

[3 seconds][Agent] : Welcome to One Choice Insurance. My name is Ashton. How can I help you today?

[10 seconds][Customer] : Hey, Aston, this is Krishna. I've just called. I just enquired on my quotation to send late January. Yeah, in in January.

[31 seconds][Agent] : Of course I can have a look for you here. So umm, I've searched your contact number and I do see a profile coming up. What is your first and last name and date of birth please? Yes.

[23 seconds][Customer] : Sorry, July, I was just wanting to do some adjustments on my coach and see how much it comes up to my the my first name and la first name is Krishnu and my last name is Deewan. And my date of birth is 6th August 1986.

[46 seconds][Agent] : Yep, perfect. Thanks for that there, Chris. Now let's have a look for you. Just know calls are recorded and I'll confirm your titles. Mr. And you're a male New Zealand resident currently residing in New Zealand. Is that all correct?

[55 seconds][Customer] : Yeah, yes, that's right. Yeah.

[1 minutes 2 seconds][Agent] : All righty, so let's have a look for you. So I do see that you're looking into the life insurance policy, so open up a new quote for you, OK?

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

[1 minutes 11 seconds][Agent] : That way we can go through that, Umm, now with the insurance, were you looking at this money to support your family, to leave the money behind for them or go towards any particular areas?

[1 minutes 22 seconds][Customer] : Yeah. If something goes wrong and it goes to my wife. Yep.

[1 minutes 26 seconds][Agent] : Yeah, I'm glad to hear.

[1 minutes 27 seconds][Customer] : Wife in December?

[1 minutes 28 seconds][Agent] : Definitely. Yeah.

[1 minutes 32 seconds][Customer] : Not at the moment.

[1 minutes 29 seconds][Agent] : In your life, have any kids together as well or No, That's fine. Well, that can support your wife because it's a lump sum payment. So I'll open up a new code so we can

look at a different amount for you. OK.

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

[1 minutes 42 seconds][Agent] : And in that way, if you find something that you're comfortable with, we can help you with that. Now just confirm for the quote your smoking status. Have you had a cigarette in the last 12 months? Great. Your current annual income, is that above \$50,000 or below?

[1 minutes 54 seconds][Customer] : No, I will.

[2 minutes 3 seconds][Agent] : Above. Great. So let's have a look for you. So what you can select from is our full range of cover. So that ranges from \$100,000 as the minimum. That goes up to a maximum of 2 million. OK, what would you like me to quote you on?

[2 minutes 20 seconds][Customer] : I think on the previous code I asked for one million, but because I asked for one million life, \$70.00 of disability and 100,000 for serious illness.

[2 minutes 34 seconds][Agent] : OK, of course.

[2 minutes 36 seconds][Customer] : Yeah, but I just want to change that 1,000,000 to 800,000 and just want to see how much difference it makes.

[2 minutes 44 seconds][Agent] : Yeah, let's have a look for you.

[2 minutes 49 seconds][Customer] : OK.

[2 minutes 45 seconds][Agent] : So if you look at the 800,000, that'll be \$37.08 a fortnight. OK. And then if we add on the optional covers, so the serious illness, you can select from \$50,000 up to 400,000.

[3 minutes 2 seconds][Customer] : Mm Hmm. I think full serious, I'm serious illness. I'll go full 100,000.

[3 minutes][Agent] : What would you like me to select for that 100,000? No, no problem. And then I'll just confirm for the total and permanent disability, do you work a minimum of 20 hours per week?

[3 minutes 19 seconds][Customer] : No.

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

[3 minutes 23 seconds][Customer] : Oh, wait, sorry. Can you refresh the question?

[3 minutes 26 seconds][Agent] : I was asking do you work a minimum of 20 hours per week?

[3 minutes 32 seconds][Customer] : I do 40 hours of. I'm not sure if that answers your question.

[3 minutes 36 seconds][Agent] : Yeah, that does. So we're asking minimum of 20 hours per week.

[3 minutes 39 seconds][Customer] : Yep.

[3 minutes 39 seconds][Agent] : So you're working more than 20 hours per week? Yeah, no, that's fine.

[3 minutes 41 seconds][Customer] : Yep, I'm a dispatcher.

[3 minutes 43 seconds][Agent] : And what's your occupation dispatcher.

[3 minutes 49 seconds][Customer] : Yep. Yeah, I'm a warehouse. I'm sorry, it's a warehouse coordinator.

[3 minutes 49 seconds][Agent] : OK, A in like in what exactly they're like in the warehouse or warehouse coordinator. OK, OK, OK. So what I've got here is a warehouse officer or operator, is that correct?

[4 minutes 13 seconds][Customer] : Yeah. Operate office a little bit.

[4 minutes 15 seconds][Agent] : OK, no. What was it all? OK, great. So let's have a look here. So for the total permanence ability, you can select from \$50,000 up to 800,000. What would you like me to select for that 100,000 as well? OK.

[4 minutes 39 seconds][Customer] : Hmm. Umm, 100,000 mm.

[4 minutes 35 seconds][Agent] : So what we've got is the life insurance at 800,000, serious illness and total permanence ability both at 100,000.

[4 minutes 44 seconds][Customer] : Mm. Hmm.

[4 minutes 44 seconds][Agent] : So the serious illness will be \$4.00 per fortnight. That'll be on top of the life insurance premium. This total and permanent disability is. So my apologies, total permanent disability is \$4.00 per fortnight.

[4 minutes 58 seconds][Customer] : Just have a question for the serious illness, will that cover heart attack? Any diagnose and all that like a trauma? Trauma.

[4 minutes 57 seconds][Agent] : The serious illness, Yeah, good question.

[5 minutes 6 seconds][Customer] : Illness.

[5 minutes 7 seconds][Agent] : So what we cover is heart attack, cancer, stroke, coronary bypass surgery for the serious illness. That's right.

[5 minutes 14 seconds][Customer] : Oh OK, that's that's good.

[5 minutes 16 seconds][Agent] : OK. And the Sue's illness is \$5.38 per fortnight. So they both will be on top of the life insurance premium. So as a total, that's \$46.46 per fortnight.

[5 minutes 30 seconds][Customer] : Umm, can you give me a renewable for monthly?

[5 minutes 33 seconds][Agent] : Monthly, of course.

[5 minutes 33 seconds][Customer] : It's a good month, sorry.

[5 minutes 34 seconds][Agent] : Yeah, no, that's OK. So let's have a look at monthly. So monthly that'll be in total \$100.68 per month. And how does that sound for you?

[5 minutes 53 seconds][Customer] : Yeah, that sounds good.

[5 minutes 55 seconds][Agent] : Yep. So you have to keep it as that.

[5 minutes 57 seconds][Customer] : Yes.

[5 minutes 58 seconds][Agent] : OK. So what we'll do next is we'll check the eligibility. OK, That's to confirm there's any changes to the cover or the price. All right. And then we can go ahead and be able to explain how the benefits work in detail for the life insurance and be able to help you out. All right.

[6 minutes 13 seconds][Customer] : Mm hmm. OK. Umm, I just wanted to know the TR, the serious illness and disability, when the expires, does it go till 7070? MM hmm.

[6 minutes 18 seconds][Agent] : Yeah, good question. I'll explain that for you here. OK. So we'll start first with the serious illness.

[6 minutes 33 seconds][Customer] : Mm hmm.

[6 minutes 30 seconds][Agent] : So that also provides you with a lump sum payment, OK. And that will be able to be paid out in full directly to your beneficiary, OK.

[6 minutes 40 seconds][Customer] : Mm, hmm.

[6 minutes 42 seconds][Agent] : Or they can go towards yourself.

[6 minutes 44 seconds][Customer] : Mm, hmm. How would you say beneficiary is it? Can you

elaborate on that too?

[6 minutes 43 seconds][Agent] : OK, now what we so your beneficiaries, the individuals you like to leave the money behind to.

[6 minutes 55 seconds][Customer] : Oh yeah.

[6 minutes 54 seconds][Agent] : So you can nominate up to five.

[6 minutes 57 seconds][Customer] : Oh, yeah. Mm, hmm.

[6 minutes 58 seconds][Agent] : OK, now with these serious illness, like I said, it covers heart attack, cancer, stroke, coronary bypass surgery.

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

[7 minutes 7 seconds][Agent] : Each of these events are defined within the policy and each claim is assessed against these definitions.

[7 minutes 12 seconds][Customer] : Hmm. Mm.

[7 minutes 13 seconds][Agent] : Any insured event 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.

[7 minutes 24 seconds][Customer] : I'm sorry, I'm sorry. Can you repeat that again?

[7 minutes 28 seconds][Agent] : Yeah. So what I'm saying for you is that with the serious illness, any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered. Just letting you know that is a waiting period of three months for the serious illness, OK. Full details of all exclusive set out in your policy document.

[7 minutes 53 seconds][Customer] : I'm sorry, I didn't. I'm. I'm really very sorry. I just. I just can't get that part.

[7 minutes 52 seconds][Agent] : Now you mentioned earlier, that's all right.

[7 minutes 58 seconds][Customer] : Can you breakdown?

[7 minutes 58 seconds][Agent] : So also are you writing this down?

[8 minutes][Customer] : Sorry, Sorry.

[8 minutes 1 seconds][Agent] : Are you writing it down?

[8 minutes 4 seconds][Customer] : No, no, I'm just trying to.

[8 minutes 5 seconds][Agent] : OK, that's all right.

[8 minutes 6 seconds][Customer] : Yeah, but I just.

[8 minutes 7 seconds][Agent] : So what, what didn't you get?

[8 minutes 8 seconds][Customer] : I just can't understand.

[8 minutes 9 seconds][Agent] : Did you didn't get the first part of that or the second part?

[8 minutes 11 seconds][Customer] : Yeah, the part, the first part, the three months.

[8 minutes 14 seconds][Agent] : So that was letting you know that with the serious illness, there's a three month waiting period for the serious illness.

[8 minutes 20 seconds][Customer] : Oh, OK.

[8 minutes 21 seconds][Agent] : All right, so after holding the policy for three months, that serious illness, umm, optional cover will be umm, will be in place for you. OK, now please also be aware that any pain made under serious illness cover reduces the available life insurance benefit amount. If you also purchase token permanent disability cover, the TPD benefit amount will also reduce when you have a successful serious illness claim. OK, Now in terms of the serious illness, OK, you were confirming if you don't have an expiry on that, is that correct?

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

[9 minutes 3 seconds][Agent] : Yeah. All right, so I'll go through that for you here. All right, so let's have a look for you here. All right? Just bear with me here. All right? So all right, so for the umm, serious illness, that'll provide the support for you, OK? Umm, let's have a look here for you.

[9 minutes 57 seconds][Customer] : 5055, did you say 65? Sorry, OK.

[9 minutes 39 seconds][Agent] : So, OK, so the policy anniversary following the life insured 65th birthday is when this serious illness will end, OK, yes, so anniversary, umm, the policy anniversary following the umm follow following life in short 65th birthday. So we turned 65, right? It'll end on the policy anniversary date. OK. And the same applies for the token permanent disability. All right, now for the serious illness, we had that at the umm, the 100,000.

[10 minutes 33 seconds][Customer] : Which one? Sorry. Mm hmm.

[10 minutes 30 seconds][Agent] : Are you happy for me to add this optional cover to your quote with the serious illness we've just mentioned?

[10 minutes 37 seconds][Customer] : Mm hmm.

[10 minutes 37 seconds][Agent] : We had that at the 100,000.

[10 minutes 39 seconds][Customer] : Yes please.

[10 minutes 39 seconds][Agent] : Are you happy for me to add this optional cover to your quote?

[10 minutes 43 seconds][Customer] : Mm hmm.

[10 minutes 44 seconds][Agent] : Now with this total permanent disability?

[10 minutes 55 seconds][Customer] : Mm hmm. Mm hmm.

[10 minutes 47 seconds][Agent] : What that includes is also a lump sum benefit in the event that you suffer the loss of limbs or sight or are unable to work for a period of six consecutive months and are not able to return to work in any field which you are experienced, educated or trained or if you were to suffer loss of independent existence. That's all covered for the total and permanent disability. OK, now there there's an exclusion under this policy for any intentional self-inflicted injury. Please also be aware that any payment made under total permanent disability cover reduce available life insurance benefit amount. If you also purchase see this illness cover. This use illness benefit amount will also reduce when you have a successful TPD pay Now with the total and permanent disability there. Krishnail, we had that also at 100,000.

[11 minutes 40 seconds][Customer] : Mm hmm.

[11 minutes 40 seconds][Agent] : Are you happy for me to add this optional cover to your quote?

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

[11 minutes 45 seconds][Agent] : No problem. So we'll go through and check the eligibility for you now. We try pre underwriting disclosure first. Please be aware calls are recorded for quality and monitoring purposes. We collect the personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share to other service providers for the purpose of administering your policy or handling claims. A 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 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 ensure you and in what terms. You do not need to tell us things that we already know or should know as an insurer or which reduce the risk to ensure you have this duty until the time, the intent of the contract. If you fail to disclose the matter or make a false statement, the answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this yes or no?

[12 minutes 52 seconds][Customer] : Yes.

[12 minutes 53 seconds][Agent] : Now when answering the questions we just need a yes or no answer. So just starting off 1st AUS citizen, a permanent resident of New Zealand, Australia, currently residing in New Zealand. Yes or no?

[13 minutes 6 seconds][Customer] : Yes.

[13 minutes 7 seconds][Agent] : Great. 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 angina? Yes or no Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia excluding skin cancer, anxiety, depression or stress, required medical treatment or any other mental health disorder. Have you been diagnosed with a terminal illness? Smoking, New one disease, Any form of dementia, including Alzheimer's disease. They've been told by a doctor that you have a condition that a reduce your life expectancy.

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

[13 minutes 52 seconds][Agent] : Perfect. In the last 10 years, they've used illegal drugs, abuse prescription medication, or received treatment or counseling for drug or alcohol consumption. 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 of height and weight ranges. What is your exact height in centimeters or feet and inches?

[14 minutes 1 seconds][Customer] : No, just give me two minutes. I need to get a measure to

measure myself.

[14 minutes 22 seconds][Agent] : No worries, That's OK.

[14 minutes 54 seconds][Customer] : Can you?

[15 minutes 13 seconds][Agent] : I.

[15 minutes 33 seconds][Customer] : None. None. Plus 32, 180 centimeter. Yep.

[16 minutes 6 seconds][Agent] : A 180 centimeters, Perfect. Thank you so much for double checking that for me. And what is your exact weight?

[16 minutes 39 seconds][Customer] : 100 Yep.

[16 minutes 40 seconds][Agent] : 100 kilos, no problem. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Yes or no? No problem. Does your work require you to go underground? Work at heights about 20 meters, drive the depths below 40 meters? Use explosives or travel to areas experiencing war or civil unrest?

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

[17 minutes 3 seconds][Agent] : The work offshore yes or no to the best of your knowledge. Are you infected with the way you're in a high risk category for contracting HIV which causes AIDS? Yes or no?

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

[17 minutes 17 seconds][Agent] : So I can't hear you perfect. Do you have different plans to travel or reside outside of New Zealand, example booked or will be booking travel within the next 12 months? So do you have different plans to travel or reside outside of New Zealand, example booked or will be booking travel within the next 12 months? Yes or no?

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

[17 minutes 42 seconds][Agent] : No problem.

[17 minutes 44 seconds][Customer] : Oh, wait.

[17 minutes 43 seconds][Agent] : And which countries do you intend to?

[17 minutes 44 seconds][Customer] : Sorry. Oh, Fiji.

[17 minutes 47 seconds][Agent] : OK. So which country do you intend to travel to reside in? So you

mentioned Fiji.

[17 minutes 52 seconds][Customer] : Yes.

[17 minutes 52 seconds][Agent] : Yeah, No, that's fine. No problem. And will you be overseas for longer than three consecutive months, yes or no?

[18 minutes 1 seconds][Customer] : Sorry.

[18 minutes 2 seconds][Agent] : Will you be overseas for longer than three consecutive months? Yes or no?

[18 minutes 6 seconds][Customer] : Oh no.

[18 minutes 8 seconds][Agent] : No problem. Now with when you do travel, OK. You are covered worldwide when traveling, so you have that Peace of Mind. OK, so moving on, do you have existing life insurance policies with other life insurance companies with a combined total sum of short of more than \$5 million. Have you ever had symptoms of, been diagnosed with a treated for, or intend to seek medical advice for any of the following diabetes, Those blood sugar impaired glucose tolerance or impaired fasting glucose? Yes or no Chest pain, high cholesterol or high blood pressure Tumor, mole or cyst, including skin cancer, sunspots or Melanoma.

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

[18 minutes 52 seconds][Agent] : Have you ever had an abnormal PSA test on large prostate, thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel or pancreas? Hepatitis disorder Disorder of the liver? Perfect epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder, Kidney disorder, blood disorder or disease. Sleep apnea or asthma, excluding childhood asthma, Back or neck pain or disorder, Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome, or fibromyalgia. Yes or no. Joint and muscle pain. Ligament injuries including replacement or reconstructive surgery. Yes or no. Osteoporosis or osteopenia. Yes or no.

[19 minutes 2 seconds][Customer] : No, no, no, no, no, no, no, no, no, no, no, no, no, no, no.

[20 minutes 3 seconds][Agent] : Any defect of urine or sight other than which is corrected by by glasses or contact lenses. Yeah. No, that's OK. So what we're asking is any defect of hearing or

sight other than which is corrected by glasses or contact lenses. Yes or no?

[20 minutes 10 seconds][Customer] : I do wear glasses, so yeah, no.

[20 minutes 20 seconds][Agent] : No problem other than what you have already told me about in the past three years that he sought medical advice for treatment by medical practitioner or specialist? Or while you're awaiting the results of any medical test investigations. Yes or no? Other than what you have already told me about. Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? 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? Yes or no? Very good. Then confirming 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 Abnormalis polyposis? Yes or no? To the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other habitual disease prior to age 60?

[20 minutes 34 seconds][Customer] : No, no, no, no, no, no.

[21 minutes 23 seconds][Agent] : Great to hear. And the last question then we all done other than one of events, give certificates or vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fair paint passenger on a recognized airline, motor racing, parachuting, mountaineering, ad sailing, scuba diving deeper than 40 meters, cable, big diving or any other hazardous activity? Yes or no? Perfect. Well, that's only questions for you completed. So let's have a look at the results. So the results have come back straight away and I'm pleased to let you know there questionnaire you have been approved for the life insurance policy, you've been approved for the serious illness and also the total empowerment disability. So big congratulations to you.

[21 minutes 46 seconds][Customer] : No, no, thank you.

[22 minutes 7 seconds][Agent] : Great to see nice and healthy you keep it up. Now the good thing to know with the approval it's made no changes. So you are approved and it's would be quote has been no changes there. So that's still all the same. OK, that you were happy with. Now with the

benefits I'll go through for the life insurance and we can go through and get that organized for you. Please be aware that your premium is stepped, which means it'll generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increase in premium. You can, of course, opt out of this indexation each year. Now with the first benefit, Chris Neal, you have the support that there's no waiting periods that you have to go through for the life insurance, OK? You'll be covered immediately for death due to any cause except suicide in the 1st 13 months. So you have to pay so much straight away. All right, that'll pay out the full 800,000. The second benefit is a terminally ill advanced payment, which means if you were diagnosed with 12 months or less to live by a medical practitioner, we can pay your claim out in full, OK? So that's where you can receive the money whilst you're alive and that can even support medical expenses or even treatment costs at the time, OK.

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

[23 minutes 27 seconds][Agent] : And then lastly, when you pass away, your beneficiary can request an advance payout of \$10,000 to help with any funeral costs. So that's all included with the life insurance. OK, Now what we'll do for you now is we'll go ahead and get that organized for you here today and get it all set up.

[23 minutes 48 seconds][Customer] : Did you say every year the premium gonna arrive? Alright, do you hear right?

[23 minutes 45 seconds][Agent] : You have the Peace of Mind, Yes, correct. Yes. So we'd say indexation, umm, increase that aligns to your insured amount. That's a 5% indexation increase and claims increase due to age. However, you can choose to opt out of that, right? So you're in control of how it works. So if you choose to opt out, you'll ensure the amount will remain the same. Increase due to H, OK? So you will be informed before that happens. So every year you can let us know what you are comfortable with, OK?

[24 minutes 24 seconds][Customer] : Are you able to call me on Friday to discuss this? Because my wife will be good and so she can advise me on it.

[24 minutes 32 seconds][Agent] : Yeah, we can. But you mentioned there obviously that you, you

have a look into the insurance previously, right when you're going through that you just wanted to adjust the level of cover from the 1,000,000 to 800,000. Is this something that's you're not comfortable with this or because you mentioned you you're happy with the quote? Yeah.

[24 minutes 52 seconds][Customer] : Yeah, but normally on every second Friday she's off until this Friday.

[24 minutes 59 seconds][Agent] : So what do you still need to discuss with your wife? Because with us, right, what we can do is we can be able to get that sent out by the quote, right? That'll be the same information that was sent out previously, right? But it's not the pre that the pricing is there. But when we set the policy up, you will not be required to make payments today, right? So you can select the payment that in the future we are still going to send you out all the documents to your e-mail and your post. So that way you can still have a discussion with your wife and go through that. Because I can see you've been looking online and going to this insurance for some time. So the first time was back in 2023 and then again now in in June and then not today. So you've been looking at this for some time there. So what we can do because you approve the insurance, we can get that organized, but you're not required to pay anything now. So you can still go see there with your wife. You happy with that?

[25 minutes 56 seconds][Customer] : Yeah, I was just on that 5% increment on every year. I just not sure how how how comfortable she will be on that. Like how sensible we are.

[26 minutes 7 seconds][Agent] : Yes, I understand. So what do you mean? What, what, what's what? What do you find that's not suitable for you with that? Yeah. So do you not understand it?

[26 minutes 16 seconds][Customer] : So currently, yeah, yeah, if you can give me all E all detail, I have the details like she has a better understanding than me, so she can explain me and later, yeah, I do. It's just I'm not feeling yes, I'm not feeling too comfortable on it.

[26 minutes 46 seconds][Agent] : Yeah, OK.

[26 minutes 45 seconds][Customer] : It's just my wife got to see if she got there then she can explain me later in more detail. I got the rest of the part. I'm not sure about the the policy increment every year.

[27 minutes][Agent] : Yeah, no worries. Well, I'll send you out the quote for you. Have a look through it. OK, umm, see how you go with that. Was that the only area that you want to discuss with your wife?

[27 minutes 9 seconds][Customer] : Yep.

[27 minutes 10 seconds][Agent] : OK, so have a look through that because like I said, you've been looking into this for some time, so discuss that with her, all right? That way we can be able to get that organized for you.

[27 minutes 22 seconds][Customer] : Mm hmm.

[27 minutes 18 seconds][Agent] : All right, umm, I can touch base for you as you mentioned Friday and then we can get that all set up. All right.

[27 minutes 24 seconds][Customer] : Yes, please. Yes. Do I have to make an appointment with you or?

[27 minutes 27 seconds][Agent] : No, I'll set a call back for you.

[27 minutes 29 seconds][Customer] : OK. Yeah, Yes, please. Yeah.

[27 minutes 34 seconds][Agent] : All right, So have a look through that. If, for example, you do discuss that with your wife, because I'll send you the quote out so you'll receive it today. OK, Go through it. And then if you're happy with it, you can call me back tomorrow, OK.

[27 minutes 46 seconds][Customer] : Mm Hmm.

[27 minutes 46 seconds][Agent] : And then we can go see that for you then, right. Because like I said, it's just a matter of getting it organized.

[27 minutes 51 seconds][Customer] : OK, I'm here.

[27 minutes 51 seconds][Agent] : OK, No problem.

[27 minutes 53 seconds][Customer] : Surely if you can, just Friday and she will be here and then if you go to bed with her, then it'll be appreciated.

[27 minutes 56 seconds][Agent] : Yeah, yeah. No. So show her that so she can read it right. And then that we're going to pass on Friday. We can get that organized then.

[28 minutes 4 seconds][Customer] : Yes, yes, please. Thank you.

[28 minutes 7 seconds][Agent] : OK, thanks for that. Bye. Bye.