

[2 seconds][Agent] : Good afternoon or good morning. And thank you for calling One Choice Insurance Company. You've reached Jane. How may I help you today?

[10 seconds][Customer] : Hi, Jane. I'm just calling in regards to the one choice life insurance.

[15 seconds][Agent] : Yeah, of course. Thank you for calling. You're looking at some for yourself. OK. Yeah, go ahead.

[20 seconds][Customer] : Yes, yes, sorry. So I, I know I can apply on on online umm, applying for the maximum benefit of 2,000,000 umm, how much will be the amount per month or is it per week?

[29 seconds][Agent] : Mm hmm, let's have a look for you. So what we do is yeah, you can put an inquiry in online, but we would call you anyway. So I guess it's probably, you know, good timing that you can get it done out with me and I'll have a look for you.

[51 seconds][Customer] : Thank you.

[50 seconds][Agent] : And what I'll do is I'll start a proof. My pleasure. I'll start a profile for you. So I'll firstly grab what is your umm, first name?

[59 seconds][Customer] : So Sir Rita SAISIRITA, uh, sorry, it's AISIRIT A, that's correct. Yes.

[1 minutes 3 seconds][Agent] : SAISA, SIRITA, so SAISIRITA, beautiful and Sasirita. What is your surname? And that was TUS for Sam UG AF for product. OK, thanks.

[1 minutes 24 seconds][Customer] : Uh, TUSUG A I'm sorry, it's for Friday, Frank, uh, 28 of March 1978.

[1 minutes 38 seconds][Agent] : And OK, now your date of birth please, 78 lovely. And you're a female New Zealand resident and you're currently reside in New Zealand.

[1 minutes 52 seconds][Customer] : That's correct.

[1 minutes 53 seconds][Agent] : Perfect. Let's have a look. Looks like you may have put a profile together already.

[1 minutes 53 seconds][Customer] : Yes, yes.

[1 minutes 57 seconds][Agent] : So we'll go into it and we'll see. Yeah, that's fine.

[2 minutes 1 seconds][Customer] : Thank you.

[2 minutes 1 seconds][Agent] : No, my pleasure. Of course. And all righty now, my name is Jane. I'm

just letting you know the calls are recorded and any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. So we do not consider your part of circumstances. Thank you. So you've looked with us before, you're looking at some life insurance. Do you currently have a cover already or is this the first time for you? OK, so I'm just going down a couple of notes because it seems to be looked last year as well. So it's something that's been on your mind and obviously for a while. Is it, You know, I can see here that you have looked at us in the past as well, last year, for example, you, you. To follow it up, yeah, that's fair enough. Yeah, of course, of course. Easy done. Now, that's fine. And, and forgive me, you did say gender. Female New Zealand resident currently residing in New Zealand.

[2 minutes 30 seconds][Customer] : It's the first time, yes, I I went online just to have a look and and to ask for a quote, but I haven't had any time to really apply for it because I just have a few questions here yes.

[3 minutes 6 seconds][Agent] : Beautiful. And just to let you know, of course, the calls are recorded and any advice we provide is limited to the product we offer and assisting you to make a decision by whether they're suitable for your needs. We don't consider your part of circumstances. OK, So you would probably know a little bit how it all works. It's based on a lump sum amount of money that you choose and then you also choose who you leave that money to your beneficiaries, OK. And you can have up to five people. And I guess it's one of those things where sometimes we have it in our mind if we think, oh, I'll get to that, I'll get to that. But I'm glad you're having a look at it today because we get a price going for you and, umm, you choose your beneficiaries. As I said, you can have up to five people. And do you know who they would be?

[3 minutes 25 seconds][Customer] : Yes, yes, yes.

[3 minutes 48 seconds][Agent] : That would be like family or OK. All right, I'm just having a look here. So you looked a couple of years back with us as well. OK. And looking at some notes here. OK, thank you.

[4 minutes 15 seconds][Customer] : That's OK.

[4 minutes 12 seconds][Agent] : I'm just looking at a couple of notes because I think we did go

through the pro, we did go through the process with you before and. Sorry, takes a moment. All right. Perfect. OK. So the questions that I get to ask you, they are based on your health and your lifestyle, but they're very straightforward. So all of these is I get to ask you some questions and you just give me yes or no answers. If there's any of the details, I'll take in there for you. And then the very first question I do have for you is have you had a cigarette in the last 12 months, OK. And your current annual income, your current annual income, would it be more or would it be less than \$50,000?

[5 minutes 5 seconds][Customer] : Yes, I have more.

[5 minutes 16 seconds][Agent] : OK, a bit more. So with us, the minimum you can look at is 100,000, OK, And let's have a look at the maximum and the maximum is 1.5 million that you can look at, OK? And so for example, if you were looking at, let's just see here, so you put in, that's an enquiry. Did you put in an enquiry for 1.5 million or what was it you were looking? You did OK? Yeah, I thought you might have. So I just have a look at that for you.

[5 minutes 46 seconds][Customer] : Yes, 280, sorry. Oh, OK, that's not much. That's quite good.

[5 minutes 51 seconds][Agent] : So 1.5 million fortnightly indicatively you'd pay it'd be \$240.87 per fortnight, that's put for 1.5 million, OK, \$240.87 fortnightly for 1.5 million, OK that's for the maximum, OK, that's for the the maximum we can offer you the 1.5 million. So of course, and it is an indicative price at this stage. What that really means now is is that what we do next? We go through some health and lifestyle questions with you to see what your eligibility is. And then, uh, we go from there. Sometimes there's no changes at all to what we're able to offer you, but sometimes there might be. So we can go through them together, of course. Now, are you comfortable sitting there at that, umm, 1.5 million? OK, let's see that there for you. OK, All right, this what we're going to do now is and I'm going to go through the questions with you as Sir, if you guys used Hi, are you still at flat 1 by 144 Barrick Rd.

[6 minutes 50 seconds][Customer] : Yes, yes.

[7 minutes 9 seconds][Agent] : Wellington, Oakland, one O 6 O OK, perfect. And so we're going to just go through the health and lifestyle questions with you just to, umm, see what your outcome is.

OK. What I'm going to do firstly is please, if you don't mind, I'm just going to put you on a brief hold.

[7 minutes 28 seconds][Customer] : OK.

[7 minutes 28 seconds][Agent] : There is another profile that I just want to look at coming up with two profiles. Maybe it's just because we, we did look with you before. So I'm just going to have a look at that for you first and then I'll be right back to you.

[7 minutes 38 seconds][Customer] : OK.

[7 minutes 37 seconds][Agent] : OK, I won't be long. Just a moment. Thank you.

[7 minutes 41 seconds][Customer] : Thank you.

[9 minutes 41 seconds][Agent] : I'm just checking the spelling of your first name. Is it SAISIRITA?

[9 minutes 49 seconds][Customer] : That's correct.

[9 minutes 50 seconds][Agent] : OK.

[9 minutes 49 seconds][Customer] : Yes, that's my first name. That's correct.

[9 minutes 50 seconds][Agent] : And then TUSUG A and the 28 of 3rd March 1998.

[9 minutes 55 seconds][Customer] : Yes, 7-8.

[10 minutes 2 seconds][Agent] : Oh, so sorry. Beg your pardon? OK, that's fine. Yeah, I just want to check that. Thank you. Just won't be a moment. Oh, thank you for holding. OK, that's all good. I just checked the other profile because it was one from a couple of years back, which I'm in now. There was another one I just checked to see if there was anything else on there that I needed to look at, but that's fine. All good. So what we're going to do now is we're going to go through the health and lifestyle questions to see what your eligibility is. We're going to sit here at the 1.5 million fortnightly premium of \$240.87. That's indicatively at this stage. OK. Now just bef. Yeah, go ahead.

[11 minutes 15 seconds][Customer] : Yeah, \$240.80 fortnight.

[11 minutes 40 seconds][Agent] : 2, correct, SO24-O. So \$240.87 for 90 and that's based on 1.5. Does that sound OK?

[11 minutes 47 seconds][Customer] : OK, that sounds good. Thank you.

[11 minutes 52 seconds][Agent] : OK, So what is it? My pleasure. So what I'm going to do first is I'm just going to read you a very short paragraph. The paragraph is just it's called a pre underwriting

disclosure and what it really is, it's just me and ask telling you a little bit of information on why we asked the questions that we asked and what's expected of your answers. OK and so this just reads. 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 they 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 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 ensure you know 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 duty until the time we enter into the contract. If you fail to disclose the matter or you make a full statement and answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely and just a yes or no answer. Thank you. Do you understand this? Thank you. So sorry that All right, first question, the residence question. Now with all these questions, you just have to give a yes or no answer. If there's anything else that I need to add on, we'll definitely do that together. But that's, you know, easy to do. So the very first one is about residence and it reads are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand. Perfect. I'm currently residing in New Zealand now.

[13 minutes 21 seconds][Customer] : Yes, I'm a New Zealand citizen, Yes.

[13 minutes 53 seconds][Agent] : Right Poppy? Yes, in there next little section here, we call this pre qualify medical history. So the very first part of it reads, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? And the first one is stroke or heart conditions such as but not limited to heart murmur, heart attack and angina. OK, next one. Lung disorder excluding asthma, sleep apnea or pneumonia, cancer or leukaemia, excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver, Anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[14 minutes 58 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for how the doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? Next section. This is the piece here. It's about your height and your weight. This one. So I am required to pay the confident single figure measurement for each in order to continue with the application and the system. It doesn't allow me to enter any approximate figures, words or height weight ranges. So what is your exact height? OK, so we got 5 feet and 9 inches, is that correct?

[15 minutes 11 seconds][Customer] : No 59, that's correct.

[15 minutes 38 seconds][Agent] : Beautiful. What's your exact weight? Sorry, Sarita. What would it be right now? So ABC7 KGS the exact weight, is that correct? Perfect. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[15 minutes 43 seconds][Customer] : It changes from 80 to 90 kilogram 9 uh, 87 That's correct, no.

[16 minutes 16 seconds][Agent] : OK, Next is an occupation question with this the one here. So I'm required to obtain a confident single figure measurements for each in order to continue with the application in the system. It doesn't allow me to enter any approximate figures, words or high to white ranges. So what is your exact? And I'm sorry, not that one. I've done that one. Goodness gracious. So sorry. I meant to do the next one. Sorry about that. So this one is your occupation. I'm way ahead of myself and with this one, sorry about that. With this one, does your work, does your work require you to go under? I mean autopilot? And does your work require you to go underground? Work in heights above 20 meters, dive to depths below 40 meters, use explosives for travel to areas experiencing more civil unrest or work offshore to the best of your knowledge. Are you infected with? Are you in a high risk category for contracting HIV which causes AIDS?

[17 minutes 6 seconds][Customer] : No, no.

[17 minutes 17 seconds][Agent] : Do you have definite plans to travel or reside outside of New Zealand?

[17 minutes 27 seconds][Customer] : I'm not sure.

[17 minutes 21 seconds][Agent] : Now that is you've booked it or you will be booking travel within the next 12 months, that's OK. If you don't have definite plans I'll put a no, but if you have a plan of something I'll put a yes. Is that anything definite so far?

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

[17 minutes 38 seconds][Agent] : OK, we'll put a no. But if you do go away, that's fine. You know, that's absolutely fine. And you, this is a worldwide cover. OK.

[17 minutes 47 seconds][Customer] : OK.

[17 minutes 46 seconds][Agent] : So you know, you'll be covered overseas, so it's fine if you do. If you book a holiday, look, sure, some people book holidays at the last minute, so that's understandable.

[17 minutes 52 seconds][Customer] : Yeah, it's holiday.

[17 minutes 53 seconds][Agent] : Yeah, totally. And it is a worldwide cover, so you will be covered. And the next one is, do you have existing life insurance policies with other life insurance companies with the combined total sum insured of more than \$5 million? OK, what do you mean by that?

[18 minutes 9 seconds][Customer] : I'm not sure I might have applied for it in Australia because I used to live in Australia. It's called but I think they might have cancelled it when I left and came back to New Zealand.

[18 minutes 19 seconds][Agent] : OK, Yeah, yeah, yeah. Mm hmm. Oh, yeah. OK.

[18 minutes 34 seconds][Customer] : It's called Australian Insurance, so I'm not sure if I'm still sorry.

[18 minutes 38 seconds][Agent] : And is that something that you you right, you're still covered, but are you still paying for that insurance?

[18 minutes 45 seconds][Customer] : No, no, I haven't.

[18 minutes 44 seconds][Agent] : Is it still payments coming out of your All right, OK. And so so you are there's no more payments being paid on that insurance. Is that for a long time now?

[18 minutes 47 seconds][Customer] : It has been a long time. Yes.

[18 minutes 56 seconds][Agent] : OK. And have you they ever sent you any policy documents to say you're still insured or any communication like that or anything at all?

[19 minutes 5 seconds][Customer] : No, I haven't received.

[19 minutes 6 seconds][Agent] : OK, All right, OK. And so, and with that one though, so I even though I know you're not sure and there's no payments going out or anything like that. So there's nothing to say that you are still paying for it and that's still in place.

[19 minutes 22 seconds][Customer] : Yeah.

[19 minutes 21 seconds][Agent] : And would it have been more, if so, would it have been more than \$5 million?

[19 minutes 27 seconds][Customer] : I would say so because I've been there for 10 years. I think it might be. Yeah. I'm not sure.

[19 minutes 33 seconds][Agent] : OK, so all right, all right. So when you took out a policy in Australia, would you have taken it out for a total sum insured of more than five?

[19 minutes 44 seconds][Customer] : Yeah, I don't.

[19 minutes 43 seconds][Agent] : Oh, so you haven't taken anything out in Australia.

[19 minutes 47 seconds][Customer] : No, I haven't.

[19 minutes 48 seconds][Agent] : OK, All right, that's OK then.

[19 minutes 49 seconds][Customer] : I was paying for life insurance in Australia but I, I haven't made a claim or anything because I left.

[19 minutes 49 seconds][Agent] : Well then that OK, so you OK, so you left Australia, so did you actually apply yourself to take out an insurance in Australia?

[20 minutes 6 seconds][Customer] : I didn't apply to take out any insurance. I just umm, paid for life insurance over there.

[20 minutes 12 seconds][Agent] : Oh wow. So what, what was that through then? So was it through your job or something or?

[20 minutes 17 seconds][Customer] : It was through work, Yes.

[20 minutes 19 seconds][Agent] : I see.

[20 minutes 25 seconds][Customer] : Yes.

[20 minutes 19 seconds][Agent] : OK, so you pay for something out through your job when you were

working in that job and and would it have been like when you were paying for more than \$5,000,000 though?

[20 minutes 33 seconds][Customer] : I think it would have been more, yeah, more than 5 million, but I'm not sure what's happened to it. I haven't gone back to follow up on it.

[20 minutes 39 seconds][Agent] : OK OK. So to the best of your knowledge though, is it just a void now or what? What is the situation? You haven't been paying for it or anything because you left that job.

[20 minutes 54 seconds][Customer] : Yes, I'm not SH. Yeah, I haven't gone back to have a look into it, but I would say so. It's been voided.

[20 minutes 55 seconds][Agent] : OK, OK. So I guess in saying that then you're the only one that can answer this because obviously I'm not quite sure your circumstance, but it, so you had a policy with work in Australia, you weren't 100% sure how much it was, whether or not was umm, more than \$5,000,000. But then you stopped working in that company and so you never continue to pay or anything like that. And have you had any correspondence or anything from them to say that it's still there?

[21 minutes 10 seconds][Customer] : Yeah, I have.

[21 minutes 32 seconds][Agent] : OK, all right. And how many years ago would this be?

[21 minutes 30 seconds][Customer] : I haven't had any questions with them about 2019 since 2019.

[21 minutes 40 seconds][Agent] : Oh, a few years ago now. OK, Yeah, yeah.

[21 minutes 43 seconds][Customer] : Yeah, yes, it's been a long.

[21 minutes 44 seconds][Agent] : OK. All right. OK. And I'm so in saying that then, do you. So obviously, you know, if you you have to be the one that answers this, would you say that it's no longer in place then?

[21 minutes 58 seconds][Customer] : Yeah, I would say so. It's been so long.

[22 minutes 1 seconds][Agent] : Yeah. OK. So it's no longer place. OK. So we'll we'll just re asked this question again and you can just say yes or no. So do you have existing life insurance policies with other life insurance companies with the combined total sum insured of more than \$5 million?

[22 minutes 1 seconds][Customer] : Yeah, No.

[22 minutes 16 seconds][Agent] : OK, perfect. We'll move on now. I'm just going to get a little bit of information on that. I'll be back to you in right one moment. OK. Just a very brief hold. Thanks. It won't be long. Thank you.

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

[22 minutes 25 seconds][Agent] : Thanks.

[22 minutes 26 seconds][Customer] : Thank you.

[24 minutes 7 seconds][Agent] : Thank you, Sir Sarita for holding. I just wanted to make sure.

[24 minutes 11 seconds][Customer] : That's OK.

[24 minutes 10 seconds][Agent] : I'm just going to clarify you with you. Thank you. Because I know it was in Australia. I know it was 2019, it was a good few years ago and that you're not paying for anything now and you haven't had correspondence. I just want to make sure that you're confident that, umm, that answer is no To that last question on do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000? Are you confident that that's a no answer? OK, perfect. We're moving on to your medical history now. Thank you for that.

[24 minutes 36 seconds][Customer] : Yes, that's OK.

[24 minutes 40 seconds][Agent] : And now just take a piece here. The very first part reads, have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? The first one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure.

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

[25 minutes 8 seconds][Agent] : Humor, mole or cyst, including skin cancer, sunspots or Melanoma. OK, OK, we'll pop that in. No, that's fine.

[25 minutes 16 seconds][Customer] : Oh yes, a cyst on my ovaries, but they were removed, no?

[25 minutes 23 seconds][Agent] : So anything to do with humor, yes or no molar cyst will pop in? Yes for the cyst now has the mole or cyst in your circumstances the cyst has the molar system

confirmed benign.

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

[25 minutes 41 seconds][Agent] : OK with your cyst, do you have a current lesion that requires follow up treatment or removal as recommended by your doctor? OK awesome. Melanoma yes or no? Any other form of skin cancer and or sunspots. Next one is have you ever had an abnormal pap or cervical smear? Thyroid condition or neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel or pancreas or pancreas. So that was disordered the stomach, bowel or pancreas. Is that a yes or no? Sorry.

[25 minutes 52 seconds][Customer] : No, No, No, no, no, no, no, no.

[26 minutes 35 seconds][Agent] : OK Lovely. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any illegal drug use, abuse or prescription education or received medical advice or counseling for alcohol consumption. Bladder or urinary tract disorder, blood disorder, disease, sleep apnea or asthma, excluding childhood asthma.

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

[27 minutes 13 seconds][Agent] : This next to the piece here. It is based on the past three years only. OK, so and this one reads 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 any medical tests or investigations? OK, and I do see previously in your umm notes. Let me just get go out and have a look again I think. And did you suffer from endometriosis? Is that correct?

[27 minutes 37 seconds][Customer] : No, yes.

[27 minutes 51 seconds][Agent] : OK, let me pop that in because I'm just looking at your previous note. Let me have a look to make sure I've got that correct for you. It's good just to have these things in there if they're there.

[27 minutes 58 seconds][Customer] : And yeah.

[28 minutes 2 seconds][Agent] : OK, Is it all right, So we'll pop that in. Oh, we'll pop that in as well.

[28 minutes 1 seconds][Customer] : And I'm anemic as well, so I am, yeah.

[28 minutes 6 seconds][Agent] : That's that's fine. And let's have a look, OK, I'm just going to go through some of these notes to make sure I've got all the correct in here. All right, so let's pop in. So we'll pop in the, umm, the endometriosis. That's fine. That's on my list and we'll have it in there because it's good to have all of that information in there for you.

[28 minutes 34 seconds][Customer] : Thank you.

[28 minutes 33 seconds][Agent] : And I will take some information on that anemia as well.

[28 minutes 37 seconds][Customer] : Yep.

[28 minutes 37 seconds][Agent] : Umm, I'm glad that I asked you that. That's that's why we look at the notes because it's important that we get all your correct information in here.

[28 minutes 45 seconds][Customer] : Yep. No, I understand.

[28 minutes 44 seconds][Agent] : OK, yeah. So what we'll do is we'll go back to for the anemia, we'll go back back to the blood. OK, which was this one here, which is blood disorder or disease. We'll pop in a yes here. OK.

[29 minutes 1 seconds][Customer] : Oh, OK.

[29 minutes][Agent] : There's a couple of added on, right. So that was blood disorder disease, we'll pop in it. Yes, because and there's two a couple of questions here add on. So the first one is, is the disorder iron deficiency anemia or hemochromatosis?

[29 minutes 2 seconds][Customer] : Yep, I'm in here. Yeah.

[29 minutes 16 seconds][Agent] : Yeah. OK, perfect. Now we'll pop in the and we're going to say it's the iron deficiency anemia, is that correct? OK, lovely. OK, Now next one is and what was the cause of your anemia? And so it just has yes or no to each for each cause. So was it gastritis, hemorrhoids, esophageal virus, viruses or ulcers, yes or no?

[29 minutes 44 seconds][Customer] : Sorry, what was the question?

[29 minutes 45 seconds][Agent] : So what was the cause of your anemia? Just yes or no to the each of the causes. OK, so there's different causes. So it can be either or any. So it could be yes or no to gastritis, hemorrhoids, esophageal viruses or ulcers.

[29 minutes 45 seconds][Customer] : What was the? It was the the outline of my uterus.

[30 minutes 13 seconds][Agent] : Was this any of those?

[30 minutes 11 seconds][Customer] : It was the which caused the heavy bleeding.

[30 minutes 14 seconds][Agent] : So yeah. OK, so it was any of those gastritis, hemorrhoids, hemorrhoids, esophageal viruses or ulcers, just yes or no any of those.

[30 minutes 22 seconds][Customer] : I think they were hemorrhoids.

[30 minutes 25 seconds][Agent] : OK, so the next one is heavy menstrual flow. So it's going to give you different ones that you say yes or no to. OK, so because you were at low R deficiency anemia, was it caused by gastritis? Didn't let me. Yeah, that's OK. So not gastritis.

[30 minutes 30 seconds][Customer] : Yeah, no, I think it might have been hemorrhaged. They said I had cysts on my uterus.

[30 minutes 47 seconds][Agent] : OK, hemorrhoids, that's OK.

[30 minutes 56 seconds][Customer] : It's a.

[30 minutes 56 seconds][Agent] : So that's different to a hemorrhoid. OK, So what a hemorrhoid is let me tell you. I'll tell you what a hemorrhoid is. That's OK, Be easier for me to tell you then be. So let's have a look. So umm umm, let's have a look. OK, so here we go. Where we hemorrhoids? Here we go. Hemorrhoids or they can be called piles. So swollen or inflamed veins inside or outside the **** cavity or *****. OK OK, So it's not that that's fine. It's just a process, just a process of elimination. I understand what it's like that sometimes you're not sure what the words are to to, but I understand. So not hemorrhoids. We've established. Is that correct? OK, so next one is esophageal viruses or ulcers. Yes or no?

[31 minutes 33 seconds][Customer] : Oh no, that's correct, it's esophageal.

[32 minutes][Agent] : Yeah, esophageal viruses or ulcers.

[32 minutes 6 seconds][Customer] : I was told there was cysts on my on my ovaries which were enlarged, which caused the uterus to umm, what is it? The heavy bleed which caused my uterus.

[32 minutes 11 seconds][Agent] : OK, so heavy bleeding, heavy menstrual flow. Yep, Yep.

[32 minutes 22 seconds][Customer] : Yeah, yeah. And I bought it for so long.

[32 minutes 23 seconds][Agent] : So yeah, that's OK. I understand. So esophageal viruses is

esophageal are they are abnormal and large veins in the lower part of the esophagus which is up near your, you know, between your neck and your chest. So anything to do with that?

[32 minutes 39 seconds][Customer] : Oh, no, it's not.

[32 minutes 39 seconds][Agent] : OK, OK. And ulcers, anything to do with ulcers. OK, next one is heavy menstrual flow.

[32 minutes 40 seconds][Customer] : No, no heavy menstrual fluids. But I think.

[32 minutes 51 seconds][Agent] : Perfect. So it was that. OK, lovely. Now how is your anemia being treated? So is it diet only, Medication only? Did you have a hysterectomy or other?

[33 minutes 6 seconds][Customer] : Diet and iron pills.

[33 minutes 9 seconds][Agent] : So both? OK, so it's medication and diet. So let's pop in. Other than because there's two and that's fine. Umm, we'll gather some info. What was that? Sorry.

[33 minutes 21 seconds][Customer] : I haven't had a hysterectomy so it's just iron pills.

[33 minutes 23 seconds][Agent] : OK, so right now, so you're on medication. So right now is it, umm, is it the medication only or is it the diet only or is it both?

[33 minutes 39 seconds][Customer] : I'm not umm, I'm using both.

[33 minutes 45 seconds][Agent] : Yep. Great.

[33 minutes 41 seconds][Customer] : So if my periods are heavy, umm, which it's been normal like every week, umm, but last month it's been umm, twice a week.

[33 minutes 52 seconds][Agent] : Yep. OK, Yeah, yeah.

[33 minutes 52 seconds][Customer] : Last 2-3 months it's been twice, uh, sorry, twice a month beginning at the end of the month.

[33 minutes 59 seconds][Agent] : Mm, hmm. OK, Great, great, great.

[33 minutes 59 seconds][Customer] : I get it for like 5, but it has it's, it's a lot more normal than it has been Yeah.

[34 minutes 6 seconds][Agent] : And so would would you say then that is if you're only concentrate on it, just only your diet or you only concentrate concentrating on the medication right now, as of right now. So is it diet only, medication only, hysterectomy or other?

[34 minutes 26 seconds][Customer] : Uh, it's, uh, diet and medication.

[34 minutes 29 seconds][Agent] : Both.

[34 minutes 28 seconds][Customer] : So I'm using if the third gets too heavy, I, I use the, umm, medication just to slow it down.

[34 minutes 38 seconds][Agent] : OK. I you be careful. Yeah.

[34 minutes 38 seconds][Customer] : But I but I also eat what needs to be what I have.

[34 minutes 43 seconds][Agent] : You're careful what you're eating. Yeah.

[34 minutes 44 seconds][Customer] : Yeah, I'm very careful. Yeah.

[34 minutes 45 seconds][Agent] : Oh, good. Good on you. You know, I love that you take care of yourself. OK? Just bear with me.

[34 minutes 49 seconds][Customer] : An exercise. Yeah.

[34 minutes 50 seconds][Agent] : Yeah, I know that's important too, for sure. And just bear with me again, just for one moment. OK. So I'm just going to again, I just need to clarify something. I'll be right back to you. Sorry. Just a second. Thanks.

[35 minutes][Customer] : OK.

[35 minutes][Agent] : Thanks.

[36 minutes 30 seconds][Customer] : That's OK.

[36 minutes 27 seconds][Agent] : So Sarita, thank you for holding what I'm going to do on that blood one. I'm going to capture it. I just wanted to ask some advice on that. But I'm going to capture in the next section because because what we do is, is that because it's sometimes diet to me, you're always are looking after what you're eating so on, but sometimes it's medication as well. I'm going to put it in a different section so that we can continue with it. OK.

[36 minutes 51 seconds][Customer] : OK.

[36 minutes 51 seconds][Agent] : And so I'm going to do that for you as well. So we're going to put in the endometriosis as well, and I'm going to gather some information so that I can actually do that for you and I let's have a look here, pop in here. So pop in the endometriosis. That's that one. And then we're going to pop in here. And so it is classed as R deficiency, uh, anemia.

[37 minutes 15 seconds][Customer] : Yes, yes.

[37 minutes 13 seconds][Agent] : Is it OK? OK, so all right, so I'm going to gather some details on this now. OK, So what we're going to do here is I'm going to say iron deficiency in the Indiana. Please describe the reason for the consultation including symptoms and diagnosis. So firstly I'm just going to put here. And so it's controlled by diet and medication, but not all the time. Is that correct? So sometimes it's medication, but it's always your diet. Is that correct?

[38 minutes 19 seconds][Customer] : That's correct, yes.

[38 minutes 19 seconds][Agent] : Yeah. OK, perfect. And. OK. And so can we say it was umm, heavy menstrual bleeding? Is that so? Please describe the reason for the consultation, including symptoms and diagnosis. So we say heavy menstrual bleeding, is that to do with the umm, endometriosis as well?

[38 minutes 55 seconds][Customer] : Yes, all that's to do with the same thing, yeah.

[38 minutes 59 seconds][Agent] : That's completely different, OK. OK. To do with the endometriosis, OK. And so heavy menstrual bleeding to do with your and endometriosis and Constipation symptoms, is it? Oh, that's the only symptoms that you have, the heavy menstrual bleeding.

[39 minutes 37 seconds][Customer] : Yes, that's it.

[39 minutes 37 seconds][Agent] : OK. All right. And and then we will right here diagnose this. OK. Next question, when did it occur? When was all this happening?

[40 minutes 7 seconds][Customer] : I was years ago.

[40 minutes 10 seconds][Agent] : You have an ID 2017 or was it approximately? Yeah, OK.

[40 minutes 11 seconds][Customer] : I think it would have been 20/20/17, 2018 near the end of 2017, yes.

[40 minutes 21 seconds][Agent] : 2018 OK, so I'll will I say end of 2017 to 2018 OK, that's OK, we'll do that. OK. And now please provide details of medical tests. And so let's have a look what we had done here. So we're going to have that year there. Umm, oh, that's a while. OK, yeah. And OK diagnose in Australia. And So what for the medical tests would you have to have done to get that that diagnosis? Ultrasounds.

[40 minutes 59 seconds][Customer] : It was diagnosed in Australia, Yeah, I had scans.

[41 minutes 23 seconds][Agent] : Blood tests, yeah.

[41 minutes 24 seconds][Customer] : Ultras.

[41 minutes 31 seconds][Agent] : Blood tests?

[41 minutes 25 seconds][Customer] : Yeah, ultrasound, yes. And I had scans and spoken to a specialist.

[41 minutes 44 seconds][Agent] : Yep. And so the specialists then they diagnose endometriosis. Is that correct? Yep. OK. Endometriosis. And so it was the endometriosis and that led to the iron deficiency in India.

[41 minutes 52 seconds][Customer] : That is correct, yes, That's correct, yes.

[42 minutes 7 seconds][Agent] : Great, perfect. It's got all that in there, so OK. OK, so, umm, do you take any medication for the iron deficiency? Low iron deficiency. All right, OK, all right. I meant, sorry, what I meant to actually say was the iron deficiency anemia. I just got the right term for it. Not lower in deficiency and deficiency anemia. OK. OK. So I will say, do you know what you do? You know the name of the medication or that you do for the iron deficiency anemia?

[42 minutes 37 seconds][Customer] : Yes, I drink iron pills, the medication that I take to ease the bleeding.

[43 minutes 9 seconds][Agent] : Yep, Yep.

[43 minutes 9 seconds][Customer] : I've got it right here.

[43 minutes 18 seconds][Agent] : Yeah. Take your time.

[43 minutes 18 seconds][Customer] : Sorry I have to get the box.

[43 minutes 28 seconds][Agent] : I'll get you to spell that for me. Yeah.

[43 minutes 25 seconds][Customer] : So tranexamic acid uh TRANEX AM IT acid tablets umm?

[43 minutes 44 seconds][Agent] : OK.

[43 minutes 39 seconds][Customer] : I am told to take UMM 2-3 times daily if the is UMM quite heavy during my periods.

[43 minutes 52 seconds][Agent] : OK. So you take two and three times daily during period time, is

that correct? OK, OK. Yeah. Oh, poor thing. Oh. Oh, good. OK.

[44 minutes 4 seconds][Customer] : That's correct yes, if it's heavy heavy and because it can get extremely umm heavy I know umm it's a lot better now so I don't have I never take these, but they're just my doctor said to have them just in case umm but lately, because my diet's been good, I haven't had to take any and when.

[44 minutes 28 seconds][Agent] : Oh, that's so good and all right, so I've written so this then LED your endometriosis then LED to our deficiency Navy. You takes you take Tronics submit Tronics Amit acid tablets, you take 2 three times a daily when you have heavy periods. However, you haven't had to take them in a while or you're not taking them at the moment.

[44 minutes 49 seconds][Customer] : I'm not taking them at all. It's been a long time so I haven't had to take any but during my periods I just either rest or go on a diet or have a bath.

[45 minutes 2 seconds][Agent] : Yeah, OK. Yeah.

[45 minutes 2 seconds][Customer] : It's everything that's possible to to easy.

[45 minutes 6 seconds][Agent] : So would you say you're mainly using your you're mainly using the diet is helping you mainly.

[45 minutes 12 seconds][Customer] : Yes, that's correct.

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

[45 minutes 15 seconds][Customer] : Umm and drinking iron pills.

[45 minutes 23 seconds][Agent] : Oh yeah. OK. So, umm. So with the Trinex submit acid tablets, are they for heavy bleeding? Are they for the iron deficiency anemia?

[45 minutes 39 seconds][Customer] : Are they for the heavy bleeding?

[45 minutes 40 seconds][Agent] : OK, right.

[45 minutes 44 seconds][Customer] : Sorry.

[45 minutes 40 seconds][Agent] : So we'll change that around and no, no, that's OK. That's all right. We'll do this. So you said you drink. What is it you drink?

[45 minutes 53 seconds][Customer] : Oh, I am, I think lots of tea.

[45 minutes 57 seconds][Agent] : But you said you drink orange something. What is it? An orange

drink?

[46 minutes][Customer] : Oh iron tablets.

[46 minutes 1 seconds][Agent] : OK. Do you know how to spell that one?

[46 minutes 1 seconds][Customer] : Yes, umm, so so bread iron tablets. Umm SE double ROGRAD.

[46 minutes 12 seconds][Agent] : So S for Sam ES OK. Yeah, yeah, yeah.

[46 minutes 15 seconds][Customer] : Oh, sorry if for Freddy E for double R for Romeo O for October
G for golf R for Romeo A for Alpha D for David.

[46 minutes 27 seconds][Agent] : OK. So you drink and ferro bread, is it an orange supplement or an
orange tablet? Tablet.

[46 minutes 32 seconds][Customer] : Yes, one it's it's it's an iron supplement.

[46 minutes 38 seconds][Agent] : OK. And how often would you drink this? OK, Yeah.

[46 minutes 49 seconds][Customer] : Once a day on during my periods and then once it stops, I take
it for the first two days and then the rest of the week I don't take it.

[47 minutes 2 seconds][Agent] : OK. OK. So can I say you, you take it once a day during period time
and for two days after?

[47 minutes 2 seconds][Customer] : I don't need to. And after the period, I take it like a two days
after the period.

[47 minutes 17 seconds][Agent] : Yeah. OK. Yeah, OK.

[47 minutes 18 seconds][Customer] : Just boost my energy, my food, yeah.

[47 minutes 21 seconds][Agent] : Yeah, OK. So two days after OK, OK, so now and then I'm going
to do this one take So you take so you take Trinex emit acid tablets 2 You take two of them three
times daily. If your periods are heavy, heavy, however, and you you aren't taking them. Oh, hang on,
however, haven't no, haven't been no, isn't change this. You haven't been taking them for a long
time because you're using your diet diet mainly to control. Yep, awesome.

[48 minutes 11 seconds][Customer] : Yeah, I haven't been taking them for a long time as yeah,
yeah.

[48 minutes 23 seconds][Agent] : OK, umm, I think that's all I have there. Let me run it through you

and see if there's anything else you want me to. Umm, so you did have scans, ultra sounds, blood tests when you're in Australia. So a specialist, they diagnosed endometriosis. This then leads to iron deficiency anemia. So you drink Ferrograad iron supplements, drinks once daily during period time and for two days after. To boost your energy, you take Transit Tran X Amit acid tablets. You take two of those three times a day if your periods are heavy. However, you haven't been taking them for a long time and you are using your diet mainly to control the iron deficiency anemia, is that correct?

[49 minutes 7 seconds][Customer] : That's correct, yes.

[49 minutes 8 seconds][Agent] : Awesome. We're A-Team, you and I, that's for sure. I love that. OK, right. Now let's pop this one in. OK. Anything else you need me to put in or that enough?

[49 minutes 28 seconds][Customer] : Oh, that's it.

[49 minutes 29 seconds][Agent] : It's plenty. Yep, I thought so.

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

[49 minutes 32 seconds][Agent] : OK. OK. Now next one. Is any further investigation or treatment planned?

[49 minutes 46 seconds][Customer] : No, no, not that I'm aware of.

[49 minutes 39 seconds][Agent] : If so, when so is there anything else to be investigated there or OK, OK.

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

[49 minutes 49 seconds][Agent] : And so can I just say and no further investigation, but treatment is just going to stay as above, OK.

[49 minutes 58 seconds][Customer] : As long as I've spoken to my doctor, he's just telling me to just keep a healthy diet and continuously exercise, have a balance and just not sorry my if I, yeah, I have to exercise every day. There's some type of exercise.

[50 minutes 19 seconds][Agent] : Yeah. That's good for you though. That's really great. OK. All right, we'll pop that in there. All right, So and is any further investigation, treatment plan if so, when? No. Spoke to your doctor and he said to have a good diet and exercise daily. OK. And and then that's fine. And then please advise that the full recovery has been made. But you can have these

continuous problems. So I'll write a no there and I'll just say as continues. So please advise that the full recovery has been made. All right. No, as you do continue to suffer it. Would you say it's under control though? Yeah.

[50 minutes 36 seconds][Customer] : Yes, yes it is.

[51 minutes 7 seconds][Agent] : Yeah. OK. OK, that's fine. All right. That's all I need there. That's totally fine. Next bit. Thank you for being so patient. That's so wonderful of you. The next little piece is here now other than what you have already told me about. And are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

[51 minutes 39 seconds][Customer] : No.

[51 minutes 39 seconds][Agent] : OK, now next section, we have got family history and there's only three left and it is to the best of your knowledge. So have any of your immediate family and that's going to be like your mom, your dad, your brothers, your sisters, only now either living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial at the market polyposis.

[52 minutes 7 seconds][Customer] : No.

[52 minutes 8 seconds][Agent] : And next one is to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[52 minutes 21 seconds][Customer] : Yes, my dad died of cancer.

[52 minutes 23 seconds][Agent] : Oh, blessed before the age of 60.

[52 minutes 28 seconds][Customer] : No, he was given to. He was. Yeah, he was past the age of 60.

[52 minutes 37 seconds][Agent] : OK. And this one is prior to the age of 60. So any of your immediate families suffer from cancer, heart condition, stroke or other predatory disease prior to age 60, before age 60. OK. And your very last question is now other than one off events gift certificate or 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, mountain earring, AB sailing,

scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity?

[52 minutes 50 seconds][Customer] : No, I'm considering it.

[53 minutes 24 seconds][Agent] : I'm not.

[53 minutes 27 seconds][Customer] : I'm considering skydiving and I'm scuba diving.

[53 minutes 27 seconds][Agent] : You're way you're way braver than I am. Oh, oh wow, I admire you greatly. Oh goodness. Well, I'm certainly not even thinking about it. You can barely get me to put my toes in the water, never mind anything else. Not going to happen.

[53 minutes 36 seconds][Customer] : Yes, I am a bit of a sorry I am 12 months but I kinda like that stuff.

[53 minutes 53 seconds][Agent] : And Oh my gosh, good on you size. I read. That's amazing. Oh well, I'm always at all. And OK, So what it's really saying is that other than the one off event. So when you're considering doing it, do you have it and do you have a full intention to do it or engage in it or you just sort of it's in your mind If you're not really going to, you don't know.

[54 minutes 18 seconds][Customer] : Umm, it's in my mind. But yeah, I am considering doing it in the next probably 12 months or so.

[54 minutes 19 seconds][Agent] : OK, OK, all right. And is it going to be umm, what did you say it was going to be? Umm, umm, what was it going to be?

[54 minutes 34 seconds][Customer] : Skydiving.

[54 minutes 33 seconds][Agent] : You're going to do skydiving. OK, let's have a look for you here. So is it going to be just a one off that you wanted to do?

[54 minutes 43 seconds][Customer] : Yeah. One off.

[54 minutes 44 seconds][Agent] : OK, All right, so the questions got a couple of things in it and it really just starts up other than one off events. OK, so gift certificate or voucher, do you engage in like right now or intend to engage in? So you haven't booked anything, but you're thinking about doing the skydiving, but you think about doing just a one off, is that correct?

[55 minutes 4 seconds][Customer] : That's correct, yes.

[55 minutes 4 seconds][Agent] : OK, all right. But you haven't booked anything in yet at all. It's just

something that's in your mind.

[55 minutes 9 seconds][Customer] : No, that's correct. Yes.

[55 minutes 9 seconds][Agent] : All right, I'll have a look at that for you. Hang on a second. I'm going to put a no there because it's going to be just a one off and you haven't exactly got it booked yet. You might think about it in the future. So I'm going to put a no, but that's totally fine. Yeah, I just admire your bravery, that's for sure. OK, so put a no there now. I'm going to submit this. I'm going to let you know what we're going to do next. So thank you so much for your patience.

[55 minutes 49 seconds][Customer] : That's OK.

[55 minutes 48 seconds][Agent] : Now in reference to your health and lifestyle answers, your application needs to be referred to the underwriter for assessment. And this is because of your and our deficiency anemia. I put it in the second set a different section because and it's not always controlled by your medication and diet at the same time, it can be the various. So I want to capture all that information so that I can send it off. So what happens now is, is that so I sent that off with all, I sent it off with all the information. I've got lots of notes in there. A normal procedure to put plenty notes in there and now they'll come back. If it's approved the policy, it'll cover you for death due to any cause except suicide in the 1st 13 months.

[56 minutes 13 seconds][Customer] : OK, OK.

[56 minutes 30 seconds][Agent] : OK, now there's a terminally ill advanced payment. It's already included in this cover for you. So if you sadly were diagnosed with 12 months or less to live by a medical practitioner, we will pay you out your whole claim in full. So get the whole amount of money in full now. Please be aware that your premium is stepped, which means it will generally increase each year.

[56 minutes 48 seconds][Customer] : OK, OK.

[56 minutes 55 seconds][Agent] : In addition, this policy has automatic indexation, which means so each year your benefit amounts it will increase by 5% with associated increases in premium. And you can opt out of this indexation each year if you want to. So you can have full control of whether you want that to grow your amount that you're insured for. You don't want it to grow. There might be

sometimes in your life where you think you might have a bit more debt and you might want to keep it growing or you might want to, you know, think of getting a mortgage, whatever it is my circumstance, but you may not either. So that's why we give you full control whether or not you want to, umm, have the indexation on there or not each year. Does that make sense?

[57 minutes 37 seconds][Customer] : OK.

[57 minutes 38 seconds][Agent] : Yeah, because you've got full control there.

[57 minutes 37 seconds][Customer] : Yes, OK.

[57 minutes 39 seconds][Agent] : Now what I can do for you is I can do so we're looking at a 1.5 million, we're looking at a fortnightly premium of \$240.87 for nightly. Now what I can do like a pre set up for you where I collect your payment details or read you your declaration, I can go ahead and get it assessed by the underwriter for you. You're happy with that? Perfect. Now what happens now is while your application is being assessed, you will be covered for accidental death.

[57 minutes 50 seconds][Customer] : Yes, yes, OK.

[58 minutes 8 seconds][Agent] : So you're going to have that now, OK, which pays out if death was due to a direct result of an accident. Now cover for this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. Now the commencement of your cover will be subject to final assessment by the insurer. Now, if the insurer approves cover without any changes, are you happy for me to record your acceptance of this policy now? And I'll just send you out your policy documents, your information to your e-mail and your postal address. You're happy with that?

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

[58 minutes 41 seconds][Agent] : Perfect. Let's pick a day when you want the first collection date to come out on. So today is 30th of April. What day do you want the first payment to be? You can have a choice of that, of course.

[58 minutes 46 seconds][Customer] : OK, Sir, I want to choose a day that it comes out. It will be Thursday every Thursday. Is that alright?

[59 minutes][Agent] : So it's 4 nightly. Yeah, correct. Yeah. So do you want this Thursday or another

Thursday? Yeah, of course you could do that. What Thursday do you want?

[59 minutes 1 seconds][Customer] : Every fortnight Thursday, next week Thursday.

[59 minutes 14 seconds][Agent] : Yes, of course. So not this Thursday. The next one is going to be the 9th. We'll have the first payment coming out on the ninth of the every two weeks after that on the Thursday. Perfect. Now, would you like to use a direct debit where you use your account number if you want to use a debit Visa MasterCard?

[59 minutes 25 seconds][Customer] : Yes, please, my account number.

[59 minutes 40 seconds][Agent] : OK. And I'm just going to ask you a couple of questions on your own account. And this first one is do you have authority to operate this bank account alone and do not need to join the authorized debits? So do you, do you have, do you have authority to operate this bank account alone and you do not need to join the authorized debits on it? Can you use it on your own and you don't need permission from anyone else?

[59 minutes 55 seconds][Customer] : Sorry, what was the question do I have that's correct, yes.

[1 hours 13 seconds][Agent] : Well, I thought as much, but I just had to ask. That's OK. That's OK. Then the next one is, have you canceled a Direct Debit authority for One Choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? Are you happy to set up a Direct Debit authority without signing a form? OK, 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 will authorize your bank to allow Pinnacle Life, who is the initiator for One Choice, to direct debit this account in accordance with the terms and conditions.

[1 hours 33 seconds][Customer] : No, yes, yes.

[1 hours 1 minutes 1 seconds][Agent] : Whenever you're ready there, size 30, you can call, read out your account number.

[1 hours 1 minutes 6 seconds][Customer] : OK, so it's Whispack 03 1395 079 2392.

[1 hours 1 minutes 9 seconds][Agent] : Yeah, yeah, yeah, yeah. Suffix. Is there a 00? Anything on the end?

[1 hours 1 minutes 28 seconds][Customer] : Sorry, yes, yes, there is 00.

[1 hours 1 minutes 31 seconds][Agent] : OK, perfect, I'll read it back.

[1 hours 1 minutes 43 seconds][Customer] : That's correct.

[1 hours 1 minutes 33 seconds][Agent] : So we have 031395079239200 Westpac and the name of that account is it Sai Savita and Tofuka Tofuka or anything else on there?

[1 hours 1 minutes 51 seconds][Customer] : That's that's the name that's on the account.

[1 hours 1 minutes 53 seconds][Agent] : Perfect, perfect. And I'm just going to read you your declaration now. I just want to ask you one question just in case the when I refer this to the underwriter and they come back, has any specialist or doctor or anything asked you or said to you that you need a hysterectomy or anything like that? I know we touched on that earlier.

[1 hours 2 minutes 11 seconds][Customer] : Yes, yes, that they recommended and I declined it.

[1 hours 2 minutes 16 seconds][Agent] : OK, so it was recommended that you needed that. You declined it. Yeah, that's OK. All right, let's go in and have a look at that for you. So just hold on a minute. Just bear with me. I might just have to pop that in. Let me just see if I have to hold on a second. Hang on.

[1 hours 2 minutes 21 seconds][Customer] : Yeah, 'cause oh, it's fine, that's OK.

[1 hours 3 minutes 24 seconds][Agent] : There's Saisarita. Thank you.

[1 hours 3 minutes 26 seconds][Customer] : Yes, I'm here.

[1 hours 3 minutes 27 seconds][Agent] : OK, that's fine. That's OK. I just had had to ask you that. That's fine. I don't have to pop that in now. It's just going to read your declaration. OK. So let me check email.soivegotsaisaritat@yahoo.com.

[1 hours 3 minutes 41 seconds][Customer] : Sorry. Can we change it to facially to to former?

[1 hours 3 minutes 46 seconds][Agent] : Yeah, yeah, of course. So, Saisarita. And then we have TUSUGA. Oh, is that Oh, the G is an N sound, isn't it? I always forget that. So. And is it to Tsonga? Is that how you pronounce your surname?

[1 hours 3 minutes 44 seconds][Customer] : So it's my first name and my last name, one word that's correct, yes.

[1 hours 4 minutes 6 seconds][Agent] : Oh, sorry, I think I said Tsuga. So I'm so sorry. OK, I, I'm

getting used to it all. I'm getting used to names and all that sort of stuff.
oksowevegotininsteadwehavesaisirita@yahoo.com as your e-mail.

[1 hours 4 minutes 28 seconds][Customer] : Uh, no, It's umm, Outlook.com.

[1 hours 4 minutes 30 seconds][Agent] : OK, We'll change that as well. OK. OK. All right, perfect. I'll change that for you. OK, Now I'm going to reach your declaration and and just wait. We're going to wait then and see what they come back with. If I don't need to speak to you, I'm going to send all your documentation along with my number. You'll always have that. So you'll always feel free and welcome to call anytime. OK. And beneficiaries form will be attached as well. So the beneficiaries form, all you got to do is fill out who you want and then send that back to us. If I need to speak to I will, but if not, I'll just do that and send that information to you.

[1 hours 4 minutes 57 seconds][Customer] : OK, OK.

[1 hours 5 minutes 8 seconds][Agent] : And this just reads thank you, thank you. 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. One choice life insurance is issued by Technical Life Insurance Limited. Whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Z Limited, whom I refer 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 that whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided us about your general circumstances. When providing this advice, we've not considered just specific financial needs or goals, or considered any of our insurers, products or services. We have verified that you understand the cover and that you considered 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. Once your question and it reads, can you please confirm that you understand and agree to this? Just yes or no? Thank you. Your answer to the application questions in any related documents form the basis of your contract of insurance. I'm going to relies upon the information you have

provided by 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 the duty of disclosure?

[1 hours 6 minutes 19 seconds][Customer] : Yes, yes.

[1 hours 6 minutes 41 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or at any time by contacting us, by using any unsubscribe facility and communications we send you. You've agreed to take out a single one choice life insurance policy with the following cover. Received \$1.5 million in the event of life insurance and if it's not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year cover is \$240.87 per fortnight. Your premium is a set premium which means it will be calculated the each policy anniversary and would generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to see if that's up between 24% and 71 percent of each premium to cover the distribution costs for this policy. Your premium will be deducted in accordance with the authority you have provided to us. A ambassador raise a pinnacle with the B + 5 I just strength good and triple B minus issue a credit rating with an outlook a stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you have provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you a key fact sheet which outlines the aspects of your cover and plain language. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. Your which you may cancel. Your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. And finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800 zero 05804 e-mail supported One choice dot code of NZ 2 short questions. The first one is, do you understand and agree with the declaration? I've just read

you.

[1 hours 8 minutes 46 seconds][Customer] : Yes.

[1 hours 8 minutes 47 seconds][Agent] : Thank you. And last question being, would you like any other information about the insurance now or would you like me to read any part of the policy document to you?

[1 hours 9 minutes 1 seconds][Customer] : No, I'm fine. Thank you.

[1 hours 9 minutes 2 seconds][Agent] : Beautiful. OK, so I'm just going to send this off. As I said, if I don't need to speak to you, I'll just send all your documents. Your home address is your and postal address the same as your home address that I have here.

[1 hours 9 minutes 16 seconds][Customer] : Yes.

[1 hours 9 minutes 18 seconds][Agent] : Perfect.

[1 hours 9 minutes 17 seconds][Customer] : One Bar, 144 Barrack Rd., Mount Wellington.

[1 hours 9 minutes 19 seconds][Agent] : Yeah, perfect. And send one to hard copy and also to e-mail. If I need to speak to you, I definitely will. And beneficiaries form, of course, my number is coming along, so if you ever need anything, I'm just going to check your phone number. 0221095415.

[1 hours 9 minutes 39 seconds][Customer] : No, sorry.

[1 hours 9 minutes 41 seconds][Agent] : An old one, is it? Yeah, let's get rid of that. Yeah. What's your new one?

[1 hours 9 minutes 40 seconds][Customer] : It's that's yeah, I'll give you, I'll get you my mobile.

[1 hours 9 minutes 48 seconds][Agent] : Yeah, yeah, yeah.

[1 hours 9 minutes 48 seconds][Customer] : So it's 021109 5415.

[1 hours 9 minutes 57 seconds][Agent] : OK. So we've got O 211-0954, one, five and the number that you've called in, do I need to pop that in as well or not worry about that one?

[1 hours 10 minutes 8 seconds][Customer] : That one's the landline. It's my home. That's the address landline. I know 26. That's correct.

[1 hours 10 minutes 10 seconds][Agent] : OK, so that is 095 272824 perfect. I'll pop that in as well

for you. OK, We've got both of them in there. Just make sure O 95272 and 824 perfect and we have got everything we need there. All right, all done. Thank you. So is there anything else you need from me at all today?

[1 hours 10 minutes 22 seconds][Customer] : Yes, 824 not that I not that I can think of, but umm yes, thank you.

[1 hours 10 minutes 42 seconds][Agent] : OK, Oh, my pleasure. So that's amazing. You've been so patient. Thank you so much. And umm, all the very best. And if I don't need to speak to you, I won't. But thank you so much for choosing our company.

[1 hours 10 minutes 55 seconds][Customer] : No, thank you for that. Thank you for helping me.

[1 hours 10 minutes 56 seconds][Agent] : Umm, my pleasure. Never hesitated to need anything. OK.

[1 hours 10 minutes 59 seconds][Customer] : Alright, OK.

[1 hours 10 minutes 59 seconds][Agent] : My pleasure for sure. All right.

[1 hours 11 minutes 2 seconds][Customer] : Thank you so much.

[1 hours 11 minutes 2 seconds][Agent] : You have a great day. Take care. Si Sarita. All the best.

[1 hours 11 minutes 4 seconds][Customer] : Thank you. You too. Bye.

[1 hours 11 minutes 7 seconds][Agent] : Bye.

[1 hours 11 minutes 6 seconds][Customer] : Bye.

[1 hours 11 minutes 7 seconds][Agent] : Bye bye.