I'm not.

[6 minutes 57 seconds][Agent] : I'll explain to you physical. Physical duties means the use of force in lifting, lowering, pushing, pulling, throwing, carrying or otherwise moving, holding or restraining or operating machinery. Do you do any of those?

[7 minutes 19 seconds][Customer] : I just cooking in there. OK.

[7 minutes 21 seconds][Agent] : OK, so it's no physical duty, is that correct? You don't. There's no hard physical duties, is that right? None of those examples that I gave you, right?

[7 minutes 26 seconds][Customer] : Yeah, yeah, yeah.

[7 minutes 31 seconds][Agent] : Beautiful. OK, so no, I'll answer no for that one. Now, do you work in any of the following fields? Aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces? Or do you carry a firearm or handle explosives? No. Beautiful. Thank you. Thank you so much for answering those questions. Now I'm going to, uh, get a quote for umm, I'm gonna ask you some just, umm, some details in regards to your work. Right. First of all, umm, have you had a cigarette in the last 12 months? Yes or no? OK. Now with, with umm, with your annual income. OK with your annual income, we just need to know that what it is before tax. OK so So what is your annual income before tax?

[7 minutes 55 seconds][Customer] : No, yeah, no 55,000 for this year.

[8 minutes 38 seconds][Agent] : Yes, beautiful 55. Alrighty now are you employed or self-employed? self-employed. OK, now I'm going to thank you for uh, letting me know that one I'm gonna give you

that'll help me. That'll help us determine how much, umm, we can cover you for.

[8 minutes 45 seconds][Customer] : Still in time, yeah.

[8 minutes 58 seconds][Agent] : OK, now I'm also going to reach you out. What is umm, a definition for pre tax income for self-employed. OK, so pre TA pre tax income is your share of annual income earned in the business before tax directly to your own personal umm effects less any business expenses and excluding Kiwi saver or super contributions. Now this is the amount that the business would otherwise stop earning in the event that you were unable to work due to a disability. OK so you mentioned that you your annual pre tax income is \$55,000 per year correct? Alright perfect.

[9 minutes 50 seconds][Customer] : Yep, Yep.

[9 minutes 51 seconds][Agent] : Now, based on your duties and income, you can select a monthly benefit amount from \$1000 OK, all the way up to \$3437 now. So this is umm, this will help, uh, what, what this will help you with is how much, umm, we, you need us to pay you each month OK? To cover your bills and living expenses. OK, yes. So how much would how much would you need to cover your bills and living expenses or if there's a mortgage, if there's education for your children medical fund, what what would you need monthly to cover those bills and expenses?

[10 minutes 23 seconds][Customer] : Each month minimum 4000.

[10 minutes 45 seconds][Agent] : Minimum 4 thou OK, so minimum I guess, well, the maximum that we can we we can offer you based on your annual income before tax is 3437 dollars. OK, yeah. All right. So that's the MA based on that information right now. So we can I can certainly put down the maximum for you. OK.

[10 minutes 59 seconds][Customer] : OK, Yep, Yep.

[11 minutes 9 seconds][Agent] : Now you also have the option to select different waiting periods and benefit periods. I'll explain to those those both to you. Now a waiting period is a non payment it that you must wait before the income benefit is payable after the insured event. Did you understand that?

[11 minutes 33 seconds][Customer] : You mean waiting for that happen?

[11 minutes 35 seconds][Agent] : Yes, yes, yes, yes. That's the white, that's the the non payment

period. Now you can choose 30 days or 90 days.

[11 minutes 36 seconds][Customer] : I can wait for a month, 30 days, something like that.

[11 minutes 45 seconds][Agent] : Hmm, 30 days. Yeah. OK, we'll put 30 days for you. OK, So now the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. Now you can choose six months, one year, two years or five years. Which benefit. Would you like me to select for you?

[12 minutes 15 seconds][Customer] : Tell me again what my choice? How about one year?

[12 minutes 16 seconds][Agent] : Yeah, 1-6 months, one year, 2 years, five years, certainly. Let's put one year, all right now. So a monthly benefit amount, 3437 dollars waiting period of 30 days benefit.

[12 minutes 48 seconds][Customer] : 45 4945 to Fortnite.

[12 minutes 37 seconds][Agent] : One year Annual income before tax \$55,000 fortnightly premium \$45.95 a fortnight 4595, a fortnight every two weeks here, 4595. Yeah. Remember, this is all indicative because we still need to go through those questions because it may or may not change, depends on the way you answer the questions. Yeah. So how does that sound to you so far?

[12 minutes 58 seconds][Customer] : Yeah, sounds good.

[13 minutes 13 seconds][Agent] : Sounds good. All right, well, the next step is to take you through the health and lifestyle questions to see if there are any changes.

[13 minutes 14 seconds][Customer] : Yep, Yep, this one's covered. I have to pay 4595 every Fortnite. How many? How many, for how long or any I can or cover?

[13 minutes 25 seconds][Agent] : OK, now be correct this this is this this you've you've got income unless this this cover is for you right until OK until if once it's in place once the cover is in place for you, it'll cover you until your policy anniversary following your 65th birthday.

[13 minutes 44 seconds][Customer] : Yeah, I have to pay this amount until I'm 65.

[14 minutes 6 seconds][Agent] : That's correct. As if you want once it's in place, but you can cancel at any time.

[14 minutes 6 seconds][Customer] : Yeah, OK.

[14 minutes 11 seconds][Agent] : There's no lock in contract, for example, if you want to take this up for three years, four years, totally up to you. If you if you cancel, if you wanna cancel after four years, you can give us a call to apply to have it canceled. You are not locked in until your 65th birthday. That's what I'm saying.

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

[14 minutes 29 seconds][Agent] : OK? It's not locking contracts.

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

[14 minutes 32 seconds][Agent] : OK? Umm, does, did, does. Did you understand that one? Is that clear? OK. All right. The next step is to go through the questions. OK, now what I'm gonna do before I do that, I'm gonna read you what we call is a pre underwriting disclosure statement and then we'll go to the questions. OK?

[14 minutes 33 seconds][Customer] : Yeah, yeah, yeah, yeah.

[14 minutes 55 seconds][Agent] : OK, now it reads here. 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 may 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 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 an income protection 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 ensure you and on what terms. You do not need to tell us things that we already know or or should not as an insurer or which reduces the risk we insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or make a false statement in 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. OK, so the first question I have for you is, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, Yes or no?

[16 minutes 26 seconds][Customer] : Yes, yes.

[16 minutes 46 seconds][Agent] : Thank you. Now the next lot of questions I'm going to ask you, they ask specific questions. We just require you to answer yes or no, OK? Now, 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? Yes or no, thank you. Lung disorder excluding asthma. Sleep apnea or pneumonia? Yes or no. Cancer or leukaemia, excluding skin cancer, yes or no. Kidney disorder? Yes, thank you. Hepatitis or any disorder of the liver, anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[17 minutes 19 seconds][Customer] : No, no, no, no, no, no, no.

[17 minutes 56 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?

[18 minutes 11 seconds][Customer] : No.

[18 minutes 12 seconds][Agent] : Thank you. Now the next section 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 does not allow me to enter any approximate figures, words or height and weight ranges. Now the first one with your height, we can take the measurement either in centimeters or feet in inches. So what is your exact height? Thank you, 158. And what about your weight? What is your exact weight? KGS, Thank you. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[18 minutes 45 seconds][Customer] : 158 centimeter 56 Yes no.

[19 minutes 5 seconds][Agent] : Thank you. OK, I'm just going to load the next lot of questions for you. Bear with me. OK, The next lot of questions, here we go. The first one, does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? So I'll repeat it again. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Thank you. Are you employed or self-employed? Thank you.

self-employed. Do you own a business or are you a contractor? Thank you. Now, have you been in your current business for at least 12 months? OK, 10 years. So so that's what it's asking. Have you been in your current business for at least 12 months? Yes, you've been more than 12 months.

[19 minutes 29 seconds][Customer] : I think no, no, no, that employee, I'm on the business I do for 10 year, yes, Yep.

[20 minutes 21 seconds][Agent] : OK, OK, now let's see, has your business been profitable? Thank you. If you were to become disabled, sorry. If you were to become disabled or unable to work, would your business continue to generate income for more than 60 days?

[20 minutes 27 seconds][Customer] : Yeah, I understand, but I'm not too sure.

[20 minutes 51 seconds][Agent] : I'll repeat it to you if you now so I can put down I don't know. That's OK.

[20 minutes 58 seconds][Customer] : Uh huh.

[20 minutes 58 seconds][Agent] : I put down. I don't know. That's that's not a problem. We can we've got yes. No, don't know. We can put don't know. OK, all good.

[21 minutes 1 seconds][Customer] : Yeah, Yeah, uh huh.

[21 minutes 5 seconds][Agent] : Thank you. Now so so we've answered there. I don't know. Now the next question, Do you have a second occupation that generates a taxable income? No. OK. Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration? Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Thank you. Do you have definite plans to travel or reside outside of New Zealand? For example booked or will be booking travel within the next 12 months? Thank you. Do you have existing income protection cover?

[21 minutes 20 seconds][Customer] : No, no, no, no, no.

[22 minutes 5 seconds][Agent] : Thank you. All righty now once again with the next lot of questions I'm going to ask you. They are specific. We just require you to answer yes or no. So, 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, chest

pain, high cholesterol or high blood pressure, tumor, mole or cysts including skin cancer, sunspots or Melanoma? Have you ever had an abnormal pap or cervical smear? Thyroid condition or neurological symptoms such as dizziness or fainting, Disorder of the stomach, bowel, gallbladder or pancreas, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption. Bladder or urinary tract disorder, Blood disorder or disease.

[22 minutes 33 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no.

[23 minutes 39 seconds][Agent] : Sleep apnea or asthma, excluding childhood asthma, Back or neck pain or disorder. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia. Joint or muscle pain. Ligament injuries, including replacement or reconstructive surgery. Osteoporosis or osteopenia, any defect of hearing or sight other than which is corrected by glasses or contact lenses.

[23 minutes 44 seconds][Customer] : No, no, no, no, no, no, no.

[24 minutes 24 seconds][Agent] : Thank you. Now, other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting the results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Thank you. Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Thank you. Other than what you have already told me about, told me about, have you ever during your working career required more than two consecutive weeks off work due to illness or injury? Thank you. Now the next two questions. They refer to your immediate family. So this would include your mom, dad, brother or sister. 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 adenomatous polyposis?

[24 minutes 51 seconds][Customer] : No, no, no, I'm not too sure. My mum, she has liver cancer.

[25 minutes 58 seconds][Agent] : So liver cancer, we can put cancer in another section, but no, I'm not there's not, no, none of the above there. Polycystic kidney disease, Huntington's disease or

familial adenomatous polyposis.

[26 minutes 11 seconds][Customer] : No.

[26 minutes 12 seconds][Agent] : Thank you. All right, so we do have another section here about cancer. Now to the what's that?

[26 minutes 15 seconds][Customer] : How long gonna take I'm I'm not have enough time. How long gonna take from now?

[26 minutes 22 seconds][Agent] : Oh, we've got another 5 minutes. Oh, OK.

[26 minutes 29 seconds][Customer] : I have to go a little bit too much.

[26 minutes 31 seconds][Agent] : Well, we've OK. So we've got one question about our family history and then one more question for the application and then that's it. To the best of your knowledge, have any of your immediate families suffered from cancer, heart condition, stroke, or other hereditary disease prior to age 60? So you you mentioned your mother had liver cancer, right? Was that before she was 60? Before age 60?

[26 minutes 41 seconds][Customer] : OK, yeah, 69.

[27 minutes][Agent] : 69, not before. OK, so we can answer no for that one.

[27 minutes 4 seconds][Customer] : No, keep, keep, pass. It is 69.

[27 minutes 9 seconds][Agent] : Oh, I'm so sorry to hear that. Sorry to now. So this is just wanting to know with the, with the family history, umm, before age 60. So cancer, umm, heart conditions struggle, other hereditary disease prior to age 60. So no one, no one else, just mom. And it was, umm, it was uh, after 60, right, Not before. So now to the whole question. Is that correct?

[27 minutes 30 seconds][Customer] : Not before, yeah.

[27 minutes 35 seconds][Agent] : OK, last question. Other than one off events, 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, abseiling, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity. Thank you. OK, so that's it for the questions. I'm just going to let you know your outcome. Alrighty. Umm, and then I'll be able to send this off to you. I know that you're umm busy there. So yeah, now just uh, well congratulations, your

application has been approved. Now it had there are some exclusions. I'll explain them to you. So I've got here the umm exclusion is self-employed.

[28 minutes 1 seconds][Customer] : No, Yes, yeah.

[28 minutes 24 seconds][Agent] : OK, so business community, the income protection benefit will be reduced by any income you receive or are entitled to receive from any business you have an interest in subsequent to the disablement to the disablement date. The adjustment will only apply where the total amount of the benefit payable plus the ongoing income exceeds 75% of your pre disability income. OK, so you've got the fortnight, so the fortnightly premium \$45.95 a fortnight. Just to quickly let you know with this cover as well, included is a rehabilitation benefit which can assist you to return to work. Now your premium is stepped, which means it will generally increase each year as you age. In addition, this policy has automatic indexation, which means each year your sum insured increase by 3% until you reach the maximum benefit of 15,000 dollars per month with associated increases in premium. You can opt out of this indexation each year. So just once again recapping monthly benefit amount 3437 dollars waiting period of 30 days, benefit period of one year fortnightly premium \$45.95 a fortnight. How does that all sound to you?

[29 minutes 56 seconds][Customer] : Sounds good.

[29 minutes 57 seconds][Agent] : Sounds good. Well, look, the next step is, is quite simple. It's just to get this one all sorted out for you over the phone. We umm, we organize for the policy documents to be posted out to you and emailed out to you. The policy comes with a 30 day cooling off. During which time we umm, send out all the policy documents. They can sit down in your own time, have a good read of them. Look, if you decide after going through the documents that it doesn't suit you or you've changed your mind for whatever reason, all you'll need to do is give us a call, umm, and apply to have it canceled within the 30 days and then you will receive a full refund of your premiums unless the claims been made. And we can do this all. Yeah, OK.

[30 minutes 37 seconds][Customer] : Yep, I have time to reading and decide later, right?

[30 minutes 41 seconds][Agent] : You, oh, you can decide later if you want. You can read. So did you want to did you want to read the. I can send, I can all organise for the policy quote. Sorry, a

quote to be sent out to you or the policy documents. Which one would you prefer me to do? OK, OK, OK.

[31 minutes][Customer] : You send me by the e-mail or in my mailbox and then I can read properly and then I decide later what I can do or I happy with that or I want to cancel or something like that.

[31 minutes 9 seconds][Agent] : Yeah, I OK. No, no, no, that's OK. So look, I've got your e-mail address, chanya_chanya40@hotmail.com and your #0 doub 0211046961 is.

[31 minutes 23 seconds][Customer] : Great, great.

[31 minutes 30 seconds][Agent] : That your best contact number now? I DO have your address here I've, Got 184 Queen Street Westport, Westport, 78247825, is.

[31 minutes 31 seconds][Customer] : Yep, Yep, Yep.

[31 minutes 41 seconds][Agent] : That correct is? Your home address the same as your postal address.

[31 minutes 45 seconds][Customer] : Yes.

[31 minutes 45 seconds][Agent] : Beautiful. Look what I'm going to do instead for you, as your cover has been approved, I'm going to e-mail you your policy schedule for \$3437 per month. Umm, that is pending activation. Now, what that allows you to do is to go into this e-mail. It'll, umm, allow you to go through the, umm, health and lifestyle application questions and your responses and umm, if you're, umm, if you're happy, right, you can review the, the application there and when you're ready, if you're happy to go ahead, you can click the, you can select the buy now button. You can activate it by selecting the buy now button. You can do this in your yeah, without, without, without me go coming back to you if you decide.

[32 minutes 29 seconds][Customer] : OK, OK, OK. Yep, Yep.

[32 minutes 37 seconds][Agent] : OK, so, and, and that'll give you that'll give you a chance to read your, your responses and all the questions that we've gone through today. OK it.

[32 minutes 46 seconds][Customer] : Perfect.

[32 minutes 47 seconds][Agent] : OK, so whatever we've discussed today. Now, if I haven't heard

from you by the end of my shift tomorrow, I finish at 8:00 tomorrow. If I haven't heard from you by late afternoon tomorrow, I'll touch base to see how it's gone. If you have any questions, please give me a call. Otherwise, you can select the the buy now button at your own leisure.

[33 minutes 10 seconds][Customer] : Yep.

[33 minutes 9 seconds][Agent] : OK, alrighty. So I've done that for you.

[33 minutes 13 seconds][Customer] : I have a little bit short time. I have a little bit short time because I'm working. I don't have time to sit down and read it. Can you give me another week, like next week? Because I'm going to be busy at work. See.

[33 minutes 15 seconds][Agent] : Yeah, of of of course, of course. Now look, you can yeah, you I can do that for you. If I haven't heard from you by next week, I'll touch base.

[33 minutes 34 seconds][Customer] : Yeah. Uh huh. Uh huh. Yeah.

[33 minutes 33 seconds][Agent] : But remember, if you want to do it, if you want to do it in your, you don't if you don't have time for me to give you a call back and you like the and you and you actually and you like the cover and everything you read, you can select the buy now button OK, by activating it yourself. But if not, I'll, I'll give you a call back next week. Alrighty.

[33 minutes 51 seconds][Customer] : You OK? Sounds good. Yep.

[33 minutes 52 seconds][Agent] : OK, thank you.

[33 minutes 54 seconds][Customer] : Thank you.

[33 minutes 54 seconds][Agent] : You have a good day. Thanks.

[33 minutes 55 seconds][Customer] : Thank you. Bye.

[33 minutes 56 seconds][Agent] : Bye.