

[1 seconds][Agent] : Welcome to my Choice Insurance. My name is Mitali. How may I assist you today? Umm, I just missed a call.

[6 seconds][Customer] : I just missed a call from your number.

[8 seconds][Agent] : Yeah, just a few seconds ago.

[11 seconds][Customer] : Yep, that's me.

[10 seconds][Agent] : Yes, I was the one trying to call you. Thank you for calling back. I tried your number first, then I tried your husband's number, and then I was planning to call you in the afternoon again. So thank you for returning my call.

[14 seconds][Customer] : No, that's fine.

[23 seconds][Agent] : I'm speaking with Anne, I believe. Right, Carolyn. Sorry, Carolyn Anne. That's the one. Yes.

[25 seconds][Customer] : Carolyn, Carolyn and yeah, yeah, yeah, yeah.

[29 seconds][Agent] : Thank you for correcting me before I go ahead. Carolyn, Please note all our calls are recorded and 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. Now, could you please confirm your name, your date of birth and your address, please? Carolyn. Umm. Carolyn Anne Bramworth. Mm hmm.

[49 seconds][Customer] : I'm Carolyn Anne Brownrick, first of the fourth of 1960 and 118G Mongarangi Rd.

[53 seconds][Agent] : Umm, first of the fourth of 1965 and 118 G Mangarani Rd.

[58 seconds][Customer] : OK.

[1 minutes][Agent] : That's correct. And what was the post code please? Oh golly, is it 3194?

[1 minutes 3 seconds][Customer] : Oh golly, is it 3194?

[1 minutes 8 seconds][Agent] : That's all right. Umm, OK, let me just check. So and could you please confirm Graham's name, date of birth? Graham Neil Brown Rd. MM hmm. He's the 27th of the 8th of 1958.

[1 minutes 15 seconds][Customer] : Graham Neil Brownlake and he's the 27th of the 8th of 1958.

[1 minutes 22 seconds][Agent] : And what's his e-mail please? Umm, oh God, I'm, I'm actually not at home at the That's alright.

[1 minutes 25 seconds][Customer] : Oh God, I'm, I'm actually not at home at the moment with all my info.

[1 minutes 29 seconds][Agent] : I met with the grandkids and you know what?

[1 minutes 29 seconds][Customer] : I'm out with the grandkids at a, at a park.

[1 minutes 31 seconds][Agent] : I can hear the children in the background so I could make up. They're keeping you busy for sure. I can hear all the sounds there.

[1 minutes 37 seconds][Customer] : Yeah, yeah, yeah. No, it's lovely out here today.

[1 minutes 39 seconds][Agent] : ABS Absolutely. Umm, let's go with the address then. So what's with the address again for him?

[1 minutes 40 seconds][Customer] : There's, there's 118G Mangarangi Rd.

[1 minutes 45 seconds][Agent] : It's 1183 Mangarangi Rd.

[1 minutes 48 seconds][Customer] : Chipooki as well. He's the same.

[1 minutes 49 seconds][Agent] : Tapuki as well. Tapuki. And is there something else that you put with that?

[1 minutes 49 seconds][Customer] : Yeah, no, well, we, we are Pangaroa. We're we're Pangaroa.

[1 minutes 53 seconds][Agent] : Uh, uh, some we, we have pine gorilla and then maybe tip. OK.

[1 minutes 58 seconds][Customer] : And then maybe Tepuki.

[1 minutes 59 seconds][Agent] : And is there a number for the area or Rd. OK.

[2 minutes 3 seconds][Customer] : Well, our, our our address is 118 G Mangarangi Rd. Tepuki. And then the post card code, I'm not sure it's 3-1.

[2 minutes 5 seconds][Agent] : And it's, and the postcard code, I'm not sure it's 3-1. Yeah, I'm I'm that's alright.

[2 minutes 17 seconds][Customer] : Yeah, I'm, I'm 319 something. I think of that.

[2 minutes 19 seconds][Agent] : And is there an ID number there at all?

[2 minutes 22 seconds][Customer] : Yeah, there is, but I don't take much notice of that either, to be

honest.

[2 minutes 21 seconds][Agent] : Uh, yeah, there is, but I don't take much notice of that either, to be honest.

[2 minutes 25 seconds][Customer] : Is it Rd.

[2 minutes 25 seconds][Agent] : It's an ID 9.

[2 minutes 26 seconds][Customer] : 9?

[2 minutes 27 seconds][Agent] : That's correct. Yes, thank you for that. Alright, that's not a problem at all. And what?

[2 minutes 29 seconds][Customer] : Sorry, I don't we don't send much mail anymore, so I don't much notice of all of that.

[2 minutes 34 seconds][Agent] : That's OK. And what type of policy does Graham have with us? It wasn't.

[2 minutes 38 seconds][Customer] : It wasn't. It was a life, life insurance policy.

[2 minutes 38 seconds][Agent] : It was a life life insurance policy. All right, perfect. And you said the ad address that you gave me, that's the one that you gave for gram as well.

[2 minutes 47 seconds][Customer] : Yep, Yep.

[2 minutes 46 seconds][Agent] : So it's the same address. All right, perfect. Thank you for that. And the NUM mob number that I've called, this is your number. His number is 0274768678, Is that correct? All right, that should do. Yes, I have 3189 is your post code and Rd. nine. That is correct.

[2 minutes 48 seconds][Customer] : Yep, Yep, Yep, Yep, Yep, Yep, 3189.

[3 minutes 4 seconds][Agent] : All right, perfect. Yes, I know we don't remember the numbers.

[3 minutes 5 seconds][Customer] : Sorry, no, no, I don't take much notice of them.

[3 minutes 7 seconds][Agent] : Don't do it like it's just yeah, absolutely. And we do require cancellation request in writing. Let me just bring up your policy and I should be able to assist you. So just give me one minute. Seems to be a beautiful day out there for the children to be out.

[3 minutes 22 seconds][Customer] : It was there, which is lovely.

[3 minutes 22 seconds][Agent] : And yeah, lovely. Now, I have a life insurance here which he took

out back in 2020.

[3 minutes 29 seconds][Customer] : Yep. Yep.

[3 minutes 29 seconds][Agent] : So he's had it for some time now, Right. I'm so sorry to hear, Kevin. You're thinking of letting go his life cover.

[3 minutes 36 seconds][Customer] : Yeah. Just getting to it's just getting too expensive. So we, we, when you get older, it gets more and you can't afford it.

[3 minutes 36 seconds][Agent] : What happened Oh my rata as I get older, it's more and they can't afford it. Absolutely understandable.

[3 minutes 42 seconds][Customer] : So yeah, yeah.

[3 minutes 44 seconds][Agent] : Is it a short term concern or you feel long term? This is not manageable.

[3 minutes 49 seconds][Customer] : Oh, no, we just M my husband's always been into it.

[3 minutes 49 seconds][Agent] : Oh no, we just my husband's always been in here.

[3 minutes 52 seconds][Customer] : He doesn't think we should have life insurance. He doesn't think we need it.

[3 minutes 52 seconds][Agent] : He doesn't think, oh really? Something I've always paid and done it.

[3 minutes 55 seconds][Customer] : So it's something I've always paid and done it.

[3 minutes 58 seconds][Agent] : Absolutely. What was. Yeah, absolutely. See, not everybody is, uh, understands the reasoning behind it. But can I ask that, umm, what prompted you to take out?

[3 minutes 58 seconds][Customer] : And he's no, it's no, no, no.

[4 minutes 8 seconds][Agent] : Like was it to cover a loan or something or was it just to cover the family?

[4 minutes 12 seconds][Customer] : It was just, we just, yeah, it was just to assist if, if something happened to him, obviously.

[4 minutes 12 seconds][Agent] : Yeah, it was just to accept of, of something happened to him. Absolutely. We've got. That's good to know.

[4 minutes 17 seconds][Customer] : But we, we've, we've got our own home and that so we don't,

we don't really need it.

[4 minutes 21 seconds][Agent] : Yeah, see, that's the whole idea. The main purpose of life insurance is to protect your loved ones financially and assist to maintain their current standard of living. Something happens to you and you're no longer there to provide for them. Umm, I can completely understand. Let me just check your policy as well. So I have a policy, as I said, 157,500.

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

[4 minutes 39 seconds][Agent] : I do know that this is actually a full life cover he has taken. So full life cover does mean a cover for life. Uh, so he's covered 24/7 worldwide, even if he travels or anything.

[4 minutes 40 seconds][Customer] : Yep, Yep, Yep, Yep.

[4 minutes 50 seconds][Agent] : I may say one thing because cost is your concern. See the way the policy is designed, because he started the policy a bit lower and the cover has increased over the period of time. Now he started higher than he reduced it and now it's gone up again. That's what I can see here.

[5 minutes 5 seconds][Customer] : Yeah, yeah, I reduced it.

[5 minutes 6 seconds][Agent] : So the cover, alright, the cover is designed to give you that control in your hands to decide how much is manageable or what is, you know, how much you wanna be covered for. So that is definitely your decision. If say for an example, if I go 140,000 for an example, that premium does drop down to \$101.19.

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

[5 minutes 26 seconds][Agent] : I'm just trying to show you that you always have the flexibility of keeping the premiums more manageable without changing what he's covered for.

[5 minutes 34 seconds][Customer] : OK.

[5 minutes 34 seconds][Agent] : Could it have helped at all?

[5 minutes 36 seconds][Customer] : Oh, if I said he, he doesn't think we need it.

[5 minutes 37 seconds][Agent] : Umm oh, as I said, he he doesn't think we need it, so he takes on. Absolutely.

[5 minutes 39 seconds][Customer] : So he thinks I should keep the money from other things. Not.

[5 minutes 41 seconds][Agent] : Just keep the money from other friends, no problem at all. See, I'll quickly reconfirm what I have in front of me. So the policy he has is covering him for three things for life. First of all, you're being covered for debt due to any cost, which is the basic death benefit. Then he's covered for terminally ill advanced payment for life, which means if you were diagnosed with 12 months or less to live by a medical practitioner, we pay the full money as a living benefit. So say for an example, if there was a heart condition or cancer or something that results in that time frame to live, they pay the full money as a cash to you. And you can use that money for treatments or loans or whatever. And if you get better, you don't have to pay the money back. So that's part of the policy for life.

[6 minutes 20 seconds][Customer] : Yeah, OK.

[6 minutes 25 seconds][Agent] : Other than that, you also have a 10, 1000 funeral advance payment that is something the beneficiary can request while the claims being assessed. So, you know, sometimes bank accounts may be frozen, cash might be needed immediately for solicitors, medical bills, funeral homes and all. So it's more about knowing to have some cash at least till the funds are released. So that is part of his policy. One thing I have checked is his health questions because not everyone gets offered the full cover. We did record, you know, his height, weight, blood pressure, cholesterol, medical conditions, family history. He did put in a few conditions, but everything got cleared.

[6 minutes 51 seconds][Customer] : Uh huh, uh huh, uh huh.

[7 minutes][Agent] : Basically what that means is that his health questions are saved for life now. If anything has changed or changes ever in the future, negatively, his policy does not get impacted. Negative, he'll be covered, you know, based on his medical conditions recorded in 2020, even if he's 100 years old. So that just gives you an overall idea of what he's had. I know I have a lot of room, like if I go 100,000 that premium would drop to \$75.58 a fortnight. If you feel this is something that may be worth a try and see how that works with your budget. What I can offer in mind is I can offer to cover your 19th of January payment so you don't pay anything until second of Feb.

[7 minutes 45 seconds][Customer] : Mm, hmm.

[7 minutes 40 seconds][Agent] : But basically, I'm trying to see how I can make these policies cheaper without changing your benefits at all. You know, Right. Yeah. He's he's he was quite empty. Life insurance.

[7 minutes 50 seconds][Customer] : You, you make it tempting, but yeah, he's he's he was quite into his life insurance from start.

[7 minutes 54 seconds][Agent] : Yeah, You did say that. Never really. Yeah.

[7 minutes 55 seconds][Customer] : He he's never really Yeah.

[7 minutes 58 seconds][Agent] : Hmm. See, at the end of only work one day a week. And I I oh, you don't want to pay.

[7 minutes 58 seconds][Customer] : And I sort of only work one day a week and I, I use a few bit of my money to pay.

[8 minutes 3 seconds][Agent] : I pay that absolutely because yeah, I can understand where you're coming from.

[8 minutes 2 seconds][Customer] : I'd pay that, yeah.

[8 minutes 7 seconds][Agent] : You're the one paying for it and he's not see in that case, may I suggest the lowest possibility because I know the policy is about to go through renewal.

[8 minutes 21 seconds][Customer] : Uh huh.

[8 minutes 15 seconds][Agent] : If I leave this policy at the lowest, which is 50,000, you still have the 10,000 funeral advance terminal in this everything and the premium as of 7th of February payment is going to be let me check if you don't accept the 5% increase that we offer on an annual basis, that's when I'm looking at the premium. I'd rather give you the premium for the next year. Just give me one second. It will be \$49.06 a fortnight. Basically, it still has the 50,000 death benefit, 50,000 terminal illness, 10,000 funeral advance. So if I look at the renewal notice that would have been sent to you, it's, you know, uh, lesser than that, but it's still the same benefit, same health questions. It may be worth a try. As I said, I'm happy to cover the you know, 19th of January payment so you don't get charged and as of 2nd of February it'll be the lower premium. I'm just trying to give you the

lowest option if it doesn't work. Of course you're not locked in into any contract periods ever. But keeping in mind he cannot apply for this cover anymore. Like, you know, the cut off age to apply 64 so he cannot call up and apply for this cover again.

[9 minutes 24 seconds][Customer] : And see.

[9 minutes 22 seconds][Agent] : Umm, at least you know, if you have the 50,000, you have this one still going for all the benefits intact. Yeah.

[9 minutes 28 seconds][Customer] : Yeah, OK. Yep. So it's it's \$40, it's \$50 a fortnight.

[9 minutes 30 seconds][Agent] : Could it be worth to try and see how that really goes with your budget you need so it's it's \$40.50 dollars a fortnight is it?

[9 minutes 36 seconds][Customer] : Is that it's still not a lot less, is it really?

[9 minutes 37 seconds][Agent] : So not a lot less is it umm, no Hun right now saying now 65.

[9 minutes 39 seconds][Customer] : I mean, what am I paying now?

[9 minutes 40 seconds][Agent] : No, no, no, you're paying 112 a fortnight.

[9 minutes 40 seconds][Customer] : 65 a fortnight? Oh, OK. And what will?

[9 minutes 43 seconds][Agent] : Yes, you're paying 100 and you're paying \$112.40 a fortnight right now.

[9 minutes 52 seconds][Customer] : Yeah, yeah.

[9 minutes 53 seconds][Agent] : And the premium because we just sent you a renewal notice where we've offered a 5% increase on your cover and the premium was gonna go to 128 or something.

[10 minutes 3 seconds][Customer] : Yeah, yeah, that's right.

[10 minutes 3 seconds][Agent] : Let me check yeah and now I have given you a premium on a 50,000 where the premium will drop to 47 or \$49 a fortnight.

[10 minutes 13 seconds][Customer] : A fortnight. OK. Yeah.

[10 minutes 13 seconds][Agent] : I believe I'm just gonna yeah, I'll, I'll, I'll go with it for now.

[10 minutes 15 seconds][Customer] : No, I'll, I'll, I'll go with that for now and see how it goes. Yeah.

[10 minutes 17 seconds][Agent] : Yeah, it's less than half to what you would be, would have been paying. So that's what I'm trying to do. Uh, let me just bring this up. So just give me one second.



Sorry about the wait.

[10 minutes 32 seconds][Customer] : Yeah, OK. Yeah.

[10 minutes 39 seconds][Agent] : And you're happy for me to remove the 5% increase as of the coming renewal?

[10 minutes 43 seconds][Customer] : Yes, please.

[10 minutes 43 seconds][Agent] : Alright, so basically what will happen is 19th of January, we will cover 2nd of February. You would still pay the lower premium, which is gonna be, let me check \$43.56 as of 7th of February, uh, onwards, the premium will change to the \$47 something.

[10 minutes 56 seconds][Customer] : OK, OK.

[11 minutes 3 seconds][Agent] : So that is what would be your premium for the next year.

[11 minutes 6 seconds][Customer] : OK. Yep.

[11 minutes 6 seconds][Agent] : I've re I've given you a premium next year first because you know, that's what you need to plan on your budget.

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

[11 minutes 11 seconds][Agent] : Uh, \$49.06. Sorry, I do apologize. So \$49.06 will start from, uh, 7th of February onwards, but till then it's 4356 forty \$3.56.

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

[11 minutes 25 seconds][Agent] : I'll be covering the 19th of January payment for you. Does that sound OK?

[11 minutes 28 seconds][Customer] : Oh, OK.

[11 minutes 29 seconds][Agent] : Yep, let's do that.

[11 minutes 29 seconds][Customer] : Yep, that sounds wonderful. Thank you for that.

[11 minutes 30 seconds][Agent] : Thank you for that. Definitely my pleasure.

[11 minutes 33 seconds][Customer] : OK, thanks.

[11 minutes 33 seconds][Agent] : I'm just going to bring up to ask for your permission to reduce it. So just give me one minute.

[11 minutes 38 seconds][Customer] : Yep.

[11 minutes 38 seconds][Agent] : Yep, sorry about the way the system's just bringing it up. MMM. I do apologize. The age eligibility on this cover was 16 to 70, so you could have still applied for this cover.

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

[12 minutes 4 seconds][Agent] : I gave you the information that the cut off is to apply was 64. Umm, but it is it was actually 70 on this one. But yeah, because this is a close book of business, we don't offer this particular policy anymore. He would have needed to apply for the newer policies.

[12 minutes 23 seconds][Customer] : Yeah.

[12 minutes 20 seconds][Agent] : I didn't wanna give you wrong information, so I thought I'll check it before I Yeah let it go that way. So yes umm I'll be reducing the cover 1st and then I will it's not a closed book of business. It's still can be applied for. I think I really need to check this product. Just give me one second yeah. So the cut off age is it is a decommission product and the cut off age was on this 116 to 70. So yes, the new type of policies are available, but not this one. OK, let me just reduce the cover now. Just give me one second.

[13 minutes][Customer] : Yep. Yep. Yep. Thank you. Yep.

[12 minutes 57 seconds][Agent] : I'll send all of this in confirmation in writing so that you have all of those products details with you for me to reduce the cover. I'm just going to ask for your permission now. All right, so it does say here please confirm that you, sorry, just a SEC. Please confirm that you agreed to reduce your life insurance to \$50,000 and understand that once you accept this change you will need to reapply and will be subject to age eligibility if you wish to make any changes or increases in the future.

[13 minutes 10 seconds][Customer] : Yep, Yep.

[13 minutes 30 seconds][Agent] : Is this correct yes or no?

[13 minutes 31 seconds][Customer] : That's, that's wonderful. Yep. Thank you. Yes.

[13 minutes 33 seconds][Agent] : All right, so he can still apply for this cover to be increased again if need be. Umm, subject to age eligibility and maximum benefit levels. Five.

[13 minutes 41 seconds][Customer] : Yep, thanks.

[13 minutes 42 seconds][Agent] : OK, all good. Now I need to confirm you're now happy to keep the policy in place going forward and the next payment will be \$43.56 and will be debited on 2nd of February, is this correct? Yep.

[13 minutes 55 seconds][Customer] : Yep, that's, that's fine. Thank you.

[13 minutes 56 seconds][Agent] : OK, alright. And I'll get that sent out. If you have any questions please feel free to give us a call and I'll make sure that I you don't get charged on the 19th of January. Oh good. Thank you. Bye. Bye.

[14 minutes 5 seconds][Customer] : Lovely, Lovely. Thank you for that.

[14 minutes 7 seconds][Agent] : Thank you so much. It seems the children are having an amazing time that all the sounds that are coming. Ah, perfect.

[14 minutes 8 seconds][Customer] : OK, lovely.

[14 minutes 13 seconds][Agent] : I'm glad.

[14 minutes 14 seconds][Customer] : Thank you.

[14 minutes 14 seconds][Agent] : All right, take care.

[14 minutes 15 seconds][Customer] : Bye.

[14 minutes 15 seconds][Agent] : Bye.

[14 minutes 15 seconds][Customer] : Bye.