

[2 seconds][Agent] : Hi, good afternoon. Thanks so much for calling 3 to One choice. You're speaking with Bonnie. How are you today?

[7 seconds][Customer] : You good man? How are you?

[8 seconds][Agent] : Yeah, I'm very well. Thank you as well. Thanks so much for asking. Umm, I understand you're looking at some of our, uh, income protection cover as well you were interested in doing.

[17 seconds][Customer] : That's right mate. Yep, for sure.

[18 seconds][Agent] : Perfect, thanks so much for that. Just before we proceed, because you got transferred through to me, could I just get you to reconfirm your first name, last name and date of birth, please?

[26 seconds][Customer] : That's Robert the yes third of the 6th 86.

[30 seconds][Agent] : Perfect. Now, Robert, Please note that all calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. Uh, now with that, uh, Robert, can I confirm that you're a male New Zealand resident currently residing in New Zealand?

[53 seconds][Customer] : Correct.

[54 seconds][Agent] : Yep, perfect. And uh, at the moment, is the income protection cover new for you or did you already have some at the moment? OK, no worries. No, that's OK. Well, I'll explain just the key details about it and we can work out some pricing for you as well.

[1 minutes][Customer] : No, I don't haven't correct.

[1 minutes 8 seconds][Agent] : What it's mainly designed to do though is just provide a monthly income benefit that will pay directly to you if you're unable to work due to disabling sickness or injury and you suffer a loss of income. Umm, and then you can cover your bills or any living costs that your salaries interrupted as well.

[1 minutes 27 seconds][Customer] : Sure, sure.

[1 minutes 26 seconds][Agent] : And you can apply for it as long as you work at a minimum of 15 hours. But we can pay the employment. Now what we offer is an income benefit of up to 75% of

your monthly pre tax income from 1000 up to a maximum of 15,000 as well.

[1 minutes 43 seconds][Customer] : Yeah.

[1 minutes 42 seconds][Agent] : And we keep it nice and simple for you because everything's done over the phone. There's no medical checks or blood tests to complete. We'll just take you throughout the lifestyle questions to determine the pricing and terms there for you. Umm, and then once the cover's in place, you're covered until your policy anniversary that follows age 65.

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

[2 minutes 1 seconds][Agent] : Umm, but then keep in mind there are some exclusions that apply that's outlined in the policy document that was sent through to you as well. Uh, now just to begin with, I just need to ask some questions in regarding your duties at work. Umm, So let me just bring this up for you, OK? Umm, OK, now firstly, have you, Oh, sorry, it's just system's just been a bit slow. OK, Sorry I just got a little bit of a lag here. Sorry about this, my system's just been a bit slow.

[2 minutes 15 seconds][Customer] : Yeah, You're OK.

[2 minutes 46 seconds][Agent] : Uh, OK, you know? And what's going on here? Alright, wonderful. Now, umm, with this, uh, before I do, I do just need to, uh, let you know before answering any of our questions, it is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so, it could impact your cover at claims time. Umm, now just the first one for you. Do you work 15 hours or more per week?

[3 minutes 38 seconds][Customer] : Yep yes.

[3 minutes 43 seconds][Agent] : And is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? Oh, OK, no worries.

[3 minutes 58 seconds][Customer] : It's a workshop so not sure if that counts, but it's not administration on a trainee.

[4 minutes 6 seconds][Agent] : Oh, OK, no worries. So it's like not like is it a lot of times endorsement office or clinical environment or you are like working with your hands quite a lot.

[4 minutes 15 seconds][Customer] : Yep, the latter.

[4 minutes 16 seconds][Agent] : OK, OK, no worries. And do you perform heavy physical duties, use heavy machinery or driver vehicle?

[4 minutes 16 seconds][Customer] : Yep, yes, from one side.

[4 minutes 25 seconds][Agent] : OK, And are you qualified skilled or semi skilled or hold the required license to perform your role?

[4 minutes 33 seconds][Customer] : Qualified. Yep.

[4 minutes 34 seconds][Agent] : Yeah. Alright, perfect. And do you work in any of the following fields? Aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces, or do you handle explosives? Alright, wonderful. And do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul? All right, wonderful. Now, thank you so much for that. Uh, now what? I just need to confirm as well. Have you had a cigarette in the last 12 months? All right, wonderful. And, uh, are you currently employed or self-employed?

[5 minutes 1 seconds][Customer] : No, no, no.

[5 minutes 19 seconds][Agent] : OK, perfect. Now, uh, with that, the, uh, the, uh, sorry, let me just see here. OK, so perfect. So, uh, thank you for that. Just to help determine how much cover we can offer you, I'll provide you with the definition of pre tax income. Umm, So what we mean by this with pre tax income, it's the total annual remuneration paid to you by your employer before tax, including salary and any regular commissions or bonuses. However, excluding employer, Kiwi saver and super contributions. Umm So what is your pre annual tax income?

[5 minutes 56 seconds][Customer] : So it's my hours are, I believe it's about 61,200 and something, but it's it's probably easy to just work it out of my hours.

[6 minutes 15 seconds][Agent] : Yep.

[6 minutes 9 seconds][Customer] : So my hours are 68 every two weeks, so 34 per week and it's 35 an hour.

[6 minutes 18 seconds][Agent] : OK, so yeah, that's OK.

[6 minutes 18 seconds][Customer] : If you've got a calculator, then it's probably easier for you to

work that out.

[6 minutes 21 seconds][Agent] : Ye, yeah, no, that's OK. That's right. I've got it here.

[6 minutes 25 seconds][Customer] : Sweet.

[6 minutes 25 seconds][Agent] : OK. And then times 52, umm.

[6 minutes 27 seconds][Customer] : That's 61200 or something like that. Oh, there we go.

[6 minutes 29 seconds][Agent] : So 61,880 is what I have here.

[6 minutes 33 seconds][Customer] : Cool. Yeah, yeah, that's right.

[6 minutes 34 seconds][Agent] : Umm, OK, perfect. Now, uh, based on your duties and income, you can select the monthly benefit amount from \$1000 up to a maximum of 3867. Uh, what amount would you like me to select for you?

[6 minutes 52 seconds][Customer] : Is this per month? Did you say?

[6 minutes 51 seconds][Agent] : Uh, yes. So this is like a monthly benefit that we pay for you.

[6 minutes 59 seconds][Customer] : So this will be so. So this is my claim amount essentially. Is that what you mean?

[7 minutes 3 seconds][Agent] : Yeah, so at the time of yeah, so if we were paying this, this is like an amount that we'd pay for you per month if you were unable to work, it'd be something that we could provide for you monthly.

[7 minutes 13 seconds][Customer] : Yeah, yeah, sure. So and did you say that's it can go up to 75% of my wage? Because that's not that's the larger amount is above 75%, isn't it? I'm just trying to work out.

[7 minutes 28 seconds][Agent] : Umm, so this one is up to uh, so I, it's, it's automatically calculated in the system. Umm, so it would be up to 75% of your monthly pre tax income.

[7 minutes 34 seconds][Customer] : Yeah, yeah, yeah. OK.

[7 minutes 37 seconds][Agent] : So the maximum amount would be 3867 per month.

[7 minutes 43 seconds][Customer] : Oh, OK, sure, OK yeah, may as well be at the hyper end.

[7 minutes 50 seconds][Agent] : OK. Yeah, no worries. That's OK.

[7 minutes 50 seconds][Customer] : I guess that's that's about what I earn anyway, isn't it?

[7 minutes 54 seconds][Agent] : OK. Yeah, no worries. That's OK. We can select that. Now you also have the option to select different waiting periods and, uh, benefit. So I'll explain what, uh, what that is. So the waiting period is the non payment period that you must wait before the income benefit starts like before it starts being paid to you after the insured event. And you can either choose 30 days or, uh, 90 days. So which one would you like me to select?

[7 minutes 53 seconds][Customer] : So Yep, sure, probably 50 days.

[8 minutes 22 seconds][Agent] : OK, no worries. Now next is the benefit. Umm, and what that is, is the maximum amount of time that we will pay the income benefit for anyone injury or illness. Umm, and based on that, you can choose, uh, six months, one year, two years or five years. Umm, which one would you like me to select for that one?

[8 minutes 44 seconds][Customer] : Umm, sure. Let's go. Two years.

[8 minutes 48 seconds][Agent] : OK, no worries. That's the case for the two year amount. Umm, now perfect, wonderful. Now based on that, what we'll do next is I'll take you through the health and lifestyle questions, umm, as this will determine the final pricing in terms of the policy. Then I can let you know how everything sounds and we can adjust it to suit your needs as well.

[9 minutes 5 seconds][Customer] : Sure.

[9 minutes 5 seconds][Agent] : What I just need to read out to you is a pre underwriting disclosure and this information lets you know why we collect your details, but also about your duty of disclosure. So it says. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and 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 collect 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 the legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure. You

have this, Judy, until the time we enter into the contract. If you fail to disclose a matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Umm, Robert, do you understand this? All right, perfect. Now with each of the questions, all I need is a yes or no from you as well. If you need me to repeat anything or clarify anything, please just stop me and let me know.

[10 minutes 37 seconds][Customer] : Yes, sure.

[10 minutes 47 seconds][Agent] : So first one for you is, are you a citizen or permanent residence of New Zealand or Australia? Currently residing in New Zealand.

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

[10 minutes 57 seconds][Agent] : Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to heart murmur, heart attack and then China? Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukaemia excluding skin cancer, anxiety, depression or stress requiring medical treatments, or any other mental health disorder?

[11 minutes 14 seconds][Customer] : No, No, no, no, no.

[11 minutes 36 seconds][Agent] : Have you been diagnosed with the terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy?

[11 minutes 49 seconds][Customer] : Bye bye.

[11 minutes 50 seconds][Agent] : And in the last 10 years, have you used illegal drugs, have used prescription medication, or received treatment or counseling for drug or alcohol consumption? Wonderful. Now the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So in either centimeters, all feet and inches. What is your exact height? Please?

[12 minutes 1 seconds][Customer] : No 170, sorry 185 centimeters.

[12 minutes 29 seconds][Agent] : Bye.

[12 minutes 29 seconds][Customer] : Height and weight is 85 KG.

[12 minutes 32 seconds][Agent] : 85 kilograms. Alright, perfect. Now have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[12 minutes 34 seconds][Customer] : Yep bye.

[12 minutes 46 seconds][Agent] : No, that's good to hear. That's very good to hear. That's that's very good. Well, hopefully that keeps that that keeps on going there for you.

[12 minutes 43 seconds][Customer] : But I am losing weight just through healthy diet currently, yeah.

[12 minutes 51 seconds][Agent] : Next one here just asks, do you does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore?

[13 minutes 1 seconds][Customer] : Bye.

[13 minutes 2 seconds][Agent] : All right, wonderful. And just confirming the next one. Just are you a employed or B self-employed? You've mentioned employed before.

[13 minutes 9 seconds][Customer] : Yep, that's right.

[13 minutes 7 seconds][Agent] : All right, perfect. Now have you been in your current occupation for at least 12 months? Perfect. And do you intend intend to change your current occupation in the next 12 months? Alright, wonderful. Now do you have a second occupation that generates taxable income?

[13 minutes 15 seconds][Customer] : Yes, bye. Technically, yes, I, I run a I'm self-employed as well, but I am kind of in the process of shutting that down.

[13 minutes 47 seconds][Agent] : OK, OK.

[13 minutes 43 seconds][Customer] : So I'm not SU I, I guess technically, yes, but yeah, not sure.

[13 minutes 50 seconds][Agent] : And combining both occupations, how many hours per week do you work in total? Like 65 hours or more or less than 65 hours?

[14 minutes][Customer] : Total would be still 60 off a week. Sorry.

[14 minutes 5 seconds][Agent] : Umm, yeah.

[14 minutes 5 seconds][Customer] : Total is 3034 still because I'm not doing any other contracting work currently. I just still have my socks open, if that makes sense.

[14 minutes 12 seconds][Agent] : OK, OK. No worries.

[14 minutes 14 seconds][Customer] : Yeah, take.

[14 minutes 17 seconds][Agent] : No, that's OK.

[14 minutes 17 seconds][Customer] : I do take on another job. Yep. Not likely to do that.

[14 minutes 19 seconds][Agent] : OK, yeah, no worries. No, that's OK. That's completely fine. Umm, The next question here is have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration And perfect. Now moving on to the next one. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand, like booked or will be booking travel within the next 12 months?

[14 minutes 20 seconds][Customer] : So no, no, not definite plans.

[15 minutes][Agent] : OK, no worries. Nothing that you've booked or will be booking at the moment. OK.

[14 minutes 59 seconds][Customer] : No, no, no, no.

[15 minutes 8 seconds][Agent] : OK, no worries. That's OK. Yeah, that's fair. That's understandable. We can enter note for that one. Umm, the next one is do you have existing income protection cover?

[15 minutes 4 seconds][Customer] : There's a chance we might go on a honeymoon but I doubt that'll be within the next 12 months so probably cool, no?

[15 minutes 19 seconds][Agent] : Alright, wonderful. Now we're on to the middle section here. This one asks. Hold on, let me just let this load first, OK? Why is this being slow? Sorry about this system issues. It's just something takes a little long but the next one he just asked. Have you ever had symptoms of, been diagnosed with, or treated for, or intend to seek medical advice for any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mold, or cyst, including skin cancer, sunspots or Melanoma? Have you ever had an abnormal PSA test or an enlarged prostate? 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.

[15 minutes 59 seconds][Customer] : No, no, no, no, no, no, no, no.

[16 minutes 39 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Bladder or urinary tract disorder? Kidney disorder, Blood disorder or disease?

[16 minutes 46 seconds][Customer] : No, no, no, no, no.

[16 minutes 59 seconds][Agent] : Sleep apnea or asthma, excluding childhood asthma, back or neck pain or disorder.

[17 minutes 9 seconds][Customer] : I have the back operation.

[17 minutes 13 seconds][Agent] : OK.

[17 minutes 11 seconds][Customer] : That was a while ago, but no issues since my operation, yeah.

[17 minutes 16 seconds][Agent] : OK. And are you on restricted work duties, have limited mobility? OK. And have you had symptoms requiring treatment in the last two years?

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

[17 minutes 28 seconds][Agent] : OK, no worries. Now you and, and you had surgery to treat that. OK, no worries. Now next one is just asking, uh, under the same context. So if you've ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following arthritis, chronic pain, doubts, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, joint or muscle pain, ligament injuries, including replacement or reconstructive surgery, osteoporosis or osteopenia, and any defect of hearing or sight other than which is corrected by glasses or contact lenses.

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

[18 minutes 16 seconds][Agent] : All right, wonderful. Now moving on to the next one here. Umm, it's just asking. Let me just let this load OK? Other than what you have already told me about. In the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting the results of for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? And other than what you have already told me about, are you contemplate contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? And other than what you have already told me

about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury?

[18 minutes 49 seconds][Customer] : No, no, a long time ago. Yeah.

[19 minutes 16 seconds][Agent] : OK. And what was that in regards to?

[19 minutes 17 seconds][Customer] : Yep, I broke my thumb. It's the one. Yeah. I think I had more than two weeks off. Yeah, I would have.

[19 minutes 23 seconds][Agent] : OK, OK, no worries.

[19 minutes 30 seconds][Customer] : I can't remember exactly how long I had off those, but yeah.

[19 minutes 30 seconds][Agent] : So, uh, an option I yeah, yeah, that's OK. No, that's all right. So just confirming it's broken bone due to entry with 100% recovery.

[19 minutes 40 seconds][Customer] : Yeah, Yep.

[19 minutes 40 seconds][Agent] : All right, perfect. No, that's OK. And outside of that, anything else?

[19 minutes 48 seconds][Customer] : Does COVID count?

[19 minutes 48 seconds][Agent] : And this is other than what we've already.

[19 minutes 50 seconds][Customer] : I don't know.

[19 minutes 51 seconds][Agent] : Oh, OK, OK.

[19 minutes 51 seconds][Customer] : Yeah, I don't know. COVID counts, does it?

[19 minutes 53 seconds][Agent] : And and so were you off weeks for more than two consecutive weeks because of that?

[19 minutes 59 seconds][Customer] : I can't remember man. No, no, I think it was less than two weeks.

[20 minutes 5 seconds][Agent] : OK, Yeah, no worries. No, that's OK.

[20 minutes 5 seconds][Customer] : Yeah, one week.

[20 minutes 6 seconds][Agent] : This one's just, umm, yeah, that's OK.

[20 minutes 13 seconds][Customer] : Yeah, sure.

[20 minutes 9 seconds][Agent] : This one's just in regards to requiring more than two consecutive weeks off work, just the bonus of injury. So for now, it's just a broken bone.

[20 minutes 16 seconds][Customer] : As far as I can remember, mate. Yeah. It was just just my fun.

[20 minutes 20 seconds][Agent] : OK, no worries. That's OK. Then we can leave it as just that one for now. Uh, next, uh, one on the, uh, one is just about family history in these next two.

[20 minutes 19 seconds][Customer] : Yeah, yeah, sure.

[20 minutes 27 seconds][Agent] : Umm, And by immediate family in the questions, it's referring to your father, mother, brother or sister only. So, to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or Familial adenomatous polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke, or other hereditary disease before the age of 60?

[20 minutes 36 seconds][Customer] : No, no, no.

[21 minutes 5 seconds][Agent] : Alright, wonderful. Now, uh, just the next question here is just in regards to what we call hazardous pursuits. All it asks is other than one of events like maybe if you had a gift certificate or a voucher, 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, cable rack diving or any other hazardous activity?

[21 minutes 37 seconds][Customer] : No.

[21 minutes 38 seconds][Agent] : Alright, wonderful. Now, thank you so much for your answers there. The next step is just to go through, uh, the, uh, just to go through the final pricing in terms of the policy there for you. So congratulations, your application has been approved for that life cover as well. Uh, now I, I, it's approved with the following terms. So it's regards to the second occupation that we disclosed there for you. Umm, I, what it just says is based on that entity you provided, this is just the following exclusion. It just says we will not pay an income benefit in respect of a claim for a disabling sickness or injury occurring directly or indirectly from the insured performing the duties of the second occupation. Any income derived from the second occupation will not be eligible to be included as final evidence for your pre disability income. Umm, now the next section there is just in

about said the back disorder that you had with surgery. Umm, what it just says There's no benefit will be payable for any disability, condition, disease, disorder, treatment or complications related to or arising from the spine, including its inter vertebral discs, nerve roots, supporting musculature or ligaments. But that's the only two changes that were made as of the application through that as well.

[22 minutes 38 seconds][Customer] : Yeah, yeah.

[23 minutes 3 seconds][Agent] : Now with that, umm, for the amount of the maximum monthly benefit that we selected for you, which was the \$3867.00 with the waiting period of 30 days and the benefit period of two years, the final pricing, therefore you would be \$62.78 per fortnight. And that's the approved amount there for you.

[23 minutes 30 seconds][Customer] : Not sure this is the first amount I've got, so I don't really know what it's worth to be honest, but what? What was a 62? What? Sorry.

[23 minutes 26 seconds][Agent] : Umm, but how did that sound \$6062.78 a fortune?

[23 minutes 44 seconds][Customer] : 3051 a week.

[23 minutes 41 seconds][Agent] : Umm, So maybe in case you do your budgeting weekly, that's \$31.39 per week.

[23 minutes 48 seconds][Customer] : Yeah. OK. Yeah, no, I guess that's fine.

[23 minutes 49 seconds][Agent] : Yeah, OK, now.

[23 minutes 51 seconds][Customer] : Yeah, yeah. I'm just wondering about that spine cover because I mean, if it's a new injury to my spine, then how is that related to my old injury?

[24 minutes 5 seconds][Agent] : Yeah. So it's just, it's just in regards to any, anything in regards to to, to the spine or, or to the to the sections that I listed down before. And it's only just based on the fact that you would have the back disorder in the past with the surgery as well, outside of those two things that I mentioned.

[24 minutes 3 seconds][Customer] : You know, like is it that that was, that was an injury though? It's, it's not a disorder. It was an injury that was operated on and corrected. So there's no disorder there. It's just, yeah, so does that. So, So what you're saying is I'm I'm not covered for anything to do with my entire spine or you're saying that I'm not covered for anything that relates to that old injury is that

I don't understand? Yes.

[24 minutes 43 seconds][Agent] : So, so it's the only reason why we that spats in there is in regards to the old injury that you would had. So what it's what it's saying is that it's not payable for any disability, condition, disease, disorder, treatment or complication related to or arising to the spine, including the inter vertebral discs, nerve roots, supporting musculature or ligaments.

[25 minutes 8 seconds][Customer] : So sorry.

[25 minutes 13 seconds][Agent] : Not, not related to the old injury, but not not just related to the old injury, but anything that could happen from here on outwards.

[25 minutes 8 seconds][Customer] : So is that specifically just related to mild injury or is that my entire spine, right to my entire back, my entire spine?

[25 minutes 24 seconds][Agent] : Yes, yes, yes.

[25 minutes 26 seconds][Customer] : That seems odd considering. I mean, obviously it's not likely to happen, but if it does happen then, well, you know, I'm not covered for it, so.

[25 minutes 35 seconds][Agent] : Yeah, no, that's definitely fair. It's just with the with, since it's mainly designed to look after your income, if you were to suffer the disabling illness or injury, anything that happens prior to you taking at the policy increases the risk of it happening at a later time, which is why that exclusion's just included in there. Umm, of course, you know, since it's, you know, there was surgery.

[25 minutes 56 seconds][Customer] : I don't think so.

[25 minutes 56 seconds][Agent] : It's good to hear.

[25 minutes 58 seconds][Customer] : I mean like it's I could have a completely new injury to my spine. It's not related to my old injury at all. There's nothing. Just because it's my spine doesn't mean it's related to my old injury.

[26 minutes 9 seconds][Agent] : Yeah, which is completely fair. I I definitely get where you're coming from. It's just based on the application. It's just a risk assessment that we do based on that. Outside of that though, we can still cover for injuries outside of that as well. And to any other area. Of course, hopefully nothing W would happen, but it's something we can still look after you. If, if that

was to happen, umm, would you be happy with it though, even though that's in there? Like, would you be happy with it? Something that can cover you for that.

[26 minutes 34 seconds][Customer] : I'm not sure to be honest. I think I need a little more clarification on that simply because it's yeah, I just don't, I don't feel like that's yeah to not cover me for anything to do with my back. I mean, you know, that's like I got operated on over a decade ago and I've had no issues since.

[26 minutes 50 seconds][Agent] : OK, OK.

[26 minutes 54 seconds][Customer] : So umm, so why I wouldn't be covered for my entire spot?

[26 minutes 57 seconds][Agent] : No, that's yeah.

[26 minutes 59 seconds][Customer] : And seems a bit odd to be to be honest, but uh.

[27 minutes 2 seconds][Agent] : OK. Well, I mean, look, I can, I can definitely understand what you mean. If it's something that you're not satisfied with this outcome or maybe you believe the information you've relied on is incorrect, you can we can definitely review the decision or I can escalate this as a as a complaint for you as well as something that we can escalate.

[27 minutes 23 seconds][Customer] : Yeah, I think I just need more clarification on it, to be honest. And yeah, because I mean, I would, I'd want to be covered for a spinal injury, a new spinal injury.

[27 minutes 33 seconds][Agent] : Yeah, yeah.

[27 minutes 34 seconds][Customer] : I understand if I'm not covered for anything that arises from my old injury, which was well over a decade ago, that's fine, that's understandable. I get that. But why I'm not covered because what you know, what if it's my neck, nowhere near my lower back, but it's a new injury. So how that has anything to do with mild injury and why I shouldn't be covered for that doesn't really make any sense to me.

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

[27 minutes 59 seconds][Customer] : So are we, are we able to get some more clarification on that or review the OK?

[28 minutes 3 seconds][Agent] : Yeah, yeah. I can definitely take you through the review and escalation process. So let me just see here.

[28 minutes 9 seconds][Customer] : Sure.

[28 minutes 11 seconds][Agent] : Umm, OK, let me just see here. MMM, OK, no worries. That's OK. So would you, so would you want us to treat this as maybe a complaint or just like to review it and escalate it to our internal underwriting team for special consideration?

[28 minutes 38 seconds][Customer] : Yeah, probably not that.

[28 minutes 39 seconds][Agent] : OK.

[28 minutes 39 seconds][Customer] : That's just special consideration. I'm not not complaining. I just want to know.

[28 minutes 42 seconds][Agent] : Oh, that's too bad.

[28 minutes 43 seconds][Customer] : Yeah, I just want more clarification on that.

[28 minutes 45 seconds][Agent] : OK, yeah, no worries. Let me just put you on a brief hold. I'll just work out.

[28 minutes 45 seconds][Customer] : So maybe the wording needs to be changed. I don't know, you know?

[28 minutes 50 seconds][Agent] : Oh, OK, alright, no worries. Well, let me just put you on a brief hold. I'll, I'll, I'll just, uh, find out which way I can do this for you and I'll just give one line me as well.

[28 minutes 57 seconds][Customer] : Yeah. Comment sweetheart.

[30 minutes 14 seconds][Agent] : Hi, thanks so much for holding. So I'll just be able to e-mail our internal underwriting team as well. Umm, with regards to just a little earlier when you mentioned before you had COVID, umm, was that something that happened within the last three years or was it earlier than the last three years at all? Sorry, just earlier when we talked about COVID.

[30 minutes 30 seconds][Customer] : Yeah, yeah, It would have been within three years, I think.

[30 minutes 34 seconds][Agent] : Oh, OK, no worries. So that was within the last three years.

[30 minutes 38 seconds][Customer] : I'm pretty sure. I can't quite remember, sorry, but yeah, I think it was. Hang on, wait a second. I had it when I got married, which was a year and a half ago. So yes, Yep, it was within three years.

[30 minutes 42 seconds][Agent] : OK, OK, no worries. So that was in 2000.

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

[30 minutes 55 seconds][Agent] : OK, let me just, sorry, I just needed to note that one down and even that, but what I'll be able to do with regards to the exclusion that we touched on, I'll be able to e-mail our internal underwriting team as well, umm, to, uh, let them know just for further clarification on their end as well. Umm, I'll just bring up that section there under the H1. Sorry. Umm, OK, let me just load this up. OK, OK, let me look this up here. Sorry, it's just taking some time.

[31 minutes 40 seconds][Customer] : No trouble, man. Yep.

[32 minutes 16 seconds][Agent] : Now for your umm, COVID, umm, uh, so you mentioned that was in 2023 or was that 2022?

[32 minutes 29 seconds][Customer] : Last year? Yep. 23.

[32 minutes 24 seconds][Agent] : OK, yeah, OK, no worries.

[32 minutes 32 seconds][Customer] : Yep.

[32 minutes 32 seconds][Agent] : 2023, umm, And is any further investigation or treatment plan for it at all?

[32 minutes 39 seconds][Customer] : Right.

[32 minutes 39 seconds][Agent] : OK, And does this condition affect your work performance in any way? All right. And just confirming the full recovery has been made as well.

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

[32 minutes 49 seconds][Agent] : All right, perfect. Now that's right. That's just something I needed to add into there for you now, uh, with that, just, uh, with that, I'll, I'll refer your application to the underwriter for assessment.

[32 minutes 54 seconds][Customer] : Yeah, cool.

[33 minutes][Agent] : Umm, now we just need to refer your application to the underwriter so that they can assess snow as well. Now, if approved, this policy covers, uh, uh, sorry, let me just see here. Umm, now, uh, what I'll do is I'll just note down the also the escalation that we'll do for you where I'll just e-mail our underwriting team and then that way I can refer your application to them that we've got so far. And also I'll ask them for further clarification in regards to the, uh, back exclusion that I

provided for you before.

[33 minutes 31 seconds][Customer] : Yeah, Yeah, that's correct.

[33 minutes 31 seconds][Agent] : And I'll give you a call back as soon as I've heard back also about the, umm, the application being referred and then also about feedback entry as well. But Please note that if the application is. Yeah, of course, of course, Yeah, yeah, yeah, of course.

[33 minutes 40 seconds][Customer] : Am I able to sorry to interrupt me And am I able to add, are you able to add a note to the to the review process like based on what I told you or am I able to talk to them myself or? Gotcha.

[33 minutes 53 seconds][Agent] : Umm, So I'll just need to e-mail them directly, but I can e-mail them the information you'd like me to include in there with regards to that.

[33 minutes 58 seconds][Customer] : Yeah. Thank you. Yeah, yeah.

[33 minutes 59 seconds][Agent] : So umm, umm. So, uh, what would you like me to note down under that one for you?

[34 minutes 3 seconds][Customer] : Umm, well, the, the operation was well over a decade ago and it was on my L4 disc. Umm, I understand if anything, any complications arise on my L4 disc umm, you know that I wouldn't be covered for that, but I would like to be covered if I was to say get a, a new spinal injury. Umm, you know, there's nothing wrong with the rest of my back. It's just that L4 disc.

[34 minutes 27 seconds][Agent] : Hmm, OK.

[34 minutes 31 seconds][Customer] : So do you, do you understand what I mean? Or.

[34 minutes 33 seconds][Agent] : Prior, yeah yeah, definitely, definitely. I I get what you mean. So I'm not being covered in regards to prior injury.

[34 minutes 36 seconds][Customer] : Yeah, Yeah. I was like every decade ago. It would have been. It would have been like 14 years ago, yeah.

[34 minutes 40 seconds][Agent] : Umm, uh, sorry, the operation being a decade ago, which was successful on L4 disc yeah OK, so 2010 umm, and you understand it's not being covered for prior injury, however, would like to uh, be uh, to have consideration for a new injury on the rest of his back. OK, perfect. No worries. I've definitely noted that down and I'll, and I'll do that for you now. I'll,

I'll, I'll e-mail that to you to them.

[35 minutes 23 seconds][Customer] : Thank you. Appreciate that.

[35 minutes 21 seconds][Agent] : Umm, Now just again, Please note that if the application is successful, umm, that the policy will not begin until you agree to be covered. But I'll reach back out and I'll give you a call to provide you an update on both of those as well. OK.

[35 minutes 32 seconds][Customer] : Yep, Yep, we can, if you like, then we can just start the policy because that won't affect the review, will it? Or I mean, you said I was already able to get that policy, so I'm happy to start that policy that you said with that exclusion. But yeah, I would like to just, as I said, get clarification on why I'm not going to the rest of my back, if that makes sense to if we can have a yard about the guys or whatever.

[36 minutes 2 seconds][Agent] : OK, alright, let me just see if I can actually do both. Umm, OK So what, what we can do then is oh OK, so I've already referred it.

[36 minutes][Customer] : Yeah, no worries. That's fine. Yeah, yeah, yeah, yeah, yeah.

[36 minutes 12 seconds][Agent] : So, umm, what I'll just need to do is I'll hear back from them best for you, and then and then if it's something that they're happy to either remove or just I can also let you know and update you on both and then we can get it all organized from there for you as well if it's something that's happy.

[36 minutes 25 seconds][Customer] : All that, that much.

[36 minutes 26 seconds][Agent] : No worries.

[36 minutes 26 seconds][Customer] : Just give us a buzz back when you once you hear back and we'll go from there.

[36 minutes 28 seconds][Agent] : Yeah, yeah, of course. Yeah, no, definitely. I'll give you a call back the moment I hear from them.

[36 minutes 34 seconds][Customer] : Sweet.

[36 minutes 35 seconds][Agent] : OK, No worries. Thanks so much for your time and your patience there, Robert. I appreciate that.

[36 minutes 38 seconds][Customer] : Awesome. No thanks mate. Do great.

[36 minutes 40 seconds][Agent] : No worries.

[36 minutes 40 seconds][Customer] : Appreciate it.

[36 minutes 40 seconds][Agent] : Bye for now.

[36 minutes 42 seconds][Customer] : Cheers buddy, Bye.