

[3 seconds][Agent] : Hello, welcome to One Choice Insurance. You're speaking with Ethan today.
How can I help you?

[8 seconds][Customer] : Hi Eaton. I'm looking to get life insurance cover and trauma protection cover.

[14 seconds][Agent] : An income protection cover as well.

[17 seconds][Customer] : It doesn't got income, just trauma and life.

[20 seconds][Agent] : Oh, OK, sure. Sorry. The phone, it cut out for a second, so no, but thank you for reconfirming that with me. Yeah, we could definitely take a look at that for you. Just letting you know that all of our calls are recorded. Uh, could I please have your name and date of birth to start off with?

[33 seconds][Customer] : Yeah, it's Chandni.

[38 seconds][Agent] : Chand? Sorry. What comes with that? Sorry. Uh, Yep. And your last name.
Oh Yep RE OK perfect.

[34 seconds][Customer] : CHANDNI NI Peter PETRE, Yes RE 15th of the 2nd 1984.

[58 seconds][Agent] : And your date of birth please sorry I didn't catch the day. Sorry. Oh, Yep.

[1 minutes 8 seconds][Customer] : 15th February 1984.

[1 minutes 11 seconds][Agent] : Oh, perfect. Thank you for that. 15th of February 1984. No worries. And I've got your number here as 02108148924. Yep, OK, perfect. Thank you for that. And also just confirming as well that you are of course a female New Zealand resident currently residing in New Zealand. Perfect. Alright, awesome. And also, do you have an e-mail address?

[1 minutes 38 seconds][Customer] : Yes, it's D for delta, E for echo, E for echo.

[1 minutes 43 seconds][Agent] : Sorry, let me just turn the volume up. It's just a, it's the phone's a bit like Muffly, so it's a bit hard to hear everything that you're saying there. Sorry, sorry. Do you mind just reconfirming that e-mail from the start? Again, Sorry.

[1 minutes 54 seconds][Customer] : Yep.

[1 minutes 59 seconds][Agent] : Yep. Yep, you said echo. Yep. TT for tango?

[1 minutes 54 seconds][Customer] : So D EE D for delta, E for Echo, E for echo, MMM for Mary, E

for echo, H for hotel, T for Tango, A for Alpha.

[2 minutes 17 seconds][Agent] : Yep, sorry. A for alpha? Yep. OK, Yep.

[2 minutes 23 seconds][Customer] : Yep, the number 48 at gmail.com.

[2 minutes 32 seconds][Agent] : OK, perfect. So just confirming that's D for Delta, EE for Echo, M for Mary, E for Echo, H for hat, T for Tango, A for alpha48@gmail.com.

[2 minutes 48 seconds][Customer] : Yeah, that's right.

[2 minutes 50 seconds][Agent] : Perfect. Thank you so much for that and thank you so much for taking the time to enquire with us as well. Have you ever looked into life insurance before?

[2 minutes 58 seconds][Customer] : No, this is the first time.

[3 minutes][Agent] : First time? OK, no worries. And was there anything in particular that sparked your interest into having a look at it with us today?

[3 minutes 8 seconds][Customer] : Yeah, I've got a mortgage, so just in case something happens to me, just wanted my mortgage to be paid for.

[3 minutes 10 seconds][Agent] : OK, yeah. Nice. Awesome. Is that a recent thing that you've, uh, bought the house?

[3 minutes 13 seconds][Customer] : Yeah, I bought 3 years ago. I've just come round to thinking about life and former.

[3 minutes 22 seconds][Agent] : Oh, OK, OK, yeah, yeah, sure. That's fair enough. Uh, well, with our life insurance, it's designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away. So yeah, you could definitely, you could definitely go towards, uh, maintaining the lifestyle of your family by helping them pay up a mortgage, loans and any other involved in raising a family. So basically it's there to give you the Peace of Mind that if something happened to you, then your family would have that financial security.

[3 minutes 52 seconds][Customer] : Yeah.

[3 minutes 51 seconds][Agent] : You can nominate up to five beneficiaries to receive this benefit amount and what they can also do at the time of claim is request an advance payout of \$10,000 from the full amount to help with any funeral costs or any other final expenses at the time. UMM,

There is also a terminally ill advanced payout built into the as well, so it's a very straightforward cover. Again, you've got the UMM, the, the death benefit, the advance payout for funeral expenses and the terminal illness benefit as well. Did you have any questions about any of that so far? No. OK, perfect. And we do keep everything nice and simple for you as everything is all done over the phone. So there's no forms to fill in medical checks or blood tests to complete. We simply take you through health and lifestyle questions as this would take the pricing and terms of the policy for you as well. Just a couple questions. First of all, uh, have you had a cigarette in the last 12 months? Yep, perfect. And is your current annual income \$50,000 or more before tax? Yep, perfect. And the And that that means I can quote you on an amount between \$100,000 up to \$2,000,000. How covered did you need for the life benefit?

[4 minutes 23 seconds][Customer] : Yes, it's no, no, yes 600,000.

[5 minutes 18 seconds][Agent] : Yep, no worries. Let me look that up for you. And you mentioned that you were after trauma cover as well.

[5 minutes 27 seconds][Customer] : Yeah.

[5 minutes 28 seconds][Agent] : Yeah, sure. So without serious illness cover, it pays a lump sum benefit if you were to suffer an insured event covered under the sea. So the insured events are heart attack, cancer, stroke or if you were to undergo coronary bypass surgery. Each of these events are defined within the policy and each claim is assessed against these definitions. Umm, you can, you can apply for coverage anywhere from \$50,000 up to the lesser of \$500,000 or 50% of your chosen life insurance benefit. So to simplify that, umm, I can quote you from 50,000 up to \$300,000 based on the life cover amount that we're looking at at the moment. Uh, how much did you want to take a look at today?

[6 minutes 11 seconds][Customer] : Probably 300,000 300 the north, is it the maximum?

[6 minutes 9 seconds][Agent] : S Sorry, what was that 300 I based on the \$600,000 of life insurance, Yes.

[6 minutes 27 seconds][Customer] : OK, that's fine.

[6 minutes 29 seconds][Agent] : Yep. So sorry. The phone is still a bit muffy. I'm terribly sorry. So

you said 300,000 for the trauma cover as well.

[6 minutes 36 seconds][Customer] : Yep.

[6 minutes 37 seconds][Agent] : Yep. Sure. No worries. Umm, and yeah, we just call, we call our, our trauma covers its illness. Umm, but yeah, it's, yeah.

[6 minutes 46 seconds][Customer] : So that.

[6 minutes 44 seconds][Agent] : So that's, that's our trauma benefit there. Umm, there are exclusions on the policy as well. So any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered. Full details of all exclusions are set out in your policy document. And please also be aware. Yeah, sure.

[7 minutes 3 seconds][Customer] : Sorry, can't give me sorry.

[7 minutes 5 seconds][Agent] : Sorry.

[7 minutes 6 seconds][Customer] : Just repeat. Could you just repeat that part again?

[7 minutes 9 seconds][Agent] : Yeah, sure. So I just said that any insured events, so you know, heart attack, cancer, stroke or coronary bypass surgery that become apparent before or during the first three months of the serious illness option commencing will not be covered. So if you get a heart attack within or before the 1st 3 months of having a serious illness cover in place, then we won't be able to cover it in that instance. For details of all exclusions are set out in your policy document as well. Yep.

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

[7 minutes 42 seconds][Agent] : Umm. And also be aware that any payment made under Serious Illness cover reduces the available life insurance benefit amount. And if you also purchase Total and Permanent Disability cover, the TPD benefit amount will also reduce when you have a successful serious illness claim. So are you happy for me to add this optional cover to your quote you're looking at? Oh, sorry, I should probably give you the price first. Sorry. So the, so the \$600,000 of life insurance cover comes in at an at an cost of \$27.02 a fortnight. And then if you add on the \$300,000 of serious illness cover, that would be an additional \$35.08 a fortnight. So altogether you're looking at a payment of \$62.10 a fortnight. How is that sounding for you?

[8 minutes 33 seconds][Customer] : Yeah, that's fine.

[8 minutes 34 seconds][Agent] : Perfect. And are you happy for me to keep that optional serious illness cover on your quote?

[8 minutes 40 seconds][Customer] : Yep.

[8 minutes 41 seconds][Agent] : Yep. And did you want me to show you any other amounts before we go through the health questions?

[8 minutes 47 seconds][Customer] : No, that's fine.

[8 minutes 48 seconds][Agent] : Oh OK, perfect. So I'll just need to reach you at a pre underwriting disclosure statement before we go through the health questions. So it says 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 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 insure you, and on what terms. You need to tell us things that we already know or should know as an insurer or which reduces of the risk we insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement in answer to our questions, we may be able to decline a claim and post new conditions on your policy or avoid your policy entirely. Do you understand this? Perfect, thank you for that. So most of these questions are gonna be yes or no's. I'll go through each one one by one and I'll read out the full questions before I gain your answer. So the first question says here, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes or no?

[10 minutes 4 seconds][Customer] : Yes, yes.

[10 minutes 25 seconds][Agent] : Yeah, perfect. And the next part is in regards to your medical history. So it says have you ever had symptoms of being diagnosed with or treated for or intend to

seek medical advice for any of the following? The first part is stroke or heart conditions such as the not limited palpitations, heart murmur, heart attack and angina. Uh, yes or no? Sorry.

[10 minutes 53 seconds][Customer] : I'm just trying to think about that question.

[10 minutes 56 seconds][Agent] : Sure. Mm Hmm.

[11 minutes][Customer] : I haven't had anything to do with my angina heart, heart palpitations could could be related to anxiety. Yeah, but I it's a bit of a grey question, that one.

[11 minutes 9 seconds][Agent] : OK, well, if you've had Hal palpitations and we would put a yes if that helps.

[11 minutes 20 seconds][Customer] : OK, Yep.

[11 minutes 25 seconds][Agent] : Yep. So so for that question there. So again, it says S stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. So would that be a yes or a no? I'm sorry, a no.

[11 minutes 22 seconds][Customer] : I think that would be a no 'cause it's not, I haven't had an that would be a no because I haven't had any heart conditions yet.

[11 minutes 49 seconds][Agent] : OK, OK. Have you had symptoms of any heart conditions?

[11 minutes 52 seconds][Customer] : But you know, you're you know, I haven't had any symptoms of any heart conditions, but in again, I have gone to the doctor for health palpitations because due to anxiety, but I have had a check done and it's there. There hasn't been any findings. Does that make sense?

[12 minutes 8 seconds][Agent] : Yeah, MMM OK, So, OK, so if you had symptoms of palpitations then 'cause remember it says, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? So if you've had symptoms of palpitations, then that would be a yes. So, yeah, but it's up to you because obviously you're gonna, you're gonna like obviously have a better idea than me than, uh, you know, of your medical history.

[12 minutes 42 seconds][Customer] : OK, yeah.

[12 minutes 49 seconds][Agent] : But I'm just sort of relaying the, the question sort of. Yep, Sorry, go ahead.

[12 minutes 51 seconds][Customer] : So I, yeah, sorry, I have gone to the doc, I have gone to the doctors for heart palpitations. I have had checks done for it and it was my heart was fine. So there was, there's no diagnosis as such, but I guess we just put it down as yes, just to be on the safe side because it is on my medical records.

[13 minutes 11 seconds][Agent] : OK, well, just whatever is the correct answer. So it's umm, so like, I understand that you're wanting to disclose it to be on the safe side, and then I definitely do. Thank you for considering that. And you know, uh, trying to do the right thing, but the it's basically whatever the correct answer is. So not so much like, umm, like there's sort of no need to over disclose anything, if that makes sense.

[13 minutes 37 seconds][Customer] : I see.

[13 minutes 36 seconds][Agent] : So if you have had symptoms of yeah, so like for example, right. If like if you didn't know your, we wouldn't be able to accept like, oh, well, you know, I think I'm, you know, 90 kilograms, but, umm, last, that was the last time I checked, but I could be a bit more so on the safe side or just say 120 just to be on the safe side, you know what I mean? Like stuff like that. So, umm, that's obviously like a crude example, but yeah, so there's no need to sort of over disclose anything. We just need to make sure that we're noting down the correct answer. If you're not too sure, then just let me know and I can maybe explain it in a different if there's something that doesn't make sense and then hopefully that might help us get to the correct answer.

[14 minutes 18 seconds][Customer] : Yeah.

[14 minutes 21 seconds][Agent] : Yep. OK.

[14 minutes 19 seconds][Customer] : So basically I've gone to the doctor saying that I had some chest pain and palpitations, but then I have had an EG and stuff done and it was pretty much stress related. So it wasn't actually a heart condition, if that makes sense.

[14 minutes 36 seconds][Agent] : Yep. OK.

[14 minutes 44 seconds][Customer] : That's right.

[14 minutes 38 seconds][Agent] : I didn't you so they found that you didn't have a heart condition at and you went yeah, OK, sure. So, OK, so I understand that at the time that you got the ECG done

that it may have shown that you didn't have any heart conditions per SE. But if you have had umm, so because palpitations is part of the questions, if you have been diagnosed with palpitations or if you've had symptoms of palpitations, then umm, then we would put a yes.

[15 minutes 10 seconds][Customer] : Oh, yeah, no. Yeah.

[15 minutes 10 seconds][Agent] : Well, actually, well, just to confirm as well, was it actual heart palpitations or was it just feeling like your heart is beating too fast?

[15 minutes 20 seconds][Customer] : Just, you know, yeah. Just feeling like my heart was beating too fast. But I sort of put it down to anxiety. Yeah.

[15 minutes 18 seconds][Agent] : But it it actually not being right, right?

[15 minutes 27 seconds][Customer] : So when I did the ECG, it was all clear.

[15 minutes 27 seconds][Agent] : So your heart wasn't right. So your heart wasn't actually beating too fast.

[15 minutes 34 seconds][Customer] : That's right.

[15 minutes 31 seconds][Agent] : It was just a feeling due to the anxiety, right? OK, so, so so you didn't actually have palpitations, you just sort of felt like you did, but you didn't actually have them.

[15 minutes 42 seconds][Customer] : That's right.

[15 minutes 43 seconds][Agent] : OK, cool. Alright, awesome. So in that case, I'll put a note to that one for you then. Is that correct?

[15 minutes 49 seconds][Customer] : Yeah.

[15 minutes 50 seconds][Agent] : OK, awesome. So on the next part, it says lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukaemia, excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder. Yep. And in the last 10 years, have you attempted suicide or been hospitalized for a mental health condition? Perfect. And is it sorry, in the last 10 years?

[15 minutes 58 seconds][Customer] : No, no, yes, no in the last three, in the last three years, in the last, in the last 10 years.

[16 minutes 37 seconds][Agent] : Yeah. So. So it's 2020. So 10 years ago would be 2015, but

between I guess between.

[16 minutes 47 seconds][Customer] : Hospitalized.

[16 minutes 48 seconds][Agent] : Sorry.

[16 minutes 50 seconds][Customer] : Hospitalized.

[16 minutes 52 seconds][Agent] : So the question, it says in the last 10 years have you attempted suicide or been hospitalized for a mental health condition? Mm, Hmm.

[17 minutes 10 seconds][Customer] : I have gone to the hospital for anxiety and depression.

[17 minutes 16 seconds][Agent] : Sure.

[17 minutes 19 seconds][Customer] : I would put yes.

[17 minutes 19 seconds][Agent] : Yep, yes.

[17 minutes 20 seconds][Customer] : I would put yes just just to be on the safe side.

[17 minutes 25 seconds][Agent] : Well, again, we just got to put whatever's correct. So there's N again, there's no need to over disclose or under disclose. Again, we've got to make sure that we're putting the correct answer in. Not, you know, not how do I put this? Yeah, we just need to make sure we have the correct answer. So if yes is the correct answer, we'll put you, we'll put that. But if you're just saying yes for the sake of, you know, being on the safe side, then we wouldn't be able to accept that answer, unfortunately. So we would just need to, yeah, like, yeah, we would need, we would need a, a confident answer to that one. So if there's something that you didn't, uh, that you didn't understand or, or that, you know, if there's a, if there's a definition that you might need or, uh, if there's a Gray area that you need me to explain, then I'm more than happy to do that. But we just need the correct answer. So either a yes or a no. And it does need to be a confident answer as well. So are you able to say confidently yes or no? Or is there something that you're not sure of particularly?

[18 minutes 23 seconds][Customer] : So basically hospitalised for yeah, I'm just not understanding that question because I am on anti anxiety medication.

[18 minutes 21 seconds][Agent] : Mm, hmm, Yep. Mm hmm.

[18 minutes 32 seconds][Customer] : I have got depression medication, I have gone to hospital for

depression or anxiety.

[18 minutes 40 seconds][Agent] : Sure, yeah, sure.

[18 minutes 41 seconds][Customer] : You know, I think that I had like, can you repeat the question again so I can understand it?

[18 minutes 51 seconds][Agent] : So yeah, sure. May. Sorry, maybe I might be reading it a bit fast. Let me slow it down a bit. So it says in the last 10 years, have you attempted suicide or been hospitalized for a mental health condition? So you haven't been hospitalized for anxiety or depression? So from my understanding, yeah. Sorry. OK, Yeah. Which to my knowledge is a a mental disorder. Is that correct?

[19 minutes 14 seconds][Customer] : No, I think the answer would be I have been admitted for anxiety and the yes.

[19 minutes 47 seconds][Agent] : OK, so Or at least it's a mental health condition, Correct. Depression and anxiety. OK, so if you've been hospitalized for depression and anxiety, and depression and anxiety is a mental health condition. Then that would be a yes, because the company says, well, it provided that it's happened in the last 10 years.

[19 minutes 57 seconds][Customer] : Yep, Yep.

[20 minutes 16 seconds][Agent] : So basically if you've attempted suicide in the last 10 years or if you have been hospitalized for a mental health condition in the last 10 years, then we would put a yes. So if you've been hospitalized for depression and anxiety, again, that being a mental health condition and it's in the last 10 years, then we would put a yes to the question. If not, then we'll put in. So is that a yes or a no?

[20 minutes 44 seconds][Customer] : I I can put this.

[20 minutes 46 seconds][Agent] : Sorry, it's a yes. Is that correct? Yep.

[20 minutes 48 seconds][Customer] : Yes, yes, yeah.

[20 minutes 49 seconds][Agent] : OK, perfect. Alright, awesome. And it says is your condition a form of schizophrenia, bipolar or psychotic disorder? Nope. OK, that's good. And and then it says is your condition. And then there's four options here. I'm just gonna read out each one in full. So it says, uh,

so option A is option anxiety, post Natal depression or stress, including post traumatic stress disorder. Option B is anorexia, universal or bulimia. Option C is ADHD or ADD, and option B is other mental illness not listed here. So is your condition ABC or D? Oh, that's OK.

[21 minutes 34 seconds][Customer] : I did get misdiagnosed for ADHD but I but I don't have that. I don't I don't take that medication anymore.

[21 minutes 39 seconds][Agent] : So you don't actually have it, right? So you don't. So you don't have ADHD.

[21 minutes 44 seconds][Customer] : It was a misdiagnosis, no?

[21 minutes 51 seconds][Agent] : OK, perfect. So we'll focus more on the ones that you do have. So is your condition ABC or D? So this is referring to the to the ones that are that are there.

[22 minutes 5 seconds][Customer] : It's not AB was a misdiagnosis so I think it would be C. Oh OK. No, not.

[22 minutes 12 seconds][Agent] : C is ADHD or ADD, so option A is option A is depression, anxiety, post Natal depression, or stress including post traumatic stress disorder. Option B is anorexia nervosa or bulimia, Option C is ADHD or ADD, and option D is other mental illness not listed here.

[22 minutes 38 seconds][Customer] : It's A.

[22 minutes 40 seconds][Agent] : OK, no worries for the next part. Just to make things easier, hopefully I'll give you the definition because it uses the word episode. But I just want to give you the definition just because sometimes what people might think we mean by an episode might be different to what it is. So just give me a second. OK. So an episode is an event, occurrence or recurrence of symptoms with increased severity from mood and usually require either medical intervention, referral, treatment or alteration or adjustment to existing maintenance treatment. Treatment can take the form of medication and or counseling or therapy. So if someone has mental health symptoms that require treatment, this is an episode and if they return to the doctor several times to monitor the situation and also repeat prescriptions, this is the this is the same single episode. If however, they have a relapse or symptoms worsen and to be changed or increased and this constitutes a second episode. Similarly, if the applicant recovers and treatment stops and the

applicant is fine, but at a later date, symptoms return and they have to go back to the to the doctor to seek further advice. This would be a separate episode. So how many episodes have you had which required treatment? Would it would it be 1 to 2/3 to 4/5 to six or seven plus?

[24 minutes 9 seconds][Customer] : Probably the ticky 1. It's a ticky 1 because this is over the last 10 years, isn't it?

[24 minutes 27 seconds][Agent] : Oh, this is Emma. Sorry, sorry.

[24 minutes 31 seconds][Customer] : Ah yes, 7 plus 7 plus.

[24 minutes 35 seconds][Agent] : I just 7 plus. OK, sure. No worries. Yep.

[24 minutes 35 seconds][Customer] : Probably 7/7 plus.

[24 minutes 40 seconds][Agent] : OK. And it says have you ever seriously contemplated or attempted suicide?

[24 minutes 58 seconds][Customer] : MMM Contemplated or attempted?

[25 minutes][Agent] : Yes, seriously contemplated.

[25 minutes 5 seconds][Customer] : No.

[25 minutes 6 seconds][Agent] : Perfect. Alright, awesome. OK, so it says here OK, so it asks typically how many episodes have you had?

[25 minutes 23 seconds][Customer] : Episodes in terms of 07 plus right that we covered that question.

[25 minutes 17 seconds][Agent] : Is there's just some parts here that we've got to type in now Mental health, yes. So now it's because of the, so basically the stage that we're up to now based on the way that you've answered the questions it's asking for more detail. So this is an option is more so parts that I can now type in. So the first box that it's asking me to type up is for how many episodes you've had, OK.

[26 minutes][Customer] : I can't really, I can't really put a number on it, to be honest, because, because for the last, I don't know, I guess 20 to 30 years.

[26 minutes 11 seconds][Agent] : MMM, mm, hmm. Sure.

[26 minutes 11 seconds][Customer] : I've always have gone back and forth to the doctor for, you

know, either changing medication or increasing the dose or decreasing the dose or, you know, so I I, I would say at least two to three, 2 * a year if we average it out over 10 years.

[26 minutes 34 seconds][Agent] : Right. But remember, if if you return, so if you need a return. So if you return to your doctor several times to monitor the situation and all repeat prescriptions, it's classified as the same episode.

[26 minutes 47 seconds][Customer] : Oh, OK. OK. Oh, I see what you mean. Yeah, yeah. OK. So in in that case.

[26 minutes 46 seconds][Agent] : So, yeah, yeah, it's just more so, so when it, when it constitutes a second episode is if you have a relapse or symptoms worsen, uh, and treatment needs to be changed or increased because of that, then that would be a second episode.

[27 minutes 8 seconds][Customer] : Right.

[27 minutes 8 seconds][Agent] : Umm, but if, uh, if you, and, and also if you do recover, like let's say that you recover completely and, and the treatment stops and, and then you're fine. And then you umm, and then at a later date you've returned to the doctor to seek further advice from mental health. Then that would be a separate episode. Hmm, OK. For the same episode of the different. Yep.

[27 minutes 31 seconds][Customer] : I guess if we sort of balance it out over the last 1516, over the last 20 years, and if I sort of say on an average I've gone to the doctor twice a year, depression and anxiety, yeah, fine.

[27 minutes 50 seconds][Agent] : But is it for the same episode of depression and anxiety or is it for a different instance of that? Yeah, yeah, I understand that might be for the same condition, but is it for the same like, like is it like, you know, you, you see the doctor the first time you get better and then another time in the year you see the doctor again?

[27 minutes 57 seconds][Customer] : Yeah, pretty much depression and anxiety, but the medication has changed along the way, but it's for the same condition.

[28 minutes 26 seconds][Agent] : So, OK, so for example, right, let's say that let's say for example, that I went to the doctor and then I I was diagn and then I'm diagnosed with depression and given

some medication. If, if I'm, then, if I, then, if I, if I'm taking medication, which helps the symptoms and then later on in the year I see the doctor, umm, to, you know, get either a repeat prescription, umm, of my current dosage or, you know, if he's, uh, you know, just adjusting it because he sees that there's been an improvement, umm, or for whatever reason, other than like my symptoms worsening, of course, umm, then that would still be the same episode of depression, right? But if, for example, I was diagnosed with depression, I, I was got put on medication, I take it off the medication and then I, you know, I've, I've been fine. And then later on in the year, I was to get depression again and then get put back on some medication, for example. That would be a separate episode to the first instance of depression.

[29 minutes 46 seconds][Customer] : Oh, I see.

[29 minutes 47 seconds][Agent] : Yeah.

[29 minutes 46 seconds][Customer] : Oh, I see. OK, so that was sort of for me, I guess. OK, if you put it that way.

[30 minutes][Agent] : If you're not sure, umm, look what we could get you to do is have a chat to your doctor about it and see if they can have a look to your medical records to discern how uh, exactly how many there there is. Umm, and then also whilst you're there as well, umm, because the next questions regarding that would just be, you know, if you've had symptoms or treatment for this condition within the last six months, which I'm sure you may know, umm, also the name and the daily dosage of the medication you're taking, which I'm sure that you know as well. Umm, and then and, and then if you've ever been hospitalized or treated as an inpatient, and then if so, just the the date and length of your stay and this and advising us as well of the circumstances surrounding the state. So those are all the questions that I've got here for the mental health. Yeah, sorry. Yep.

[30 minutes 45 seconds][Customer] : I yeah, so, so for me, so for the mental health, I think it would only be 1 episode because it's the anxiety and depression. So I've kind of gone back to the doctor, increased, decreased, gone back to the doc doctor changed the medication, but it's for the same, it's for the same condition, which is anxiety and depression. So I guess it would be plastered 1 episode having gone back and forth to the doctor, I in a changing dose, increasing, decreasing doses.

[31 minutes 18 seconds][Agent] : Yeah.

[31 minutes 21 seconds][Customer] : Yeah. So I guess it would be classed. I don't think the symptoms worsened.

[31 minutes 21 seconds][Agent] : But just letting you know as well that if the if the if the symptoms worsen, which means that if if your symptoms had worsened, which was the reason why the treatment needs to be changed or increased, then that would constitute a separate episode, right? OK, OK, sure. Right. OK, So, OK, so just going back here, it says how many episodes have you had which required treatments? Would that, so would that would that be 1:00 to 2:00?

[31 minutes 48 seconds][Customer] : I just think it was a matter of finding the right kind of medication that worked one to two. Yeah.

[32 minutes 6 seconds][Agent] : OK.

[32 minutes 5 seconds][Customer] : And I've changed the medication, yeah, for the same symptoms. Yeah.

[32 minutes 6 seconds][Agent] : And alright, bye.

[32 minutes 11 seconds][Customer] : 1:00 to 2:00.

[32 minutes 20 seconds][Agent] : No, no. So if so, it's like it's kind of like what I asked you about the palpitations, right? Like if you thought you had palpitations and then the doctor said, hey, look, you actually don't have palpitations and you don't have any heart conditions or any signs that you had or have palpitations, then we wouldn't need to disclose it.

[32 minutes 14 seconds][Customer] : If you want to add the ADHD does do we have to add the misdiagnosed ADHD in there in potentially make that 3 or that's fine. That's fine.

[32 minutes 48 seconds][Agent] : So if for example, you were told that you had ADHD or ADD and it was a misdiagnosis because you weren't actually displaying any symptoms of that, for example, umm, then we wouldn't need, we wouldn't need to include it.

[33 minutes 3 seconds][Customer] : OK, that's fine.

[33 minutes 4 seconds][Agent] : So would are we still looking at including it or leave or are we leaving that out? Leave that out. OK, so the next question says, was it more than one episode? For

the just the everything mental health related.

[33 minutes 9 seconds][Customer] : I'll leave that for the depression and the PTSD Five.

[33 minutes 25 seconds][Agent] : So because we are, we went through how many episodes have have you had which required treatment, which is 1:00 to 2:00 and then it just says he wasn't more than one episode.

[33 minutes 29 seconds][Customer] : Yeah, yeah, yeah, I said between 1:00 to 2:00 because it's always been for the same reason.

[33 minutes 45 seconds][Agent] : OK, well, if you're not too sure, like I said, we might need you to check because it's asking if it was more than one episode. So if you're not EE exactly sure, then we might need to get you to check that one. Umm, yeah, you can definitely. Like if you wanted to call your doctor to find out, that's completely fine as well. So do you know if it is more than one or you're not sure? If you're not sure it's fine, but just wanted to get your opinion on that.

[34 minutes 11 seconds][Customer] : No, it's OK 'cause I've got all my medical records just recently and I've just gone to see my doctor recently and yeah, a a all I know is that I've gone back and forth to the doctor for depression and anxiety a few times, but it's only been for depression and anxiety. It hasn't been for anything else.

[34 minutes 31 seconds][Agent] : I understand.

[34 minutes 32 seconds][Customer] : So I would so I would say it would be 1:00 to 2:00.

[34 minutes 37 seconds][Agent] : Yeah, yeah, I, I do thank you for letting me know. And I, I do understand that it between 1:00 to 2:00. But the question, I mean, I didn't, I just letting you know so I didn't, I didn't write these questions. So I'm, I'm not too sure, umm, what the exact reason is as to why this is in there, but I'm sure you know how like you know, the actuaries, actuaries that worked on this and whoever it is like, umm, that's worked on this application. I'm sure there's a reason for it, but I'm not too sure what that is. But it's just asking you if it was more than one episode. So if you're not tissue, then we might need to get you to have a chat with your doctor to see if they can discern whether or not it was or it wasn't just because I don't want to sort of make you say the wrong thing or put you in a spot where you, uh, because I know that you've a couple of times you've sort of had the

approach of, well, just to be on the safe side, I'll say this. So instead of, uh, you know, getting you to say the wrong thing, umm, and because that can obviously affect, umm, the payout of claims time as well, Umm, and it could also affect like, umm, like we don't, we don't wanna insure you under the wrong terms and you know, and either having, having you pay the wrong amount or, umm, you know, uh, messing things up at claims time and stuff like that. So if you're unsure if it was for the one single episode or if it was actually for more than one, umm, because I understand that this is a, a, something that's been over the course of, you know, of, of, of, uh, 20 to 30 years. Umm, like I said, if you have a chat to your doctor or go through your medical records thoroughly to discern as to whether or not it was more than one episode, I'm more than happy to give you a call back later on today. So you can have a chat with whoever and, you know, look through whatever you need to and all that. But yeah, it's up to you.

[36 minutes 34 seconds][Customer] : Let's go with two at this stage, Cos I yeah, let's go with two I think, Cos I've thoroughly gone through my local.

[36 minutes 40 seconds][Agent] : OK, well, just OK, sure. So I thank you for letting me know just because there seems to be a lot of uncertainty around that, like because you said, you know, let's go with two. I think it's not really a confident answer. So look what I'm going to do is I do like I said, I don't want to insure you for the wrong thing and for the wrong price and whatever. So I'll, I'll send you out some general information to your e-mail for now. And if you could ask your doctor about it, just, you know, just to make sure that we do have the correct answer for you. And then look, I'll give you a call in a couple hours so that you, you can have, you know, just have a look and, and see E even if you wanna take another look for your medical records and ha and see, OK, look, it was definitely 2 or it was definitely, you know, oh, look, I, I, you know, I realized that I was actually, you know, I'd actually gotten better here. And then, umm, you know, I picked it up again at this point in time. So it's actually 3, whatever it is like, you know, just because I don't like I said, I don't wanna ensure you, it's the wrong thing. Yep.

[37 minutes 34 seconds][Customer] : It's just so, so, so, so basically like, you know, I've, I've always been, I've always seen the doctor for depression and anxiety, right?

[37 minutes 43 seconds][Agent] : Yep.

[37 minutes 44 seconds][Customer] : I've gone to the doctor, they've prescribed me a certain medication and symptoms haven't got better.

[37 minutes 51 seconds][Agent] : Hmm. Mm.

[37 minutes 49 seconds][Customer] : I've gone back, changed medication, gone back, functions have got better. Dec decreased my dose, symptoms have come back. I've gone back, changed medication, increased the dose.

[38 minutes 5 seconds][Agent] : Yep.

[38 minutes 2 seconds][Customer] : So it's been up and down quite a bit over the last 20 years, 1020 years. So I don't know if that's classed as different exercises or if that's classed as one episode for the same condition, if that makes sense.

[38 minutes 9 seconds][Agent] : OK, Yeah, sure. Well, that's yeah, that's the thing. So that's why I like, all I can do is give you the examples and the definitions, but I can't really do any more than that.

[38 minutes 30 seconds][Customer] : So my, my, my question to you is if I've gone back to the doctor, say once a year or every second year to decrease or increase the dose or change the dose, are they classed as separate episodes or is it classed as 5 episodes for the same reason?

[38 minutes 29 seconds][Agent] : And you know, we yeah, sure, it depends on the depends on the reasoning as to why it's increasing, decreasing is a different story. But if it's no yeah, yeah, I understand that. Like, I understand that the like I so from my understanding, the only mental health conditions you've ever had is depression and anxiety, is that correct?

[38 minutes 55 seconds][Customer] : The same SA, same same reason anxiety and depression it would always be Yep, Yep.

[39 minutes 14 seconds][Agent] : Yeah. OK, Well then yeah, I understand that it's all for the same reason as in like it's all for depression and anxiety. When I say reason, I mean the reason as to why they're changing or increasing the dose of treatment. So I understand obviously that's related to the the depression and anxiety. I get that. But it depends as to what the reason is regarding that, that they're, you know, increasing it or changing the actual money itself. So yeah, I can't answer this for

you, unfortunately.

[39 minutes 48 seconds][Customer] : Yeah, I I mean, I can answer it for you. I can answer it for you. It's it's mainly because my medication hasn't fixed the symptoms. So I've gone back to change the medication. So a different medication that does work.

[39 minutes 49 seconds][Agent] : Yeah, Yeah. OK. Right so at, at this point, so just going back and changing, do one or two episodes. It's uh, now like, because we've changed that I forgot to mention as well, but there's no boxes for me to actually enter in that information. So we're back to the yes or nose for now.

[40 minutes 23 seconds][Customer] : Bye.

[40 minutes 22 seconds][Agent] : So there's no way that I can enter in any of that information. So, umm, I couldn't yeah. So it's, it's, it's just yes or yes or nose for now.

[40 minutes 26 seconds][Customer] : OK, OK.

[40 minutes 31 seconds][Agent] : Umm, yeah. So look, we have spent quite a bit of time on this particular question, umm, due to the, you know, Gray areas and kind of, umm, confusions and umm, and all that sort of stuff as well. So look, I understand that you are wanting to, you know, answer the right thing and I thank you very much for that and for your honesty and all that. But at at this point, you know, we're gonna have to ask you to, to have a chat with your doctor and find out because it's, it's just, there's, there's too much that I'm sort of having to answer for you. And I just, it's not, it doesn't really give me the confidence that, you know, that we're getting the exact correct answer. You know what I mean? And I just I don't wanna answer like. That's why I'm saying if you speak to a medical professional about it.

[41 minutes 15 seconds][Customer] : But The thing is, if the answer to the question is quite confusing because OK, hang on, sorry, can can you repeat that question to me again? Sorry, I can understand it.

[41 minutes 26 seconds][Agent] : Yep, again, another time.

[41 minutes 35 seconds][Customer] : Yes, please.

[41 minutes 36 seconds][Agent] : OK, well, I can, yeah. Look, I can definitely. I can. I can definitely

do that for you. But look, if it doesn't, if we don't get a confident answer to this one, then unfortunately I will. I will have to, you know, we will have to wait, like I said, because I don't wanna. Yeah, Well, yeah, you've already heard all of it anyway. But, uh, it just says was it more than one episode? Yes or no? Yes. OK, no problem. And the next one says have you had symptoms or treatment for this condition within the last six months?

[41 minutes 58 seconds][Customer] : Yes, Yes.

[42 minutes 11 seconds][Agent] : OK, have you ever seriously contemplated or attempted suicide? So no, perfect. All right. And the next one is have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia, including Alzheimer's disease, or being told by a doctor that you have a condition that will reduce your life expectancy? Perfect. And the next one is in the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counseling for drug or alcohol consumption?

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

[42 minutes 52 seconds][Agent] : Perfect. So 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. So first of all, what is your exact height please? Yep, sorry, just cut out at the start there. Did you say 156 centimeters for your exact height? Yep. And what is your exact weight please?

[43 minutes 13 seconds][Customer] : Is 156 centimeters, yeah.

[43 minutes 34 seconds][Agent] : 69.9 kilograms, Sorry, 59.9 kilograms, 69.9 kilograms, is that correct? Alright, perfect. And then it says, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? No, perfect. All right, awesome. So just hopping over to the next page for you. Umm, so it says here, does your work require you to go underground, Work at heights above 20 meters, dive to depths by 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

[43 minutes 31 seconds][Customer] : 69.9 mm Hmm 69.9 69 yeah No, no, no.

[44 minutes 32 seconds][Agent] : And do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months? And then it says which countries do you intend to travel to or reside in?

[44 minutes 43 seconds][Customer] : Yes, India.

[44 minutes 55 seconds][Agent] : Where? Sorry.

[44 minutes 54 seconds][Customer] : At this stage India.

[44 minutes 59 seconds][Agent] : Oh India. OK, no worries. And will you be overseas for longer than three consecutive months? And do you have existing life insurance policies with other life insurance companies?

[45 minutes 7 seconds][Customer] : No, no.

[45 minutes 14 seconds][Agent] : Whether a combined total sum is short of more than \$5 million And the next one is next part is in regards to your medical history again. So same question as before, different list of health conditions. So it says. Have you ever had symptoms of being diagnosed with or treated for or intend to or intend to seek medical advice for any of the following The first one? Diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure?

[45 minutes 49 seconds][Customer] : No, I think I have had high cholesterol.

[46 minutes 3 seconds][Agent] : Yep. Do you have confirmation on that?

[46 minutes 8 seconds][Customer] : I think so, yes. Yep.

[46 minutes 11 seconds][Agent] : You think confirmation? Did you say you do have high cholesterol?

[46 minutes 15 seconds][Customer] : No, I have got high cholesterol, but I don't require medication for it.

[46 minutes 18 seconds][Agent] : OK, alright. So if you do have high choles, sorry, go ahead.

[46 minutes 19 seconds][Customer] : Yes, Like yeah. So the answer would be yes.

[46 minutes 25 seconds][Agent] : OK, perfect. Yeah, thank you for that. And then it just narrows it down in, in in more detail. So it just goes through each each condition 1 by 1. So based on your

response, please answer yes or no for each of the following.

[46 minutes 42 seconds][Customer] : No, Yes.

[46 minutes 38 seconds][Agent] : The first one is chest pain, yes or no, High cholesterol, Yep. And then it says have you ever had a cholesterol blood test where they result greater than or equal to 7.0 millimoles per liter? Perfect. And the next one is high blood pressure and then in brackets it just says excludes during pregnancy where the blood pressure returns to normal after the birth.

[47 minutes][Customer] : No, no.

[47 minutes 11 seconds][Agent] : So no, perfect. The next one is tumour, mole or cyst, including skin cancer, sunspots or Melanoma.

[47 minutes 27 seconds][Customer] : I have had a cyst and my uterus. I've had surgery done for that.

[47 minutes 32 seconds][Agent] : OK, so I'm sorry I should probably remind you so I can only click yes or no.

[47 minutes 42 seconds][Customer] : Sorry. Have I ever had a cyst? Yes.

[47 minutes 45 seconds][Agent] : Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following?

[47 minutes 56 seconds][Customer] : Yes.

[47 minutes 57 seconds][Agent] : Perfect. OK, no worries. Thank you for that. And then it says based in your response, please answer yes or no for each of the following. The first one is tumor, mole or cyst? Yes or no?

[48 minutes 9 seconds][Customer] : No, Yes.

[48 minutes 15 seconds][Agent] : And has the mole or cyst been confirmed benign?

[48 minutes 20 seconds][Customer] : Yes.

[48 minutes 21 seconds][Agent] : Yep. Do you have a current lesion that requires follow up treatment or removal as recommended by your doctor? And the next one is Melanoma yes or no Next one is any other form of skin cancer and or sunspots. And the next one is have you ever had an abnormal pap or cervical smear?

[48 minutes 29 seconds][Customer] : No, no, no, no. No, no, I have got high liver function.

[48 minutes 51 seconds][Agent] : The next one is thyroid condition or neurological symptoms such as dizziness or fainting, disorder of the stomach, bowel, gallbladder or pancreas, hepatitis or any disorder of the liver, high liver function. Is that a good thing or is that a bad thing?

[49 minutes 22 seconds][Customer] : It's just when you get a liver test done and it just gives you your liver, your levels of of shady liver. I guess I've got shady liver because my liver levels are high, Yeah.

[49 minutes 32 seconds][Agent] : You've got a fatty liver, OK, right. OK, so again, sorry to just remind you of this again, but I can only click yes or OK, click yes confidently. Alright, awesome. Thank you for that.

[49 minutes 46 seconds][Customer] : I'll click yes, Yep, Yep.

[49 minutes 52 seconds][Agent] : Yes, again, just confident yes or no is all we need. But just to make it easier for you. So the next one is, is the disorder cirrhosis or fibrosis? Yes or no? Based in response, Please answer yes or no for each of the following.

[50 minutes 3 seconds][Customer] : No, no, no, no.

[50 minutes 8 seconds][Agent] : The first one is hepatitis, is the liver disorder related to alcohol perfect is the disorder Gilbert S syndrome, and the next part is epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease, or paralysis. Yes or no? Bladder or urinary tract disorder?

[50 minutes 35 seconds][Customer] : No, no. Sorry. What disorder?

[50 minutes 41 seconds][Agent] : Kid disorder, Kidney, KIDNEY, blood disorder or disease? Sleep apnea or asthma, excluding childhood asthma.

[50 minutes 49 seconds][Customer] : No, no, no.

[51 minutes][Agent] : Perfect, thank you for that. So not too many questions to go now. The next part it says other than what you've already told me about in the past three years, have you sought medical advice or treatment, any medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy?

[51 minutes 34 seconds][Customer] : So can you repeat that question again?

[51 minutes 36 seconds][Agent] : Yeah, sure, it says other than what you've already told me about in the past three years sought medical advice or treatment by a medical practitioner or specialist. Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? OK. And it says what condition required the medical examination or advice This part we can type it in. So So what what are we putting for this one here? Yep. And what was that for? OK, Yep. So chest.

[52 minutes 2 seconds][Customer] : Yes, OK, the ECG test done that was for kiss pain that I that when I told you I was confused between palpitations and kiss pain.

[52 minutes 31 seconds][Agent] : All right.

[52 minutes 31 seconds][Customer] : So I just got a ECG test.

[52 minutes 31 seconds][Agent] : Was that related to, was that related to the anxiety?

[52 minutes 36 seconds][Customer] : Yep.

[52 minutes 37 seconds][Agent] : Right. We've already disclosed that's yeah, because we've already, if that, if that was from the anxiety already disclosed the anxiety, then we don't need to disclose it again here.

[52 minutes 46 seconds][Customer] : OK, that's fine.

[52 minutes 48 seconds][Agent] : OK. So for that other than what you've already told me that question, would that be a yes or a no?

[52 minutes 58 seconds][Customer] : I have seen a specialist for back pain.

[53 minutes 3 seconds][Agent] : OK, Yep. So I'll put a yes, I'll leave that as a yes and then it says what condition required the medical examination or advice and I'll put here back pain with no outside medical investigations, is that correct? Yep. OK, no worries. Thank you for that. And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[53 minutes 15 seconds][Customer] : Yeah, no.

[53 minutes 30 seconds][Agent] : Perfect, thank you for that. Umm, to the best of your. Oh, sorry,

forgot to mention as well. When we say immediate family, this specifically refers to mother, uh, father, mother, brother or sister. So it says 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? To the best of your knowledge, have any of your immediate families suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60?

[53 minutes 54 seconds][Customer] : No, no.

[54 minutes 8 seconds][Agent] : And the last question says here, other than what F events? If you get all vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving, or any other hazardous activity?

[54 minutes 33 seconds][Customer] : So what was that about aviation?

[54 minutes 36 seconds][Agent] : Aviation other than as a fare paying passenger on a recognized airline.

[54 minutes 41 seconds][Customer] : Oh, yes.

[54 minutes 43 seconds][Agent] : Perfect.

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

[54 minutes 44 seconds][Agent] : Alright, so just while I let up the results for you, I do need to let you know. Please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy has automatic indexation. So what that means is each year your benefit amount will increase by 5% with associated increases in premium and you can opt out of this indexation each year. Umm. So look, congratulations, your application has definitely been approved. So this policy will cover you specifically for deaths due to any cause except suicide in the 1st 13 months. In addition, there is a, in addition, there is a terminally ill advanced payment included in the cover. So what that means is that if you were diagnosed with 12 months or less to live by a medical practitioner, then we'll pay your claim in full and the money could be used for medical costs etcetera to ensure that you need the best care possible. And your beneficiaries will still be able to request a

funeral advanced payout of \$10,000 dollars.

[55 minutes 52 seconds][Customer] : Bye.

[55 minutes 50 seconds][Agent] : So I do need to let you know as well that the premium has risen due to mental health, due to your liver condition as well. And yeah, so just those two. So I'll let you know what the premiums are gonna be. And then if you want me to lower any of the amounts of cover, we can do that for you to make it cheaper. So just like so \$600,000 of life insurance with \$300,000 of serious illness, altogether you're looking at a payment of \$106.66 per fortnight. So again, that's \$106.66 per fortnight. How is that sounding for you there?

[56 minutes 32 seconds][Customer] : Yep, that's fine.

[56 minutes 33 seconds][Agent] : That's fine, yeah. Is that going to be affordable for you as well? Yep.

[56 minutes 37 seconds][Customer] : Yeah, that'll be fine.

[56 minutes 39 seconds][Agent] : Alright, awesome. Well, what we'll do is we'll get that one covered in stone today for you. So you can have that financial protection in place for your mortgage, but you don't have to pay anything upfront to us today. So how it works is that we generally collect payment within the next 7 days and from there you do have a 30 day cooling off. As well. So if you decide that the policy isn't suitable for you and you apply to cancel within 30 days of your first payment, sorry within thir, within 30 days, sorry of your first payment, then you'll get a full refund of your premium unless a claim has been made. And that'll give you the chance to get all the policy documentation sent out to you by e-mail and post and also have some time to read through it and and make sure that you are happy with everything as well. So for the next part, I'll note down your address. What is the post code that you're in at the moment?

[57 minutes 29 seconds][Customer] : I'll give you the extra postcards.

[57 minutes 32 seconds][Agent] : The which one? Sorry.

[57 minutes 34 seconds][Customer] : Alright, just give me a moment.

[57 minutes 36 seconds][Agent] : Yeah, sure. Just the four digit whenever you're ready. 06/04. Yep. And what suburb are you in currently?

[57 minutes 45 seconds][Customer] : O for class 4, Green Bay.

[57 minutes 53 seconds][Agent] : Yeah, OK. And that's in Auckland, of course.

[58 minutes][Customer] : Yep.

[58 minutes 1 seconds][Agent] : Yep. And what's the house number and street name please? Yep.

[58 minutes 5 seconds][Customer] : 90A Godley Rd. GODLEY Rd.

[58 minutes 13 seconds][Agent] : Yep.

[58 minutes 16 seconds][Customer] : Yep, 90A.

[58 minutes 13 seconds][Agent] : 90 A you said Yep and perfect. And that's the same as your postal address as well. Yep. And we generally collect payment within the next 7 days. So when in the next 7 days be would be most suitable for you?

[58 minutes 23 seconds][Customer] : Yes, any time is fine.

[58 minutes 38 seconds][Agent] : OK, uh, what we can do tomorrow if you want, maybe we can do a week from today or we can do Friday or tomorrow. Yeah, no worries.

[58 minutes 45 seconds][Customer] : Yep, tomorrow's time, yeah.

[58 minutes 48 seconds][Agent] : So I have the first payment come out tomorrow, which is Thursday the 16th, and then every fortnight thereafter on a Thursday will be your other payment collection dates. I'll just need to note down your preferred method of payment as well. So did you want to note down a bank account or a card? Bank account number? Yeah, sure. I'll just need the account number whenever you're ready.

[59 minutes 4 seconds][Customer] : Bank account number, sure.

[59 minutes 33 seconds][Agent] : Yep. Yep. Sorry, 03 What was that? 49? Yep, no worries. 455.

[59 minutes 31 seconds][Customer] : OK, so 02 0144, 0349 4/9, 455 001.

[59 minutes 54 seconds][Agent] : Yep, 001. Perfect. So again, that's 0201440349455001.

[1 hours 9 seconds][Customer] : That's right.

[1 hours 10 seconds][Agent] : That's right, perfect. Thanks so much for that. And that's in the name of Umm Chutney Peter with BNZ.

[1 hours 19 seconds][Customer] : Yep, I'll just repeat that number for you 0201440349455001.

[1 hours 27 seconds][Agent] : Yep, that's what I've got here.

[1 hours 30 seconds][Customer] : Cool.

[1 hours 30 seconds][Agent] : And so is this your first name and your last name on the account with B&Z?

[1 hours 35 seconds][Customer] : Yep.

[1 hours 36 seconds][Agent] : Yep. OK, perfect. And also just a few questions regarding the use of that account. First of all, do you have for you to operate this bank account alone?

[1 hours 46 seconds][Customer] : Yes.

[1 hours 47 seconds][Agent] : Yep. And do you need to jointly authorize debits with anyone else for this account?

[1 hours 53 seconds][Customer] : No.

[1 hours 54 seconds][Agent] : And have you cancelled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? And just confirming that you're happy to set up a direct debit authority without signing a form, is that correct?

[1 hours 1 minutes 12 seconds][Customer] : Yes.

[1 hours 1 minutes 13 seconds][Agent] : Yep. And then I've got a statement here that says you agree this authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for One choice, to direct debit this account in accordance with these terms and conditions. Is that also correct?

[1 hours 1 minutes 36 seconds][Customer] : That's right.

[1 hours 1 minutes 37 seconds][Agent] : Yep. All right, perfect. And last of all, I just need to read out the declaration to you. So this is just a few minutes to complete and then at the end we'll get everything sent out to you by e-mail and post.

[1 hours 1 minutes 49 seconds][Customer] : Bye bye.

[1 hours 1 minutes 50 seconds][Agent] : Perfect. So it just says here, uh, thank you, Charlie. Peter, it is important you understand the following information. I will ask your agreement to these terms at the

end and your policy will not be enforced unless you agree to these terms in full. Uh, and then it says 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 and that Limited, whom I referred to as GFS, to issue and arrange this insurance on its behalf. 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 considered your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand and the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure statement which sets out more information which can assist you to decide whether to act on any advice we provide.

[1 hours 3 minutes 8 seconds][Customer] : Yes.

[1 hours 3 minutes 4 seconds][Agent] : Can you please confirm that you understand and agree to this Yes or no Perfect and then it says your answer to the application sections and any related documents form the basis of your contracted 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 agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure? Yes or no? Perfect. And then it says by agreeing to this declaration the UMM sorry. By agreeing to this declaration, you consent to be contacted by 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 amount of Chandni Pita receives \$600,000 in the event of sorry, \$600,000 in the event of life insurance. Chandni Pita receives \$300,000 in the event of serious illness. For Chumney Pita Life Insurance, a 100% loading was applied during the application process. For Chumney Pita serious illness, a 50% loading applied during the application process. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your premium for the first year of cover it sorry the PR. Your total premium for the first year of cover is \$106.66 per fortnight. Your

premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year. You can opt out of this. Included in your premium is an amount payable to GSS of between 24% and 71% of 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 issue a 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 the consider these documents to ensure the product meets your needs. You have a 30 day cooling off. 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. Last of all, just two questions at the end here. The first one is, do you understand and, and agree with the declaration, yes or no? Yep. And would you like any other information now or would you like me to read any part of, of the policy document to you just while I've got you?

[1 hours 5 minutes 37 seconds][Customer] : Yes, just WH, what does it mean with 100% loading and how does that work?

[1 hours 5 minutes 51 seconds][Agent] : So that was just, you know how I told you that the price went up?

[1 hours 5 minutes 56 seconds][Customer] : Is it because of the disclosed?

[1 hours 5 minutes 59 seconds][Agent] : Yeah, I remember, I remember how I told you that the, that the, that the pricing went up due to the mental health disclosure and also the disclosure for the liver as well. Yeah. So it's just giving you a breakdown and see how much it's got It it had gone up by. Yeah.

[1 hours 6 minutes 10 seconds][Customer] : Yep, just yeah.

[1 hours 6 minutes 15 seconds][Agent] : But what but the amount that I mentioned to you, the \$106.66 per fortnight that's including the increase.

[1 hours 6 minutes 24 seconds][Customer] : Oh, OK. I've just got one question.

[1 hours 6 minutes 25 seconds][Agent] : Yeah, yeah, yeah.

[1 hours 6 minutes 27 seconds][Customer] : So, so I've got a high, so I don't have a liver condition, but I have got elevated liver function, you know when I do my blood tests so the the liver function is high.

[1 hours 6 minutes 46 seconds][Agent] : And I what? Sorry.

[1 hours 6 minutes 38 seconds][Customer] : So it's probably best to take yes, because I have got a high liver function and you have got the CL, you've got the cholesterol in there, you've got the liver function in there and you've got the mental health disclosure in there.

[1 hours 6 minutes 50 seconds][Agent] : Ah, well, you mentioned that you have a fatty liver as well. So yeah, as long as you've answered the as as long as you've answered the health and lifestyle questionnaire correctly, then that's so you, that's that's all that we're that we're looking forward that. So have you answered everything in the health and lifestyle questionnaire correctly?

[1 hours 7 minutes 3 seconds][Customer] : Yep, Yep, Yep, Yep, Yep.

[1 hours 7 minutes 18 seconds][Agent] : Yep. Perfect. Well, then that's all fine.

[1 hours 7 minutes 19 seconds][Customer] : I've, I've just got one question. Sorry. I'm just gonna give, I'm gonna give my doctor a call later on if he says that I've got high liver functions but not a fatty liver. Can I bring you guys back and sort of change that?

[1 hours 7 minutes 20 seconds][Agent] : So yeah, sure, Yep, you can apply to have it reviewed, but at the same time, like it's the, the, the que, the questionnaires regarding your whole, like when it comes to your medical history, the question is well, oh, OK, I'll go back to the liver question because I'm fairly SU sure it says, umm, have you ever? So even if you had a fatty liver before, then that could, you know, obviously impact the application. So the question that we're up to was, umm, uh, hepatitis or disorder of the liver. Now when we say disorder, right, like I'll let you know what, what we mean by that. Umm OK, OK, so sorry I'm just waiting for that to load up. OK so disorder, so did. A disorder is an ailment which affects the body or any part of the body. And then fatty liver. Umm, so we had something with a fatty liver, maybe not liver. Umm, just a second. Umm. Well, I've got here as well. So on our list of umm, uh, medical definitions, I've got Impaired Liver Function test, which

says Impaired liver Function test is a blood test indicating abnormal liver function or the result is outside of the normal range.

[1 hours 9 minutes 42 seconds][Customer] : Yeah. So thank you.

[1 hours 9 minutes 41 seconds][Agent] : Uh, and then it says liver function test, uh, blood test to see, check that, sorry. Blood tests check how well the liver is working. They check the liver damage and can help diagnose liver diseases such as hepatitis and cirrhosis.

[1 hours 9 minutes 43 seconds][Customer] : Yeah, that's fine.

[1 hours 9 minutes 53 seconds][Agent] : Impaired or elevated liver function may indicate inflammation or, or damage to cells in the liver from what I can see here.

[1 hours 10 minutes 1 seconds][Customer] : That's all. Yeah, Yeah, Yeah, that's fine. Yes, yeah.

[1 hours 10 minutes 3 seconds][Agent] : Yeah, so just making sure I have you answered everything on the health and lifestyle questionnaire correctly OK, alright, awesome Yeah because whe when it says disorder of the liver, you M remember it's also like going back to the uh, question for that section. It says have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice any of the following? So just to go back to the declaration here at the end it says would you like any other information now or would you like me to read any part of the policy document to you just while I've got you?

[1 hours 10 minutes 39 seconds][Customer] : Yeah, I think it's fine.

[1 hours 10 minutes 40 seconds][Agent] : No, Perfect. Alright, go ahead and accept the declaration for you. And again, the first payment will come out tomorrow and then every fortnight thereafter on a Thursday will be your other payment collection dates.

[1 hours 10 minutes 40 seconds][Customer] : Yep, Yep.

[1 hours 10 minutes 52 seconds][Agent] : Now that's all been sorted for you there. So all of your documentation will be with you shortly by e-mail and post. So you've now got the 600 grand life insurance with the 300 grand serious illness in place now. And you do also have the option to have a look at some income protection and or funeral insurance cover with us. These are some other covers that we do offer. Is there anything else that I can help you with while I've got you on the

phone today?

[1 hours 11 minutes 18 seconds][Customer] : No, that, that, that's all.

[1 hours 11 minutes 20 seconds][Agent] : That's it.

[1 hours 11 minutes 21 seconds][Customer] : That's all.

[1 hours 11 minutes 22 seconds][Agent] : Cool. No worries. Yeah, perfect. And sorry, did you have a question there?

[1 hours 11 minutes 22 seconds][Customer] : Yeah, I just just, I just had one question about the gout palpation. I have gone to the doctor and we have done an ECG. The ECG is clear. So it's pretty much truth related. But I have declared that, haven't I? That I've thought.

[1 hours 11 minutes 44 seconds][Agent] : Well, you've, you've disclosed, you've disclosed umm, depression and anxiety. So when you say stress, is that related to the anxiety? Like is that coming from the anxiety? OK.

[1 hours 11 minutes 50 seconds][Customer] : Yeah, yes, yeah, yes. So the help, when I thought I was any help palpitations, I did go and see the doctor, but then then we did the ECG and that was, it was clear. And they, the doctor basically said that it was, you know, due to anxiety and depression. So yeah. So as long as I've declared that.

[1 hours 12 minutes 17 seconds][Agent] : Is TH is that any different to what you were telling me at the start of the questionnaire?

[1 hours 12 minutes 22 seconds][Customer] : No, it's pretty much the same. No, it is the same.

[1 hours 12 minutes 25 seconds][Agent] : Pretty much the same or it is the same, I just.

[1 hours 12 minutes 29 seconds][Customer] : I'm just sort of getting clarif clarification just so that I know that I've declared that I have gone to the doctor for heart palpitations, but I did get the ECG done. There was no finding of any sort of heart condition. Yeah. So as long as I've sort of ticked that box as yes.

[1 hours 12 minutes 50 seconds][Agent] : Well, you haven't declared specifically that, but I mean, why? Why would you kind of need to?

[1 hours 12 minutes 56 seconds][Customer] : Exactly.

[1 hours 12 minutes 58 seconds][Agent] : Well, no, I'm, I'm, I'm just like I said, it's not a rhetorical question. It's like I'm, I'm J like I'm like, I'm trying to like I'm, I'm, I'm actually asking the question to you.

[1 hours 13 minutes 14 seconds][Customer] : Like because I've gone to the doctor with when I've gone to the doctor, I said I've had chest pain. We've done an ECG and it's clear.

[1 hours 13 minutes 14 seconds][Agent] : Is there a reason why we need to specifically disclose that, that you might have some concerns around was it chest pains or palpitations?

[1 hours 13 minutes 31 seconds][Customer] : So I said chest pain slash palpitations. So maybe I had my wig. Not quite when I saw the doctor, but.

[1 hours 13 minutes 46 seconds][Agent] : OK, let me see if I let me see if I, OK, let me just make sure that I understand this correctly. So you had anxiety or anxiety attack or something anxiety like something to do with anxiety that caused stress. Sorry, caused you to be stressed and then that caused you to feel as though that you had chest pains and, and, and that your heart was beating too fast. Uh, but turns out that it was, there was no heart conditions. Umm, what when you say chest pains, was it was it actually hurting or was it just you felt like your chest was tight?

[1 hours 14 minutes 8 seconds][Customer] : Yeah, just of time.

[1 hours 14 minutes 20 seconds][Agent] : OK, so there's no actual pain pain.

[1 hours 14 minutes 23 seconds][Customer] : Yeah, OK.

[1 hours 14 minutes 24 seconds][Agent] : OK, right. OK, so OK, so OK, so just to OK, just to double check that because we all we look for right is, is as as long as the health and lifestyle application has been answered correctly, that's all that we look for.

[1 hours 14 minutes 40 seconds][Customer] : Yeah, I just wanted to make sure that's displayed.

[1 hours 14 minutes 41 seconds][Agent] : Have you answered Ha, so have you, yeah, that's I do understand that and and I thank you for your honesty there. But WW, you don't need to disclose anything that like outside of our questions like, yeah, as long as you've answered all of those health and lifestyle questions correctly and and truthfully, then that's all we look for. So have you done that?

[1 hours 15 minutes 6 seconds][Customer] : OK, Yes. Yep.

[1 hours 15 minutes 11 seconds][Agent] : Perfect. Awesome. No problem. Well, is there anything else I can help you out with today before I let you go?

[1 hours 15 minutes 17 seconds][Customer] : No, that's all. That's all. Thank you.

[1 hours 15 minutes 15 seconds][Agent] : All right, no worries. Well, look, I hope you enjoy the rest of your day. Of course, if there's anything else we can help with, just give us a call.

[1 hours 15 minutes 25 seconds][Customer] : I will do. Thank you for your help.

[1 hours 15 minutes 27 seconds][Agent] : All right, That's OK. Have a good day. See you later.

[1 hours 15 minutes 29 seconds][Customer] : You too. Bye.

[1 hours 15 minutes 30 seconds][Agent] : Bye.