

[13 seconds][Customer] : Good morning, Anna speaking.

[15 seconds][Agent] : Oh, hi Anna, it's Lupe calling you from One Choice. How are you?

[19 seconds][Customer] : I'm good. Thank you. What's your name, please?

[20 seconds][Agent] : That's good to hear, Lupe, I'm calling you from One Choice.

[24 seconds][Customer] : OK.

[24 seconds][Agent] : It's just in regards to the online inquiry you put through for our One Choice life insurance. You're beautiful. Now, just so I can assist you further with the cover and also answer any questions that you may have, can you please confirm for me your full name and your date of birth please?

[42 seconds][Customer] : September 28th, 1974.

[46 seconds][Agent] : Thank you. Thank you. And just confirming Anna that you are a female New Zealand resident, is that correct?

[46 seconds][Customer] : And that's Anna Garan, yes.

[55 seconds][Agent] : Thank you. And I'll just quickly let you know as well. Please note all of our calls are recorded and the 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. Umm, we do not consider your personal circumstances now and any particular reason that got yourself interested in to looking into some life cover for yourself.

[1 minutes 19 seconds][Customer] : Uh, actually I'm inquiring for a health insurance, but, umm, I realized that I think it's better to get life insurance with the, umm, additional benefit of like if you get a terminal illness later on, you get another benefit aside from that life insurance.

[1 minutes 38 seconds][Agent] : Ah, OK.

[1 minutes 39 seconds][Customer] : Yeah, that's why instead of like only focusing on the, you know, health insurance, which is you get hospitalization, umm, or forever.

[1 minutes 48 seconds][Agent] : Ah, OK.

[1 minutes 49 seconds][Customer] : Yeah, I'd, I'd rather get something that has, uh, life insurance at the same time has that benefit also because I saw it in your ad. Like you.

[1 minutes 58 seconds][Agent] : Ah, OK.

[1 minutes 59 seconds][Customer] : Yeah.

[2 minutes][Agent] : Yeah. Beautiful. No worries. We'll look. I'll explain to you what those, umm, extra benefits are.

[2 minutes 6 seconds][Customer] : Mm. Hmm.

[2 minutes 6 seconds][Agent] : Now I'll just, umm, ask you. So.

[2 minutes 12 seconds][Customer] : Mrs.

[2 minutes 8 seconds][Agent] : So your preferred title was that miss misses or miss, please misses. Thank you. All right. And are you new to life insurance and all?

[2 minutes 20 seconds][Customer] : Oh, well, here in New Zealand, my husband has one, but me, I, I don't have 1 yet.

[2 minutes 25 seconds][Agent] : OK, yeah, awesome. No worries also. And if you have any questions at all, please feel free to ask me at any time.

[2 minutes 32 seconds][Customer] : Yeah.

[2 minutes 32 seconds][Agent] : Now with our life insurance, so you know, basically it's safe to give you that Peace of Mind that if something was to happen to you, uh, your family will have that financial security. OK. Umm, you can nominate up to five people who you would like to receive this benefit amount and at the time when they do contact us to make a claim, they can request that's payout of \$10,000 just to help with your funeral costs or any other final expenses at that time.

[2 minutes 43 seconds][Customer] : Yeah, yeah.

[3 minutes 2 seconds][Agent] : OK, now and I would do keep it nice and simple for you as everything is done over the phone. And what that means is there's no forms for you to fill in, no medical checks or even blood tests for you to complete.

[3 minutes 16 seconds][Customer] : Mm, hmm. Yeah, OK.

[3 minutes 17 seconds][Agent] : I simply just take you through health and lifestyle questions as this will determine the pricing and the terms of the policy.

[3 minutes 24 seconds][Customer] : Mm hmm.

[3 minutes 25 seconds][Agent] : OK, so let's get a quote going and then I'll definitely be able to let you know more in regards to the two optional actions that we have. OK, so I do need to ask you first, Anna, have you had a cigarette in the last 12 months? Yes or no?

[3 minutes 33 seconds][Customer] : OK, what kind of sickness?

[3 minutes 43 seconds][Agent] : Oh, sorry. Have you had a cigarette in the last 12 months?

[3 minutes 46 seconds][Customer] : Oh, cigarette, Cigarette. No, no, no, I'm not smoking.

[3 minutes 49 seconds][Agent] : Yeah. Awesome. Thank you. OK, so and I was umm, your current annual income, is that \$50,000 or more? Yes or no?

[4 minutes][Customer] : Around like that, maybe.

[4 minutes 2 seconds][Agent] : Yes. So is that a yes or no?

[4 minutes 5 seconds][Customer] : Yeah. Around on ballpark like that? Yeah, 50.

[4 minutes 9 seconds][Agent] : OK, so put yes. Thank you. Now and with the level of cover, you can pick anywhere from \$100,000 all the way up to 1.5 million. Now where would you like me to start the quote for you and I'll 115?

[4 minutes 25 seconds][Customer] : I'm looking at 150 coverage.

[4 minutes 31 seconds][Agent] : Yeah, let's have a look. OK, So for the 150,000 life insurance, you are looking at an indicative payment of \$14.77 a fortnight.

[4 minutes 47 seconds][Customer] : OK. Is that 14? That's one, four.

[4 minutes 45 seconds][Agent] : Now how's that sounded for you, Correct. Yes, that's \$0.77, correct.

[4 minutes 51 seconds][Customer] : OK for fortnight, OK. Yeah, that this is very doable.

[4 minutes 53 seconds][Agent] : Yes, Yeah, that's good to hear. So Anna, now in regards to the two optional extra benefits, OK, so the first one is called total and permanent disability and the second one is called serious illness. Now, which one of the two would you like me to explain to you?

[5 minutes 17 seconds][Customer] : What's the what's the first one? The disability?

[5 minutes 20 seconds][Agent] : The total and permanent disability? Yep. Perfect. Let's have a look there now. And I, do you work a minimum of 20 hours per week, yes or no?

[5 minutes 32 seconds][Customer] : Yeah. I I work more than that.

[5 minutes 34 seconds][Agent] : Yep. So is that a yes? Thank you. And can I please ask what your current occupation is? And I'll. So you're a therapist?

[5 minutes 36 seconds][Customer] : Yes, I'm a diversional therapist in Tamahiri, even side diversional therapist.

[5 minutes 54 seconds][Agent] : All right, to the book now, what's your sorry and I would that one would you say like a doctor? Oh, OK.

[6 minutes 9 seconds][Customer] : No, it's more of like umm LL like almost similar to occupational therapies, you know, umm W Yeah, but but uh, this one is focused on activities rather than rehabilitation.

[6 minutes 27 seconds][Agent] : Oh, OK, alright, let's have a look here. OK. So OK, So would you be OK if I put it on the occupational therapist?

[6 minutes 50 seconds][Customer] : Umm, is there no other category other than this? Umm, but but it's it's under health care.

[6 minutes 55 seconds][Agent] : Umm, well, what look how about I'll read you through umm the categories and then you can let me know like which one it was full under OK health care.

[7 minutes 8 seconds][Customer] : Definitely healthy. Yeah, you can put it under health care.

[7 minutes 9 seconds][Agent] : OK all right, let's have a look. OK, so. All right, so with the Health Care now I do have a umm, a few categories here. So I have umm, health worker, alcohol dependent clinic, umm health worker care, health worker, doctor, medical specialist, health worker care.

[7 minutes 48 seconds][Customer] : Health Health worker carer Yeah.

[7 minutes 52 seconds][Agent] : All right. Thank you. All right, thank you. All right, beautiful.

[8 minutes 12 seconds][Customer] : Mm, hmm.

[8 minutes 10 seconds][Agent] : Now just to let you know and I'll so with total and permanent disability. So the TPD cover this pays a lump sum benefits in the events that you suffered the loss of limbs. All all sites or are unable to work for a period of six consecutive months and I'm 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.

[8 minutes 41 seconds][Customer] : Yeah, OK.

[8 minutes 41 seconds][Agent] : OK, now there is an exclusion under this, uh, cover for any intentional self-inflicted injury. Umm, please also be aware that any payment made under total and permit disability cover reduces the available life insurance benefit in that now if you also purchase serious illness cover, the serious illness benefit and that will also reduce when you have a successful TPD claim. All right, now for the level of cover for TPD, you can pick anywhere from a \$50,000 all the way up to 150,000.

[9 minutes 27 seconds][Customer] : Mm hmm, mm hmm umm, maybe 50,000.

[9 minutes 21 seconds][Agent] : Now, what amounts, umm, would you like me to quote you for the TPD 50,000? Yeah, sure.

[9 minutes 34 seconds][Customer] : So will this uh, sorry.

[9 minutes 36 seconds][Agent] : Yep.

[9 minutes 36 seconds][Customer] : And will this add up to the 14.17 per fortnight, right? This is just the regular one and if I get the extra benefit of the disability and the other one, the second that you will discuss later on, that will add up another one, right?

[9 minutes 42 seconds][Agent] : Correct, Yes, correct. That's correct.

[9 minutes 52 seconds][Customer] : OK, all good.

[9 minutes 53 seconds][Agent] : So with the, let's have a look.

[10 minutes 9 seconds][Customer] : 1st what you need?

[9 minutes 57 seconds][Agent] : So with the 50,000 UMM level of cover for the TPD UMM, you're looking at indicative payment of \$8.58 a fortnight, and that's on top of your life insurance.

[10 minutes 10 seconds][Customer] : OK, Yep, that's right.

[10 minutes 13 seconds][Agent] : OK, so the total for the two of them additively is coming in at \$23.35 a fortnight.

[10 minutes 21 seconds][Customer] : Yep.

[10 minutes 22 seconds][Agent] : OK, Now are you happy for me to add the TPD optional cover to

your quotes?

[10 minutes 28 seconds][Customer] : Umm, can you discuss first? The second one I'd like to.

[10 minutes 32 seconds][Agent] : OK, yeah, sure.

[10 minutes 40 seconds][Customer] : Yes.

[10 minutes 37 seconds][Agent] : Now with our serious illness cover, this pay is a lump sum benefit. If you were to suffer an insured event covered under this policy, now the funds can be used in any way you see fit to assist in any rehabilitation costs or as an income replacement as you are recovering. Now. The insured events under this policy are heart attack, cancer, stroke, or if you were to undergo coronary bypass surgery. And each of these events are defined within the policy and each claim is assessed against these definitions.

[11 minutes 19 seconds][Customer] : OK. Mm, hmm.

[11 minutes 19 seconds][Agent] : All right, So what's the benefit in that? For serious illness, you can pick 50,000 or 75,000.

[11 minutes 27 seconds][Customer] : Yeah, I'll just go for the for the minimum one, which is the 50,000.

[11 minutes 32 seconds][Agent] : OK 50,000 now serious illness 50,000 you're looking at indicative payments of \$11.62 a fortnight and that's on top of your life insurance and also the TPD cover. OK, Now any insured events that become apparent before or during the first three months of the serious illness option commencing will not be covered.

[11 minutes 48 seconds][Customer] : OK, sorry, sorry. Can you repeat that one?

[11 minutes 59 seconds][Agent] : A full details of Yep, any insured events that become apparent before or during the first three months of the Serious Illness option permitting, I will not be covered. Full details of all exclusions are set out in your policy documents. OK, now are you happy for me to add both of them to your quotes or did you just want one or the other? OK. OK. Yeah, no worries. When would you like a call back?

[12 minutes 28 seconds][Customer] : I'll just review 1st and then I'll see can I get back to you or you can get back to me after a few days, maybe after 2 days.

[12 minutes 42 seconds][Agent] : OK, So what I can do is since I do still have you on the phone, I'm happy to take you through the health and lifestyle questions. Umm, because that would just tell us if there will be any changes, you know, to the premiums that I quoted you. And it will also tell us the terms of the policy because it is dependent on the outcome of the application.

[13 minutes 2 seconds][Customer] : OK, umm, I just want to ask like how often do you umm, increase your premium like I every is it every year or do you get like a fixed premium?

[13 minutes 13 seconds][Agent] : Yes. So they do increase every year. OK.

[13 minutes 18 seconds][Customer] : Like umm how? Like how many percent are we looking at into this one?

[13 minutes 16 seconds][Agent] : It is a step to premium, so we don't actually have a percentage, OK, in regards to how much it goes out, but we do have a premium projection that we can give you all right now. Would you be happy to go over the questions down to see if any changes were made? All right, beautiful. So with that TPD and serious illness cover, would you like me to add those optional covers to your quotes?

[13 minutes 31 seconds][Customer] : OK, yes, yeah, yeah, I'm thinking, I'm thinking of the serious illness.

[13 minutes 56 seconds][Agent] : Serious illness. OK, so you don't want to add TPG, you just want serious illness, is that correct?

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

[14 minutes 3 seconds][Agent] : OK, so let's take off TPG then. OK, beautiful. So at the moment with the life insurance again at 150,000 in vicinity, you're looking at \$14.77 a fortnight and then serious illness UMM at 50,000 and particularly coming in at \$11.62 a fortnight. So the total for your life insurance and serious illness cover, UMM, is coming in an indicative UMM fortnight premium of \$26.39 a fortnight.

[14 minutes 44 seconds][Customer] : Mm, hmm.

[14 minutes 45 seconds][Agent] : OK All right, so let's jump into the questions all righty now. And I just before the questions do pop through, I do need to read you a pre underwriting disclosure. Now

this just explains to you how we use and collect your information and it also explains to you how we expect the questions to be answered.

[15 minutes 11 seconds][Customer] : Yep.

[15 minutes 11 seconds][Agent] : OK, all right, now it reads here. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes if you come up and other related services and 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 also need to inform you about your duty of disclosure. Before you enter into a life insurance contract, you have a legal duty to provide to us any information you know. All queries will be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know. As an insurer, which reduces the risk, we insure you have this duty until the time we enter into the contract.

[16 minutes 15 seconds][Customer] : None.

[16 minutes 13 seconds][Agent] : If you fail to disclose a matter or you make a false statement to answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Now, do you understand to this yes or no?

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

[16 minutes 29 seconds][Agent] : Thank you. OK, so and just in regards to all the questions, all I need from you are just clear yes or no responses. And if I do need any further information from you then I will ask. All right. Now the first question is in regards to your residence again.

[16 minutes 57 seconds][Customer] : Permanent. Permanent resident.

[16 minutes 51 seconds][Agent] : So it's asking you, are you a citizen or permanent residence of New Zealand or Australia currently residing in New Zealand, yes or no?

[17 minutes 2 seconds][Customer] : Yes, yes.

[17 minutes 3 seconds][Agent] : Thank you.



[17 minutes 4 seconds][Customer] : Permanent resident.

[17 minutes 6 seconds][Agent] : And you're currently residing in New Zealand, is that correct?

[17 minutes 5 seconds][Customer] : Yes, yes, yes.

[17 minutes 10 seconds][Agent] : Thank you. Now the next set of questions is in relation to your medical history. So it's asking you, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following stroke or heart conditions such as been limited to heart murmur, heart attack and angina. Thank you. A lung disorder excluding asthma, sleep apnea or pneumonia.

[17 minutes 34 seconds][Customer] : No asthma, pneumonia in. What's the other one?

[17 minutes 51 seconds][Agent] : So lung disorder excluding asthma, sleep apnea or pneumonia? No, thank you. Cancer or leukemia, excluding skin cancer.

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

[18 minutes 6 seconds][Agent] : Kidney disorder?

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

[18 minutes 11 seconds][Agent] : Sorry. Kidney disorder, yes or no?

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

[18 minutes 15 seconds][Agent] : Kidney disorder, yes or no?

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

[18 minutes 20 seconds][Agent] : Thank you. Hepatitis or any disorder of the liver, uh, anxiety, depression or stress requiring medical treatment or any other mental health disorder. Uh, have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for much a neuron disease or any form of dementia, including Alzheimer's disease?

[18 minutes 24 seconds][Customer] : No, no, no.

[18 minutes 51 seconds][Agent] : Thank you. Now the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures or words or height and weight ranges. So what is your exact height please? Five feet, one

each. Thank you. And what is your exact weight please?

[19 minutes 15 seconds][Customer] : Five feet, one inch, 63 kilos.

[19 minutes 25 seconds][Agent] : 63 KGS.

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

[19 minutes 27 seconds][Agent] : Thank you. Now, have you experienced any unexplained weight loss of more than 5 KGS in the last 12 months? Yes or no?

[19 minutes 38 seconds][Customer] : No.

[19 minutes 40 seconds][Agent] : Thank you. Now does your work require you to go underground? Work at heights about 20 meters but to depth below 14 meters? Use explosives or travel to areas experiencing war or civil unrest, or work offshore? And to the best of your knowledge, are you infected with or are you in the high risk category for contracting HIV which causes AIDS?

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

[20 minutes 14 seconds][Agent] : And do you have definite plans to travel or reside outside of New Zealand, for example, booked or will be booking travel within the next 12 months?

[20 minutes 24 seconds][Customer] : Umm yeah, maybe.

[20 minutes 25 seconds][Agent] : Yep, no worries. And what which country do you intend to travel to or reside in?

[20 minutes 35 seconds][Customer] : Uh, actually we, we we just want to visit my parents in the Philippines.

[20 minutes 39 seconds][Agent] : Yeah, All right. So it's just Philippines. Is it just for a holiday? Yeah. Beautiful. No worries. OK. Now the next question is, will you be overseas for longer than three consecutive months, Yes or no?

[20 minutes 41 seconds][Customer] : Yeah, Yeah, no.

[21 minutes 12 seconds][Agent] : Thank you. And do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5 million? Now the next section is in regards to your medical history again, so it's asking you, have you ever had the symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the

following diabetes, Raise blood sugar?

[21 minutes 27 seconds][Customer] : No, no.

[21 minutes 51 seconds][Agent] : Impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure? A tumor mol cyst, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal pap or cervical smear? A thyroid condition or neurological symptoms such as dizziness or fainting?

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

[22 minutes 28 seconds][Agent] : Disorder of the stomach, bowel, pancreas.

[22 minutes 32 seconds][Customer] : Sorry, what's that?

[22 minutes 34 seconds][Agent] : Disorder of the stomach, bowel, or pancreas. Thank you. UH epilepsy, multiple sclerosis, muscular dictionary, Parkinson's disease or paralysis. Uh any illegal drug use, abuse of prescription medication, or received medical advice or counseling for alcohol consumption.

[22 minutes 37 seconds][Customer] : No, No, no, no, no.

[22 minutes 59 seconds][Agent] : Uh, bladder or urinary track disorder, blood disorder or disease, sleep apnea or asthma, excluding childhood asthma. Thank you. Now, other than what you have already told me about in the past three years, have you sought medical advice or treatments by a medical practitioner or specialist? Or are you awaiting the results of any medical tests or investigations? Thank you. And 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?

[23 minutes 14 seconds][Customer] : No, no, sorry. What is that?

[23 minutes 51 seconds][Agent] : Umm, although they 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? Thank you. OK, now to the best of your knowledge, have any of your immediate families? So when we say immediate family and are we are referring to your parents or your siblings? OK. Now living or deceased, ever been diagnosed with polycystic kidney disease,

Huntington's disease, all familial and the modest polyposis, yes or no? Thank you. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or the heretic disease prior to age 60? Yes or no?

[23 minutes 58 seconds][Customer] : No, no, no, no, no.

[24 minutes 50 seconds][Agent] : Thank you. OK, So the last question for you, Anna is other than one off events gift certificate or vouchers, do you engage in or intent to engage in any of the following? So aviation other than if they're paying passenger on a recognized airline, motorizing, parachuting, mountaineering and sailing, scuba diving people in 40 meters, table Rep diving or any other hazardous activity, yes or no?

[25 minutes 22 seconds][Customer] : No.

[25 minutes 23 seconds][Agent] : Thank you. Alright, beautiful. So thank you so much for that. And I have taken us to the end of the application questions. Now I'm going to lock this in for you and I'll submit it for you just so we can have a look in regards to the outcome. OK?

[25 minutes 37 seconds][Customer] : OK, so can you send me an e-mail for that?

[25 minutes 40 seconds][Agent] : Yeah, beautiful. Sorry. Let's have a look here. Alright, so good news here and you have been successfully approved for our life cover, OK? So congratulations now with the policy it will cover you for death due to any cause except for suicide in the 1st 13 months.

[25 minutes 59 seconds][Customer] : Yep.

[26 minutes][Agent] : In addition and all there is a terminal terminally ill as that's payment included in the color. So what that means for you is if you were diagnosed with 12 months or less to leave by a medical practitioner then we will pay you your claim in full to yourself. OK, now just to let you know this one and a good news with the life insurance and also the serious illness quotes, they have also remained the same. OK, so no changes were made to that either. Now, please be aware that your premium is stepped, which means it will generally increase each year.

[26 minutes 42 seconds][Customer] : None.

[26 minutes 40 seconds][Agent] : And in addition, this policy has automatic indexation, which means each year you'll benefit and that will increase by 5% with associated increases in premium and you

can opt out of this indexation each year. OK, so now you have been approved and I'm definitely able to e-mail you through these quotes. Now, I do want to advise you that I do have the second option, which is available to you, OK? So if you are happy with it, what I can do is have you immediately covered over the phone today because I don't actually take any payment from you today at all. You get to pick when you want the first payment to come out.

[27 minutes 24 seconds][Customer] : Mm hmm.

[27 minutes 23 seconds][Agent] : However, the policy will be starting for you today. And what that allows me to do as well is send you through all the poll, your personalized policy documents out to your e-mail address today. And I do also send you through a hard copy in the mail just for you to sit down to read it and to review it in your own time because with our life insurance and it does give you a 30 day cooling off. So what that means is, let's say if you were reading over the policy documented and you decided that it was not suitable for you, and you call me back within that 30 days to cancel it for whatever reason, then you will receive a full refund of any premiums that you may have paid unless the claim has been made. So how's that option sounded for you?

[28 minutes 10 seconds][Customer] : Yeah, that would be great.

[28 minutes 12 seconds][Agent] : Yeah, beautiful. So I'll confirm your e-mail address, Anna, because when we're done, it will be coming out to you within 15 minutes. The hot.

[28 minutes 19 seconds][Customer] : So how how is that payment done?

[28 minutes 23 seconds][Agent] : So we do direct debit request.

[28 minutes 22 seconds][Customer] : Through OK?

[28 minutes 28 seconds][Agent] : So like I mentioned, you pick your first payment date, OK, Then it will just come out automatically from your account. All right.

[28 minutes 36 seconds][Customer] : Mm hmm. And then you will just send the you will just send the account number and then I'll just transfer, Right.

[28 minutes 41 seconds][Agent] : So we do it all over the front of you. Is there actually no forms for you to fill in? So we ask you questions in regards to your bank accounts. And then, yeah, that's how we set it up. OK. And then we send you through the confirmation of that direct debit request to your

e-mail address within 5 business days. All right, now just your e-mail address. I'll spell it out to you.

Is it the CHESCAGARAN 28@gmail.com?

[28 minutes 50 seconds][Customer] : OK, OK, yes, that's right.

[29 minutes 11 seconds][Agent] : Thank you. And your best contact number is 0211382433.

[29 minutes 18 seconds][Customer] : Yes. Perfect.

[29 minutes 19 seconds][Agent] : Thank you. And just your address, please.

[29 minutes 24 seconds][Customer] : Yes.

[29 minutes 22 seconds][Agent] : Can I start with your post code 3216 Hamilton East. And that was 17.

[29 minutes 24 seconds][Customer] : 17 Earlswood Avenue, Hamilton East, 3216 Earlswood. Yes.

[29 minutes 43 seconds][Agent] : And it's Elswood Ave. Yeah. Beautiful. And is that the same address where all your mail goes to?

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

[29 minutes 50 seconds][Agent] : All right, beautiful. OK, so with the umm, the mail documents, it will come out to you between 5:00 to 10:00 business days, all right? And all you need to do is when you umm, at the back of the welcome pack, you will see the beneficiaries form. So you just need to fill that out with who you want to receive the money umm, when you pass away and you send that back to us. OK, all right, beautiful. Now, and like I mentioned, you get to pick when you want the first payment to come out. Now we do tell all our customers as a business, we generally collect payment within the next 7 days. But when is most suitable for you? So when would you like the first payment to come out?

[30 minutes 14 seconds][Customer] : OK umm maybe then umm next Thursday?

[30 minutes 45 seconds][Agent] : Next Thursday, let's have a look. OK, so next Thursday is the 24th and it does usually come out early mornings.

[30 minutes 53 seconds][Customer] : No can you can you do on the the next Thursday after that Thursday?

[30 minutes 52 seconds][Agent] : OK, yeah, let's have a look.

[30 minutes 58 seconds][Customer] : I don't have the calendar.

[31 minutes][Agent] : So it's coming in at the 31st.

[31 minutes 2 seconds][Customer] : Not, not this Thursday. Next. Hang on. I don't have a calendar.

[31 minutes 9 seconds][Agent] : So you you don't want next Thursday, you want the Thursday after, is that correct? OK, so next Thursday is the 24th and then the Thursday after is the 31st. So we'll lock in the 31st.

[31 minutes 13 seconds][Customer] : Yes, yes, yeah, that's 31st, 31st.

[31 minutes 23 seconds][Agent] : All right, beautiful. So let's have a look. OK, so the 31st will be your first payment date and then it will come out every fortnight on the Thursday after that. OK, all right, just one moment. I'll just update that one for you. OK. And now we just need to set up your direct debit request. So when you're ready, I just need your preferred payment method. So either your bank account number or your debit card or your credit card number, whichever 1 you prefer.

[31 minutes 34 seconds][Customer] : Yep, my debit card.

[32 minutes][Agent] : Debit card, Yeah, no worries. Sorry. OK, Now I'll just let you know and I'll for security purposes while obtaining your card details, the call recording will stop and will recommend after we have collected your details.

[32 minutes 15 seconds][Customer] : Yeah, but I'm not gonna give you the details now. I'm gonna review first the policy, right?

[32 minutes 13 seconds][Agent] : OK, OK. So you just want the quote sent out to you first.

[32 minutes 23 seconds][Customer] : Yeah, I want, I want to receive first that one and then I'll decide.

[32 minutes 28 seconds][Agent] : OK, All right. So just one moment. All right, So I'll send you through the quotes to your e-mail address. So just one moment. All right, beautiful. OK, so sent that through to your e-mail. Now what I can do is I'm happy to give you a call back tomorrow because all we need to do now is just set it all up for you, OK? All right, beautiful. So that's a moment. OK also, so I'm happy to give you a call back same time tomorrow. Is that suitable for you?

[33 minutes 5 seconds][Customer] : Yep, yes, after two days. After two days? Can you do that after

2 days?

[33 minutes 15 seconds][Agent] : All right, OK, beautiful. No worries. Too easy. And I thank you so much for your time. It was lovely speaking to you.

[33 minutes 24 seconds][Customer] : OK, all good. Thank you. Bye.

[33 minutes 25 seconds][Agent] : All right, bye.