

[1 seconds][Customer] : Hi. Hello.

[3 seconds][Agent] : Hey, Lynette, it's Chad. Hey, Lynette, it's Chad. Calling back from Montrose Insurance. How are you today?

[8 seconds][Customer] : Oh, hi. OK, Thank you.

[11 seconds][Agent] : That's good to hear.

[12 seconds][Customer] : That's a good. But if I C flew, but that's about it.

[16 seconds][Agent] : No, just before Christmas is oh, no good.

[16 seconds][Customer] : Yeah, just before Christmas. Yeah, but it's how I'll get through it. Yeah.

[21 seconds][Agent] : No, Yeah, OK. More than that.

[33 seconds][Customer] : That's right.

[29 seconds][Agent] : We previously spoke there regarding our life cover, so I'm just calling to follow up on that one there. Just so we can dive into this call here though, can you confirm your full name and date of birth for me?

[41 seconds][Customer] : Let me Amanda Bishop, like the money hitter. 14th of the 9th, 60.

[47 seconds][Agent] : Yeah. And can I confirm you are still a New Zealand resident?

[50 seconds][Customer] : Yes, I am.

[50 seconds][Agent] : Currently residing in New Zealand. Yeah alrighty. And just please. So all calls are recorded. Any advice I provide is limited to the products you offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal S circumstances. Also pardon me with that other. Last time we looked at \$100,000 of cover, that was a premium of \$133.27 per fortnight. How is that sounding for yourself in terms of coverage and affordability?

[1 minutes 8 seconds][Customer] : Yeah, yeah, I'll just spectacular. But I never received anything just to tell me. Were you going to send me something?

[1 minutes 34 seconds][Agent] : Yep. So.

[1 minutes 33 seconds][Customer] : It didn't come through.

[1 minutes 38 seconds][Agent] : Ah, sorry about that.

[1 minutes 40 seconds][Customer] : No, no, my, it may have been my emails.

[1 minutes 55 seconds][Agent] : Yeah, yeah, yeah.

[1 minutes 44 seconds][Customer] : It has been playing out lately and I don't know why, but I do get some emails and then I don't get like our utility, for example, I had that's that's I had, I had to change it to my husband's Gmail.

[2 minutes 4 seconds][Agent] : Hmm.

[2 minutes 4 seconds][Customer] : So you know which so that it comes in when it's supposed to come in.

[2 minutes 9 seconds][Agent] : Yeah, yeah, yeah.

[2 minutes 10 seconds][Customer] : Sorry.

[2 minutes 10 seconds][Agent] : All good.

[2 minutes 11 seconds][Customer] : I've done.

[2 minutes 11 seconds][Agent] : I'll, I'll send that one out. I'll send you out your policy schedule for \$100,000 of cover.

[2 minutes 13 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 19 seconds][Agent] : Now that one's pending activation. So with this, you'll receive the health and lifestyle application questions and your responses.

[2 minutes 26 seconds][Customer] : Yes.

[2 minutes 26 seconds][Agent] : You can go into this e-mail and review what we have discussed today.

[2 minutes 30 seconds][Customer] : Yep.

[2 minutes 30 seconds][Agent] : When you're ready, you can just activate it by clicking the Buy Now button.

[2 minutes 34 seconds][Customer] : OK then.

[2 minutes 34 seconds][Agent] : No, but I can send that one through. But at the moment, what's holding you back Is there, is there anything in particular that wasn't clear about the policy or?

[2 minutes 46 seconds][Customer] : Umm, to be honest, I haven't even thought about it these last

couple of days anyway. I, I, I, umm, now that you're friend I, I think I'm pretty much on to you. What we all need to be in regards to this.

[3 minutes 5 seconds][Agent] : Yeah, yeah.

[3 minutes 7 seconds][Customer] : Umm, yeah I, I have been talking to my husband. Umm, and I think it with me being said to these last few days is more of everything. Grogginess is coming out. So umm, now if you can send, I've got no issues at the moment, but uh, I still like to see what I'm, I'm, I'm going to be receiving umm, or need to do or you know, that sort of thing.

[3 minutes 35 seconds][Agent] : Yeah, yeah, yeah.

[3 minutes 35 seconds][Customer] : Umm, I don't think there's any issues really.

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

[3 minutes 38 seconds][Customer] : I just want to make sure that, yeah, if it comes to umm, umm, what do you call it, umm, financially being, being, you know, paying it fortnightly. I want to make sure that I, I am on to that.

[3 minutes 53 seconds][Agent] : Yeah, yeah.

[3 minutes 54 seconds][Customer] : Umm, yeah. So you said 133 I 13327 every fortnight. Yeah, at the moment. That sounds really good. That's, you know, I mean, yeah, that's the thing, yeah.

[3 minutes 56 seconds][Agent] : Well, 13327 before, yeah, now, Yeah, Well, later I can definitely send you out that policy schedule, give you that time to think about it. But if the cover is sounding good in terms of coverage and affordability, I do have another option as well.

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

[4 minutes 22 seconds][Agent] : The other option is to set up the policy with cover commencing today. That way, what I can actually do is send you out all of your tailored policy documents to your e-mail.

[4 minutes 31 seconds][Customer] : Mm, hmm.

[4 minutes 33 seconds][Agent] : That way you can kind of go through the policy in a bit of detail, see if everything is the way you want it to be. Now, there's no lock in contracts. If you're going through that policy and find something you don't like, you just call us back and apply to have it cancelled.

Now, Lynette, to get that organized for you, I would need to collect payment details, but no money gets taken from you today.

[4 minutes 39 seconds][Customer] : OK, OK, OK, alright.

[4 minutes 55 seconds][Agent] : You can select a date best suited for yourself. This way, you're actually covered while you're making your decision, and you have access to those tailored policy documents as well. Does this sound like a suitable option for yourself? Yeah.

[5 minutes 8 seconds][Customer] : Yeah, but and if, if, if for any reason I don't agree with what's there, will I get a refund?

[5 minutes 18 seconds][Agent] : So you ask if there's like a cooling off? Yep. So you do have a 30 day cooling off.

[5 minutes 21 seconds][Customer] : Yeah, a 30 day. OK.

[5 minutes 27 seconds][Agent] : Yeah. So let me just where is it? So yeah, you have a 30 day cooling off.

[5 minutes 38 seconds][Customer] : Mm, Hmm.

[5 minutes 33 seconds][Agent] : So if you decide the policy isn't suitable for you and cancel within the 30 days, then you receive a full refund of your premium unless a claim has been made.

[5 minutes 43 seconds][Customer] : OK.

[5 minutes 44 seconds][Agent] : Yeah. So is that one sounding like a suitable option for yourself down the neck?

[5 minutes 49 seconds][Customer] : It probably is right now. Yeah, probably.

[5 minutes 52 seconds][Agent] : OK, no worries.

[5 minutes 53 seconds][Customer] : It sounds pretty, pretty good right now.

[5 minutes 53 seconds][Agent] : Well, OK, well, good.

[6 minutes 1 seconds][Customer] : OK.

[5 minutes 59 seconds][Agent] : Well, I'll just confirm a couple details real quick before we do that, I'll confirm your EM. Your address was 26 Sister Annie Rd. Rotahuna Rotapana 3051. Yep. Alrighty. And.

[6 minutes 12 seconds][Customer] : Yep, I'm just gonna have a cough. Hang on a minute. It's a drive.

[6 minutes 25 seconds][Agent] : Oh, right before Christmas as well.

[6 minutes 29 seconds][Customer] : Oh, I'm sure I will. Was just Yeah.

[6 minutes 27 seconds][Agent] : I hope you get better soon, yeah?

[6 minutes 32 seconds][Customer] : It's I don't know what the weather is like where, where you are you right now? I mean, it's up and down sun, sunny one part. And I mean, just 10 May, maybe 10-15 minutes. And then we hit rain. Now it's sunny again.

[6 minutes 45 seconds][Agent] : Very up, very up and down over here.

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

[6 minutes 47 seconds][Agent] : It'll be blazing hot and then it'll be storming.

[6 minutes 50 seconds][Customer] : Yes, exactly that. Exactly that. Yeah.

[6 minutes 50 seconds][Agent] : All good to know that.

[6 minutes 54 seconds][Customer] : So now that's all right.

[6 minutes 57 seconds][Agent] : I'll confirm as well. Your e-mail there, that was rev.willymanihira@gmail.com. Alrighty. OK.

[7 minutes 2 seconds][Customer] : Yes, If you can't, if you can't send it to my e-mail, you definitely send it to my husband's Gmail.

[7 minutes 14 seconds][Agent] : Yeah, OK.

[7 minutes 15 seconds][Customer] : Yeah, that's anyway I don't like. I says I, I'm always asked, have I changed my e-mail? I says that's the same e-mail I've used for many years, so I don't know what's going on.

[7 minutes 27 seconds][Agent] : Yeah, yeah. Oh, good. Alrighty. OK, Lynette, so we've got yourself. So are you happy? Did you want me to leave it as Willy's e-mail here? What's that?

[7 minutes 36 seconds][Customer] : OK, yes, yes, that'd be the better one just in case.

[7 minutes 44 seconds][Agent] : No worries, OK, no worries at all. And I'll just double check, none of the application, none of the start, none of the information you've given me that's changing, changed

since I last spoken to you.

[7 minutes 56 seconds][Customer] : Mm hmm. Yes.

[7 minutes 58 seconds][Agent] : Yep. So none of that information's changed.

[8 minutes 1 seconds][Customer] : No, sorry, no.

[8 minutes 2 seconds][Agent] : OK, good. And I'll just quickly remind you of your cover as well.

[8 minutes 9 seconds][Customer] : OK.

[8 minutes 9 seconds][Agent] : So you've been approved subject to the following terms and conditions. So for the 1st 12 months, you'll be covered for accidental death only after 12 months, you'll be covered for death due to any cause.

[8 minutes 19 seconds][Customer] : Yeah, yes.

[8 minutes 23 seconds][Agent] : However, suicide is not covered in the 1st 13 months of the policy. There is a terminally ill advanced payment included in the cover as well. So after holding your policy for 12 months, if you were diagnosed with 12 months or less to leave by a medical practitioner, we could pay that claim to you and your husband in full as well. Now, please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium.

[8 minutes 43 seconds][Customer] : OK, OK.

[8 minutes 58 seconds][Agent] : You can opt out of this indexation each year as well now. Alrighty, Alrighty Lynette. Well, we've got yourself \$100,000 of cover.

[9 minutes 11 seconds][Customer] : Yes.

[9 minutes 11 seconds][Agent] : It's a premium of \$133.27 per fortnight. Now we don't collect any upfront payments. We can select the day best suited for yourself. When did you want first payment to come out? Yep. So you have the choice of fortnightly, monthly or annually.

[9 minutes 26 seconds][Customer] : So it's every fortnight, isn't it Nice fortnightly fortnightly would be better. Umm, so obviously not this way because I have so this is how I'm on that. OK, give us benefit. And The thing is much my bills come out every other of the week. And so I wanna make

sure that this premium is it comes out when I don't have all of my bills to pay. You know, I should just so, so, so & that it can't come out this week, but it can't come out next week, next Wednesday.

[9 minutes 33 seconds][Agent] : Umm, right now we have that set as Yep, MMM, MMM, fair enough. Next Wednesday.

[10 minutes 12 seconds][Customer] : Every Wednesday, Yeah.

[10 minutes 14 seconds][Agent] : Alright, no worries.

[10 minutes 17 seconds][Customer] : And every Wen every fortnightly Wednesday does it, Maxine. Yeah.

[10 minutes 23 seconds][Agent] : Yeah, yeah, I get that. So next Wednesday. So it's not letting me select the 1st just because it's a public holiday.

[10 minutes 38 seconds][Customer] : Mm Hmm. Oh, OK.

[10 minutes 35 seconds][Agent] : What I can do is 2 weeks after that on the 15th and then it will still arrive.

[10 minutes 39 seconds][Customer] : To the on the 5th on the 15th of January.

[10 minutes 40 seconds][Agent] : Yeah, Yep, Yep. That's what you did the 15th of January.

[10 minutes 52 seconds][Customer] : So it's Christmas this week and then. OK. Then you can't take it out. Have it taken out like not this Wednesday, but the following Wednesday.

[10 minutes 58 seconds][Agent] : So it'd be the fortnight following that, the next Wednesday or not?

[11 minutes 11 seconds][Customer] : Won't it come out then?

[11 minutes 13 seconds][Agent] : Yeah, 'cause that's 'cause that's, that was a public holiday. It's not letting me select that day.

[11 minutes 13 seconds][Customer] : Oh, OK.

[11 minutes 19 seconds][Agent] : Yeah. So I can do that on the following fortnight after that though so it still aligns.

[11 minutes 27 seconds][Customer] : And will it come out Because that that won't, that won't work out. That'll be my doll week.

[11 minutes 34 seconds][Agent] : Yeah, OK. We can select a different week then.

[11 minutes 37 seconds][Customer] : So it's got to be so that's what I said. It can't be this way this Wednesday or because it's a holiday yeah and it'll be you know, it would have wake up next Wednesday and even yeah, but it's umm, but you see it can't because of the factory holidays.

[11 minutes 43 seconds][Agent] : Oh, this Wednesday, did you say wait, so sorry, did you want the 25th or the 1st? Was it?

[11 minutes 56 seconds][Customer] : I umm, will it come out on the 1st? Is that a Wednesday?

[12 minutes 9 seconds][Agent] : Yep. So that one's the Wednes.

[12 minutes 10 seconds][Customer] : Sorry, I'm not even, I don't even have a calendar right here. Sorry.

[12 minutes 15 seconds][Agent] : No, that's all good. So next Wednesday, that one's the 1st. So just 'cause that one's a public holiday, it's not letting me select it.

[12 minutes 21 seconds][Customer] : OK. So yeah.

[12 minutes 21 seconds][Agent] : What I could do if that was the date you wanted, I can select a fortnight after that. So it's so it's still aligned with the fortnightly, but it's not, it wouldn't be on that Wednesday. Does that make sense?

[12 minutes 35 seconds][Customer] : OK, so it won't be this week, It'll start the following week. Yeah.

[12 minutes 44 seconds][Agent] : So your cover will start as soon as we finish this call. This is just for payment.

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

[12 minutes 55 seconds][Agent] : OK, you're doing OK.

[12 minutes 56 seconds][Customer] : Yeah, no, That, that that's OK If it, if it, if it doesn't, I can ring and chapter change today.

[13 minutes 4 seconds][Agent] : Yeah, yeah.

[13 minutes 5 seconds][Customer] : Yeah. As long as I get it. Yeah.

[13 minutes 5 seconds][Agent] : So you can just call back through to our support team and you can sort out all the payment stuff with them.

[13 minutes 8 seconds][Customer] : Yeah, yeah, yeah, yeah. OK. Yep. That'd be all right. Yeah.

We'll just, we'll just see how that goes. And then. Yeah.

[13 minutes 12 seconds][Agent] : But yeah, we're gonna pop it down as the 15th of January to align with that first, OK, Yep, no worries. Our payment will be every following fortnight on a Wednesday after that now, but that What was your preferred pay preferred payment method either credit card or bank account?

[13 minutes 32 seconds][Customer] : In one minute I could do what do you call it online or I can do automatic.

[13 minutes 46 seconds][Agent] : Yep, So we can use account name and account number or card details?

[13 minutes 49 seconds][Customer] : Yeah, yeah. Account name and account number. It's fine.

[13 minutes 54 seconds][Agent] : Yep, all good.

[13 minutes 56 seconds][Customer] : Now you're going to ask me for my account number. OK, hang on.

[13 minutes 59 seconds][Agent] : Yes, so I just need your account name and account number whenever you're ready.

[14 minutes 2 seconds][Customer] : I just got to find my phone.

[14 minutes 5 seconds][Agent] : Yep, all good.

[14 minutes 4 seconds][Customer] : Now hang on a minute. Right, not here. OK, sorry about that.

[15 minutes 22 seconds][Agent] : All good.

[15 minutes 23 seconds][Customer] : OK, It's it's a debit card.

[15 minutes 26 seconds][Agent] : Oh, you're doing a card? OK, Does the card say Visa or MasterCard on it?

[15 minutes 30 seconds][Customer] : Oh. What does it say? Oh, sorry, it does too. Visa.

[15 minutes 40 seconds][Agent] : Yep.

[15 minutes 39 seconds][Customer] : Gee, I shouldn't know that.

[15 minutes 40 seconds][Agent] : Alright, no worries.

[15 minutes 41 seconds][Customer] : It's my everyday card. OK.

[15 minutes 44 seconds][Agent] : Good. Just for security purposes, while attending your card details, the call recording will stop and we'll recommence after we have collected your details. Alrighty, now please be as please be advised that the call recording has now resumed for quality and monitoring purposes. Now Lynette, we are on the home stretch here. I just have a declaration I do need to read out to you and I have confirmation questions for you as we go along if you can bear with me.

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

[17 minutes 50 seconds][Agent] : So it reads, Thank you, Lynette, Amanda, Bishop Monihira. It is important to understand the following information. I will ask if 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 Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Unlimited, 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 about whether One Choice Life Insurance is suitable for your needs. On the basis of the information you provided to us about your general circumstances, we have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this yes or no? Your answer to the application questions and any related documents form the basis of your contract of insurance and critical relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure? Yes or no?

[18 minutes 48 seconds][Customer] : Yes, yes, yes.

[19 minutes 11 seconds][Agent] : 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 be contacted by us in relation to other products and

services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of the following. Lynette Amanda Bishop Manhita receives \$100,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months your policy is in force. A death benefit is paid only in the event of accidental death. Your cover ends on Jan 14/20/45 12:00 AM. Premium for the first year of cover is \$133.27 a fortnight. Your premium is Step Twitch Visa will be calculated at each at each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of this. Included in your premium is about payable to GFS of between of between 12% and 53. Percent of each premium your premium will be deducted in accordance with the authority you have provided to us. AMS has rated Pinnacle with AB plus financial strength good and two will be minus issuer credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day closing off. During which you may cancel your policy and any premium you you may have paid will be refunded in full unless you have lodged a claim. Linda, are you still there with me? Yep.

[20 minutes 47 seconds][Customer] : Yeah, yes, I am. Yeah, yeah, yeah.

[20 minutes 49 seconds][Agent] : So are you doing OK having a bit of a coffee bean to maybe get some water after this call?

[20 minutes 54 seconds][Customer] : Yeah, Yes, I will.

[21 minutes][Agent] : So just for those confirmation questions now, do you understand and agree with the declaration? Yes or no?

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

[21 minutes 8 seconds][Agent] : Yes. And would you like any other information now or would you like me to read any part of the policy document to you?

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

[21 minutes 16 seconds][Agent] : Alright, too easy. Well, that is all completed for you there. Your

documents, they will be emailed to you shortly.

[21 minutes 24 seconds][Customer] : OK.

[21 minutes 24 seconds][Agent] : They'll also be sent to the postal address you've given me here. Now Lynette, I know last time you were saying you also were wanting to go through the funeral cover. What I can do, I can take you through a quick quote for that one as well.

[21 minutes 38 seconds][Customer] : Oh, sorry. No, no, I don't need a funeral cover. I've. I've already got one.

[21 minutes 41 seconds][Agent] : OK, OK, all good, all good. Into that. I'll leave you to it.

[21 minutes 47 seconds][Customer] : OK then.

[21 minutes 47 seconds][Agent] : And you have a lovely Christmas.

[21 minutes 49 seconds][Customer] : Thank you.

[21 minutes 50 seconds][Agent] : Bye.

[21 minutes 49 seconds][Customer] : OK, bye.