

[2 seconds][Customer] : Did I try this again?

[4 seconds][Agent] : Hi, good afternoon. It's Abram calling from One Choice Income Protection Insurance.

[9 seconds][Customer] : Hello.

[8 seconds][Agent] : How are you going today? Hello.

[11 seconds][Customer] : Hello.

[12 seconds][Agent] : Hi, my name's Abram. Just calling from One Choice Insurance. How are you going today?

[11 seconds][Customer] : How can I help? Good. Thanks.

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

[24 seconds][Customer] : Oh, yes. Yep.

[20 seconds][Agent] : I was just giving a call 'cause we just had an expression of interest placed earlier today for some income protection insurance and we'll just need to help you through that enquiry.

[29 seconds][Customer] : OK.

[28 seconds][Agent] : Was I speaking with Shah Hobson?

[31 seconds][Customer] : Yep, that's correct.

[32 seconds][Agent] : OK, now I've just got date of birth, the 3rd of August 1980.

[37 seconds][Customer] : That's correct.

[39 seconds][Agent] : OK. And with residency, can I confirm that you are a female New Zealand resident? Current museum.

[44 seconds][Customer] : Yep, that's correct.

[46 seconds][Agent] : Perfect. And just with our calls, Please note all our calls are recorded. Any advice I provide is limited to the products we offer in this system. You need to make a decision about whether they're suitable for your needs.

[1 minutes][Customer] : OK, cool. Thanks.

[56 seconds][Agent] : We do not consider your personal circumstances, but as well just in terms of

income protection and so I can have that better understanding. Do you currently have some cover in place?

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

[1 minutes 9 seconds][Agent] : No, no, that's OK. Was this your first time looking into income protection?

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

[1 minutes 15 seconds][Agent] : Yeah, no, that's OK.

[1 minutes 19 seconds][Customer] : Mm, hmm.

[1 minutes 16 seconds][Agent] : What I'll do is I'll explain the main features and we'll run through some pricing. And as well, if you have any questions along the way, please don't hesitate to ask me.

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

[1 minutes 25 seconds][Agent] : But with the cover, what it does is it's designed to provide a monthly income benefit paid directly to you if you are unable to work due to a disabling sickness or injury and you suffer a loss of income. It is designed to help cover the bills and living costs if your salary is interrupted for the company. You can apply if you work at least 15 hours per week in paid employment for an income benefit. We offer up to 75% of your monthly pre tax income from \$1000 all the way up to a maximum of \$15,000. The process is nice and simple, everything's done all over the phone. There's no forms here to fill in medical checks or blood tests to complete. We just go through some health and lifestyle questions and they determine the final pricing and return to the policy. And once that is in place, it will cover you into your policy anniversary following your 65th birthday.

[2 minutes 19 seconds][Customer] : Mm hmm.

[2 minutes 16 seconds][Agent] : Keep in mind that there are some exclusions that apply as outlined in the policy document, just with. Premiums for income protection are generally tax deductible depending on the policy structure, which could make it even more cost effective for you, but you would have to speak to the your tax professional to find that out. What we'll do is we're going to go through a duty based question in regards to your current work employment. If you don't mind me

asking, what do you currently do for work?

[2 minutes 45 seconds][Customer] : I'm area manager for a cleaning company.

[2 minutes 48 seconds][Agent] : Oh beautiful, lovely. Well, just the first one I just ask in terms of cigarette and smoking status, have you had a cigarette in the last 12 months, yes or no?

[2 minutes 59 seconds][Customer] : No.

[3 minutes][Agent] : No, that's OK and perfect, perfect and is that is no there for you. And then just before we go through these questions, I do just have to read a duty of disclosure in regards to the answers for him exist is.

[3 minutes 20 seconds][Customer] : Looks like I was coming to the wrong place.

[3 minutes 32 seconds][Agent] : Sorry, I'm just going to be just a few more moments. Perfect.

[3 minutes 36 seconds][Customer] : Sorry. It was on fuel.

[3 minutes 35 seconds][Agent] : Before answering any of our questions, it is important that you are aware of your duty to answer all of our questions accurately and honestly. Fail you to do so could impact your cover claims time. The first one asks. Do you work 15 hours or more per week? Is your role of administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment? Are you required to perform any physical duties?

[3 minutes 49 seconds][Customer] : Yes, yes, yes.

[4 minutes 7 seconds][Agent] : Do you perform heavy physical duties, use heavy machinery or drive a vehicle?

[4 minutes 13 seconds][Customer] : Both two of those driving the air coil and heavy lifting.

[4 minutes 17 seconds][Agent] : OK, So to adjust to that question, yeah, that's OK. And so, yes. And are you qualified, skilled or any skilled or hold the required licenses to perform your role?

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

[4 minutes 31 seconds][Agent] : Do you work in any of the following fields? Aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed Forces? Or do you handle explosives?

[4 minutes 43 seconds][Customer] : No.

[4 minutes 45 seconds][Agent] : Do you regularly work underground or underwater, work at heights above 10 meters, work offshore, carry a firearm or drive long haul? No problem at all. And I'm so so just with that smoking status question, I've just got to grab with that yes or no. Have you had a cigarette in the last 12 months? No, that's OK. With your employment status, are you currently employed or self-employed?

[4 minutes 53 seconds][Customer] : No, no, no, employed.

[5 minutes 11 seconds][Agent] : No problem, I'm going to give you a definition of pre tax income. Pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses. However excluding employer, Kiwi saver and super contributions. Just to start off with though, what is your annual pre tax income? FIF 55,000 and that's before tax.

[5 minutes 32 seconds][Customer] : Yeah, yeah, 55, OK, yeah.

[5 minutes 50 seconds][Agent] : OK, no problem at all. So putting down 55,000 and based on your duties and income, you can select a monthly benefit amount, a benefit amount from the \$1000 up to \$3437. But what amount would you like me to quote you on the 3400?

[6 minutes 10 seconds][Customer] : 3400 first, yeah.

[6 minutes 15 seconds][Agent] : Yeah, I can look at that one for you. And then as well, in terms of the types of different waiting periods and benefit periods, depending on your circumstances, you have the option to select different waiting periods. The waiting period is a non payment period that you must wait before the income benefit is payable after the insured event. You can choose 30 days or 90 days. Which waiting period would you like me to select?

[6 minutes 39 seconds][Customer] : So you guys?

[6 minutes 41 seconds][Agent] : 30 days, No problem. And as well, the benefit. Is the maximum amount of time that will pay the income benefit for anyone injury or illness. You can choose from six months, one year, two years or five years. But which benefit. Would you like me to select?

[7 minutes][Customer] : I don't understand that 10. That's right.

[7 minutes 2 seconds][Agent] : Oh.

[7 minutes 2 seconds][Customer] : So what has if it ends up being as that the supposedly ends up being less than than the agreed time frame, is it all bad or is that change things or what happens if the recovery time off ends up being greater than the policy that you selected?

[7 minutes 17 seconds][Agent] : Also, so like you're going to be if you select a six month period, you're going to be covered for that injury for that six month period.

[7 minutes 21 seconds][Customer] : Yeah, yeah.

[7 minutes 24 seconds][Agent] : If it was to end earlier, like in terms of the policy, we can understand like injuries can heal a lot quicker. But once that once that. Has ended and if it was quicker than that six months if you chose six months and then the policy would just still continue and if that illness or injury happened again, it would happen like you would just reapply, reapply for that that process if it was a different illness or injury. But that benefit. It's specifically to the time of.

[7 minutes 32 seconds][Customer] : Yeah, OK, six months.

[7 minutes 55 seconds][Agent] : That you would like the income benefit for one any injury or illness, but you have the option six months. OK.

[8 minutes 2 seconds][Customer] : Yeah, 'cause generally it takes about that long to get back on your feet after accident or illness.

[8 minutes 3 seconds][Agent] : I can put six months for OK, well, I can put down six months there for you with the next step. It's essentially to go through the health and lifestyle questions. That's the final premium in terms of the policy is dependent on the outcome.

[8 minutes 20 seconds][Customer] : Mm, hmm.

[8 minutes 20 seconds][Agent] : What we'll do is go through those questions. Now I've just got to read to you.

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

[8 minutes 23 seconds][Agent] : So it's just a paragraph that says in terms of the answers to the questions it says. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share 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 an income protection contract. Do you have a legal duty to provide to us any information you know or could read? You be expected to know which may affect that decision to insure you and on what terms? You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure. You have this duty until the time we enter into the contract.

[9 minutes 27 seconds][Customer] : None.

[9 minutes 17 seconds][Agent] : If you fail to disclose a matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely just with a yes or no. Do you understand this? Perfect. And just with these questions, they do just require yes or no answers. But the first one's asking are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Perfect. That's a yes, Yes to the whole question.

[9 minutes 30 seconds][Customer] : Yes, Yeah.

[9 minutes 50 seconds][Agent] : Yeah, no problem. We'll move to the next one. This is with medical history. Have you ever had, sorry, have you ever had symptoms of being diagnosed with or treated for or intent to seek medical advice for any of the following The first one's stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia excluding skin cancer, anxiety, depression or stress require medical treatment or any other mental health disorder.

[10 minutes 10 seconds][Customer] : No, no, no, no.

[10 minutes 27 seconds][Agent] : Have you been diagnosed with a terminal illness, murder, neuron disease, any form of dementia including Alzheimer's disease or being told by a doctor that you have a condition that will reduce your life expectancy? And in the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or counselling for drug or alcohol consumption?

[10 minutes 38 seconds][Customer] : No, no.

[10 minutes 48 seconds][Agent] : No, that's OK.

[10 minutes 49 seconds][Customer] : Oh, they pay the consumption because they drank.

[10 minutes 54 seconds][Agent] : Yeah. Oh, that's OK. If if you do drink this, it's real specific to like, counseling for alcohol consumption. Have you had counseling? Like counseling?

[11 minutes 1 seconds][Customer] : Oh, like if you've had a problem with it and you've had to go and seek treatment, Yeah. No, no, I was like, hang on a minute. That question was racing away there.

[11 minutes 5 seconds][Agent] : Yeah, that's OK. We can definitely understand everyone. Everyone can have a drink or two. But that's real specific to the counseling part.

[11 minutes 18 seconds][Customer] : OK, Col.

[11 minutes 18 seconds][Agent] : Was that yes, yes or no to the whole question? No, that's OK. It's always good to clarify. It's always good to double check, but I appreciate it.

[11 minutes 19 seconds][Customer] : No, no, no, You know, Yeah, yeah, 'cause like him and I drink, drink as far as I don't know.

[11 minutes 27 seconds][Agent] : That's all good. We'll keep moving through there. That's the only one.

[11 minutes 29 seconds][Customer] : I was like listening to the question, probably, yeah.

[11 minutes 34 seconds][Agent] : We require one. The next section is in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. But with that being said, what is your exact height You need the centimetres or feet in inches. One 163 centimetres.

[11 minutes 56 seconds][Customer] : 126 three, yeah.

[12 minutes 1 seconds][Agent] : Yeah, no problem. And the next one is what is your exact weight? You need a kilo, pounds or stones? 72 kilos, Yeah, no problem.

[12 minutes 10 seconds][Customer] : Yeah, it's the last time I waited myself. That was a couple months ago. I haven't sent.

[12 minutes 14 seconds][Agent] : It's OK. I've just got to confirm you're confident.

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

[12 minutes 16 seconds][Agent] : 72 kilos is exactly no problem with your weight. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

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

[12 minutes 27 seconds][Agent] : No, that's OK, we'll keep moving through that next one. It's just in terms of your occupation and some duties. It's just asking does does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore?

[12 minutes 44 seconds][Customer] : No.

[12 minutes 45 seconds][Agent] : And are you A employed or B self-employed? And have you been in your current occupation for at least 12 months?

[12 minutes 49 seconds][Customer] : A Yes.

[12 minutes 56 seconds][Agent] : Do you intend to change your current occupation in the next 12 months? Do you have a second occupation that generates a taxable income? And have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration? That's OK to the best of your knowledge. Are you infected with or you want to harvest category for contracting HIV which causes AIDS? And do you have definite plans to travel or reside outside of New Zealand? Are you booked or they're booked and travel within the next 12 months? That's OK. This is just do you have existing income protection cover?

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

[13 minutes 38 seconds][Agent] : That's OK, we'll keep moving through. These are just some further medical history. Just again asking, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following the first one's diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure tumour, mole or cyst, including skin cancer, sunspots or Melanoma.

[13 minutes 56 seconds][Customer] : No, no, no.

[14 minutes 7 seconds][Agent] : Have you ever had an abnormal pap or cervical smear?

[14 minutes 12 seconds][Customer] : Yeah, yes, that was like 30 years ago.

[14 minutes 14 seconds][Agent] : OK, it's OK, it's OK And it just us, it's all good. I've got just a question asked. What was the abnormality described as by a doctor? Just got 4 categories. The first one is HPV, human papilloma virus or what virus? Syn 1, syn 2. The second option's syn 3. The third option's abnormal cells, precancerous lesion cells or cervical dysplasia. Well, the fourth option is don't know.

[14 minutes 39 seconds][Customer] : Don't know.

[14 minutes 40 seconds][Agent] : No, that's OK.

[14 minutes 42 seconds][Customer] : So long ago.

[14 minutes 42 seconds][Agent] : Just a follow up one ask. That's all good ask. Have your follow up smears been normal since yes or no?

[14 minutes 48 seconds][Customer] : Yeah, Yeah.

[14 minutes 52 seconds][Agent] : That's OK. And have you been given clearance by your doctor with no ongoing treatment, other sorry treatment or monitoring required other than routine Smith test?

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

[15 minutes 2 seconds][Agent] : No problem. That's all we require for that one. We'll keep moving through. The next one is thyroid condition or neurological symptoms such as dizziness or fainting, the sword of the stomach, bowel, gallbladder or pancreas, Hepatitis or any disorder of the liver. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder, Kidney disorder, blood disorder or disease.

[15 minutes 10 seconds][Customer] : No, no, no, no, no, no, no, no.

[15 minutes 38 seconds][Agent] : Sleep apnea or asthma, excluding childhood asthma, back or neck pain or disorder.

[15 minutes 43 seconds][Customer] : No, I'm currently seeing treatment for bedtime.

[15 minutes 52 seconds][Agent] : OK, Would that be yes, Yes to that question.

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

[15 minutes 57 seconds][Agent] : OK, I can just answer. Yes, it just asks are you on restricted work

duties or have limited mobility?

[16 minutes 4 seconds][Customer] : No, no.

[16 minutes 6 seconds][Agent] : No, that's OK. And have you had symptoms requiring treatment in the last two years?

[16 minutes 12 seconds][Customer] : Yes, 02 years. Hell, two years, 21.

[16 minutes 23 seconds][Agent] : That's OK. Just confirm that outside the last two years. That's correct.

[16 minutes 20 seconds][Customer] : No, actually it was 2021, so no.

[16 minutes 28 seconds][Agent] : OK. And so just to confirm again, shall that was was that yes or no to that whole question.

[16 minutes 32 seconds][Customer] : Yes. No.

[16 minutes 35 seconds][Agent] : So so you see that that would be if yes, it means that's OK. Sorry, I got that. That's all good. So just confirming that's no to that whole question.

[16 minutes 40 seconds][Customer] : So I'm eating Yes. No. Yeah.

[16 minutes 46 seconds][Agent] : No, I know what you meant. That's all good. And it just asked, did you have surgery to treat this condition? No problem. That's all we require for that one.

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

[16 minutes 57 seconds][Agent] : The next one's arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, joint or muscle pain, ligament injuries including replacement or reconstructive surgery, osteoporosis or osteopenia, any defect of hearing or sight other than which is corrected by glasses or contact lenses. That's OK, there's only six more questions from here onwards. I do appreciate your patience, but this is other than what you've already told me about. In the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Well, are you waiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? And other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

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

[17 minutes 57 seconds][Agent] : Other than what you have already told me about? Have you ever during your working career required more than two consecutive weeks off work due to illness or injury?

[18 minutes 6 seconds][Customer] : Yes. Lumbar sprain, Yeah.

[18 minutes 10 seconds][Agent] : And what was the name O of illness or injury number Spain. Was that due to your back?

[18 minutes 19 seconds][Customer] : Lower lumbar sprain, yeah.

[18 minutes 25 seconds][Agent] : OK, 'cause was that the back or neck pain this one? Because this is asking other than what you have already told me about.

[18 minutes 32 seconds][Customer] : Oh, hello, Can I give up that one?

[18 minutes 33 seconds][Agent] : Yeah, we've we've noted that one in that one.

[18 minutes 35 seconds][Customer] : OK, so no.

[18 minutes 38 seconds][Agent] : That's OK. So good. Just confirm that's no to that whole question.

[18 minutes 37 seconds][Customer] : OK, no, nothing you do, he says Correct. No.

[18 minutes 45 seconds][Agent] : No problem. This is family history with immediate family. We're only going to reference father, mother, brother or sister. But to the best of your knowledge, have any of your immediate family, living or deceased ever being diagnosed with polycystic kidney disease, Huntington's disease, or familiar adenomatous polyposis? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? That's OK, this is the last one. This is other than one off events gift certificate slash vouchers. Do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger in a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 metres, cable Rep diving or any other hazardous activity?

[19 minutes 2 seconds][Customer] : No, no, definitely no. I'm not out of the interest person. I can't even handle them out in the ocean. So no, I, I don't, Yeah. I have to be able to touch the water when

I go out swimming. Otherwise I just don't go, go out. I have a kayak and I have a boat and I can't even handle being either one of those. So now I'm looking to buy a launch so that I can be a bit more comfortable actually going out fishing. Yeah.

[19 minutes 42 seconds][Agent] : Gonna say I'm with you on that boat I don't like any heights I like to live I'm the same with you yeah Oh my gosh I I hope you can but I I'm on that boat too I don't like any water activities I'm I'm on the land for sure I'm.

[20 minutes 9 seconds][Customer] : And I don't mind getting out the kayak once I know that what the river is like at low tide. So I can see the bottom and it tells me that there, my brain, that there is a bottom and it's OK, you can if you fall out.

[20 minutes 14 seconds][Agent] : Yep, yeah, 100 percent, 100% I would be there. I've just, I'm so sorry. I know you, I know you. I know you meant with that question I've just got to get for call recording, was that yes or no for that final question?

[20 minutes 31 seconds][Customer] : And what was the final question?

[20 minutes 33 seconds][Agent] : It was that that pursued 1.

[20 minutes 34 seconds][Customer] : Oh no, no, I'm not an Avengers person. No, no, no, nothing to worry about there.

[20 minutes 37 seconds][Agent] : That's OK, No problem. Or well with that application, I do want to congratulate you. It has been approved and it sounds like you're keeping yourself in nice healthy condition. It's always beautiful to hear this.

[21 minutes 6 seconds][Customer] : OK, that's cool.

[20 minutes 49 seconds][Agent] : With the amount so sharp, four \$3400.00 of income protection with a waiting period of 30 days and a benefit period of six months, you're looking at a payment of \$44.18 a fortnight for for that amount of cover there. I also wanted to let you know that including your policy is a rehabilitation benefit which can assist you to return to work and just with premiums, your premium is stepped, which means it will generally increase each year as you age.

[21 minutes 17 seconds][Customer] : OK, OK.

[21 minutes 23 seconds][Agent] : In addition, policy has automatic indexation, which means each

year sum insured will also increase by 3% until you reach the maximum benefit of 15,000 per month with associated increases in premium. You can opt out of this indexation each year though.

[21 minutes 39 seconds][Customer] : OK. Oh, sounds great.

[21 minutes 39 seconds][Agent] : But in terms of that amount, how was that one sounding in terms of lovely, lovely to hear. But what I can do is as you mentioned, it sounds great and you didn't have any cover in place. What we can do is we can cover you from today and send out the documents, your home address and e-mail address. Future review.

[21 minutes 54 seconds][Customer] : OK, OK.

[21 minutes 58 seconds][Agent] : The policy does give a 30 day cooling off. And if you decide it's no longer suitable for you or cancel within 30 days, then you receive a full refund of your premium unless a claim has been made. But in setting up the cover, shall we can cover you from today, but no payments have to start until a day that's suitable for you, whether that's in a week's time, 2 weeks time or three weeks time. We're very flexible. But when would you like that first one to come out?

[22 minutes 16 seconds][Customer] : OK, Turks time.

[22 minutes 25 seconds][Agent] : Two weeks time. Would you like it to land exactly on a Friday or would you like like a different day?

[22 minutes 27 seconds][Customer] : Yeah, Wednesday.

[22 minutes 33 seconds][Agent] : Wednesday, No problem.

[22 minutes 36 seconds][Customer] : Yes, please.

[22 minutes 33 seconds][Agent] : So not next Wednesday, the Wednesday after that, the 23rd and then every fortnight from then. And then we're going to send these documents to you as well. So I've just got to note down what was your home postal code 8178?

[22 minutes 46 seconds][Customer] : 0178, I think I've just moved, so I'm not new. I'm not familiar.

[22 minutes 50 seconds][Agent] : And was that that's was that in one day?

[22 minutes 55 seconds][Customer] : Yeah.

[22 minutes 56 seconds][Agent] : Yeah, RDA perfect. And the home address, State Highway 1, perfect. I've got that. And that's the same as your postal address or your post codes.

[23 minutes][Customer] : 549 stay Highway 1, yeah.

[23 minutes 9 seconds][Agent] : Perfect. Just updated that there for you. And then for a title, do you best prefer Miss or Missus Hobson? Miss.

[23 minutes 16 seconds][Customer] : Miss Oh, I am getting married next weekend, so it will change.

[23 minutes 20 seconds][Agent] : Oh, well, congratulations. I hope you have the best day of your life. That's OK.

[23 minutes 24 seconds][Customer] : Thanks, Miss.

[23 minutes 27 seconds][Agent] : So would you would you prefer Missus just in preparation or Miss? That's OK.

[23 minutes 31 seconds][Customer] : Oh yeah, Missus, Yeah, 'cause I'm, yeah, we're changing last time and everything.

[23 minutes 35 seconds][Agent] : OK. Would you for for now, would you like me to leave it as Miss and then Char Hobson? And then when you do change it, you can always give us a call.

[23 minutes 34 seconds][Customer] : So yeah, yes, please.

[23 minutes 42 seconds][Agent] : We can always change that at a later date. No problem. I'll leave it as Miss. For Char.

[23 minutes 51 seconds][Customer] : My first name, first, first full name was Sharon CHARENE.

[23 minutes 48 seconds][Agent] : It's so first name CHAR and then ENE OK and then surname Hobson.

[23 minutes 57 seconds][Customer] : Yeah, that's correct.

[24 minutes][Agent] : Date of birth was the 3rd of August 1980.

[24 minutes 3 seconds][Customer] : Correct.

[24 minutes 4 seconds][Agent] : And then best friend of contact was s s 102102415329.

[24 minutes 10 seconds][Customer] : Correct.

[24 minutes 11 seconds][Agent] : And then just e-mail wasfirstnamesurname80@gmail.com. Perfect. And I'm just going to select that day being the 23rd for the first payment. But showing we have two ways of setting up the cover for the payments. We have both via direct debit, which is

through like an account number and account name. If you're wanting to set it up through like a Visa credit card, we can do that for you as well. But how would you like to do that first one?

[24 minutes 15 seconds][Customer] : Correct Visa credit card.

[24 minutes 38 seconds][Agent] : Visa credit card, No problem. Just going to load that up for you. We do, for security purposes, pause that poor recording while it gets encrypted into the system. I'll just be a moment while it loads up. And just to check, in terms of insurances, we do have like life insurance as well. We want.

[24 minutes 57 seconds][Customer] : Yeah, I was just wanting to ask you about that. So I I'm just going to find out what other insurances you do 'cause we want to try and get a package together.

[25 minutes 2 seconds][Agent] : Yeah, I'll go for sure. I can understand. Well, I'll, I'll go through the life insurance. We also do self funeral insurance, but within the life insurance it covers the funeral costs. There's an advance pay out of \$10,000 that comes out for your loved ones to do the the funeral costs. Have you had a life insurance policy before? Would this be something new to you?

[25 minutes 22 seconds][Customer] : No, that's me and you as well.

[25 minutes 25 seconds][Agent] : I definitely understand. Well, the way this one works is basically it's designed to provide the financial protection for your loved ones if you were to pass away. And with the money, basically they're the pay off any mortgages, any loans, any other costs involved in raising a family. But there to give you that Peace of Mind if something happened to you that would have that financial security with loved ones. You can nominate up to five people to be a beneficiary to receive that benefit amount.

[25 minutes 52 seconds][Customer] : Mm, hmm.

[25 minutes 51 seconds][Agent] : We also include that advance payout for the funeral, but a terminal new events paid out is included in the cover, which is God forbid if this would ever happen to you, but if you were diagnosed with 12 months less to live by a medical practitioner, that's when we pay that claim to in full whilst you're alive to help with any medical costs that occur as well.

[26 minutes 11 seconds][Customer] : OK.

[26 minutes 11 seconds][Agent] : But we'll go through a quote together for the life cover. I've just got

to ask again, have you had a cigarette in the last 12 months? Yes or no? No, that's OK. And with that current annual income, is it more than \$50,000 annually?

[26 minutes 19 seconds][Customer] : No, yes.

[26 minutes 27 seconds][Agent] : No problem. For the amount of cover you can choose. It does range from \$100,000 all the way up to \$1.5 million worth of cover. Would you like me to start out like a certain amount like 500,000 and then adjust from there? Or did you have an amount you'd like me to look at first?

[26 minutes 47 seconds][Customer] : So 500, does it sell for gas laundry?

[26 minutes 52 seconds][Agent] : Also from, from those questions like I, I, I can roll it's, it's pretty much the questions we've already gone through.

[26 minutes 50 seconds][Customer] : I've been just answering all these questions, OK?

[27 minutes][Agent] : It's just an additional 2 questions for the life insurance, but that one for 500,000, it's coming in fortnightly at \$31.71 a fortnight for 500,000. But you have the choice. It goes like 100,152 hundred 250 all the way up to \$2,000,000.

[27 minutes 12 seconds][Customer] : OK 500 should be alright.

[27 minutes 22 seconds][Agent] : Yeah, I'll leave it at 500. I've just got to enter back into the application. There's only two additional questions, but all the other questions will just roll over. I've just got a con.

[27 minutes 32 seconds][Customer] : What would be the repayments for the one mil?

[27 minutes 35 seconds][Agent] : Yeah, I'll pull up the one mil for you. That would then be. It's just going to take a second loading up. That one comes in at \$64.57 a fortnight per million.

[27 minutes 52 seconds][Customer] : We'll start at 5:00 and I can increase it later.

[27 minutes 55 seconds][Agent] : Great question. Just subject to legibility, We have age like eligibilities for the amount of cover we can offer you.

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

[28 minutes 1 seconds][Agent] : So based on your age at 44, we can OfferUp to 2 million. Like example if you were 50 years old and then later at that stage then we would be able to offer like up

to 1,000,000. So just depending on the age of when you look at that additional, you can always look into add like a further amount down the track.

[28 minutes 20 seconds][Customer] : OK Cos no it sounds up on 500.

[28 minutes 18 seconds][Agent] : It's just subject to legibility, but no problem.

[28 minutes 22 seconds][Customer] : For now, get the war on.

[28 minutes 24 seconds][Agent] : Perfect. So I've just got to read to you that umm, duty of disclosure for the life insurance against us. I'll try to read it as quick as possible. It says. Please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We'll share this with your insurer may share 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 or could reason be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer, or which reduces risk. We insure you have this duty into the time we enter into the contract. If you fail to disclose the matter, we make a false statement in answer to our questions. We may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Just again with a yes or no, do you understand this?

[29 minutes 22 seconds][Customer] : Yes.

[29 minutes 24 seconds][Agent] : Perfect. And it might be a bit of a silly question, I know, but I've just got to ask it. Would those questions we've already went through, there's been no changes to those.

[29 minutes 32 seconds][Customer] : No.

[29 minutes 33 seconds][Agent] : No, no problem at all. Just going to go back into here just to go through those two. So my computer's just being a bit sloppy as well. There we are. So it's just loading up there and you you sorry while it loads up. You said you're getting married NE next week. Beautiful.

[29 minutes 54 seconds][Customer] : Yeah, at our new house right by the river now.

[29 minutes 56 seconds][Agent] : I hope you guys have the greatest day, but whereabouts are you guys having the wow beautiful. I hope you get some good weather too.

[30 minutes 7 seconds][Customer] : Yeah.

[30 minutes 7 seconds][Agent] : Fingers crossed.

[30 minutes 7 seconds][Customer] : No, I've been looking at the Tide and the with the charts and yeah, I just stopped looking now because it's just starting to strip me out.

[30 minutes 13 seconds][Agent] : Figures cost, we'll leave, we'll leave it up to the we'll leave it up, but hopefully it is all good. I've just got to ask in occupation it says, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore? And do you have existing life insurance policies with other life insurance companies with a combined total sum a short of more than \$5,000,000?

[30 minutes 32 seconds][Customer] : No, no.

[30 minutes 42 seconds][Agent] : No problem. I do believe that should be the only two. I'm just going to double check here. That's the same. That's the same. Yeah. There's only two questions there for you.

[30 minutes 57 seconds][Customer] : Cool.

[30 minutes 56 seconds][Agent] : So perfect. Again, just want to let you know, in terms of that cover, it has been approved for the life insurance as well. So I do want to congratulate you for what you'll be covered for though. So going to be covering you for death due to any cause except suicide in the 1st 13 months. We also include a terminally ill advanced payment that's included in the colour that ones where if you were diagnosed with 12 months or less to live by a medical practitioner is when we pay that claim 2 and full. Your loved ones are beneficiaries. They're still able to request a funeral advance out of 10,000 with premiums. 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 benefit amount will increase by 5, 5% with associated increases in premium.

[31 minutes 45 seconds][Customer] : None.

[31 minutes 42 seconds][Agent] : You can opt out of this indexation each year but as well with the life insurance we can cover you from today but no payments have to come out until a day that's suitable for you. Were you wanting to line up like the the both policies for the same to the same day?

[31 minutes 56 seconds][Customer] : You say and can I do it by direct debit?

[31 minutes 59 seconds][Agent] : Yeah, we can do direct debit.

[32 minutes][Customer] : Yeah.

[32 minutes][Agent] : What I'll do is I'm going to I'm going to do the income 1st and then we'll do the life insurance for you. So we have to just note down would the in would the account would it just have your first and surname as account name.

[32 minutes 14 seconds][Customer] : Yeah. CR Hobson.

[32 minutes 16 seconds][Agent] : I'll see you said CL Hopson.

[32 minutes 18 seconds][Customer] : Yeah.

[32 minutes 19 seconds][Agent] : OK, so C space L and then Hopson. Perfect. And then when you're ready there, if you have to grab the details, no rush, but I just require which account number you'd like it to come out of.

[32 minutes 32 seconds][Customer] : At my end the account.

[32 minutes 36 seconds][Agent] : Yeah, I just require like which which account you'd like it to come out of. But no, no rush at all. I can stay on the phone if if you do have to grab. Oh, Yep, do you want?

[32 minutes 33 seconds][Customer] : Did you need the account number 011825003278100?

[32 minutes 45 seconds][Agent] : Yep, Yep, 0 and that's ANZ Bank New Zealand.

[32 minutes 54 seconds][Customer] : Yep.

[32 minutes 55 seconds][Agent] : Perfect. I'm just going to repeat it one more time.

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

[32 minutes 57 seconds][Agent] : 011825003278100 perfect. And just with that account, it just asks

a couple of questions in relation to it just says do you have the authority to operate this bank account alone, yes or no?

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

[33 minutes 13 seconds][Agent] : Do you need to join the authorised debits, yes or no? Have you cancelled a direct debit authority for one choice, a pinnacle life as initiated in the last nine months on the account you are providing? And last one is with direct debit. We do this through the phone through verbal consent with all our customers. It just asks are you happy to set up the direct debit authority without signing a form? Yes or no?

[33 minutes 16 seconds][Customer] : No, no, Yes.

[33 minutes 36 seconds][Agent] : No problem. I've just got to read to you this declaration. It says you've agreed this authority 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 authorize you'll think to a physical life who's initiated for One choice to direct debit this account in accordance with these terms and conditions. No problem.

[33 minutes 55 seconds][Customer] : Yes, that's correct.

[33 minutes 57 seconds][Agent] : And just to confirm again for the payment that was the 23rd of Wednesday, not next Wednesday, the one after that. Perfect. I'm going to read to you the income protection insurance declaration. It just takes me two minutes to read out, but it has a couple of yes or no questions and then we can set up the life one. It just says thank you. Sherene Hobson, it is important you understand the following information. I'll ask for your agreement to these terms at the end of your policy will not be enforced unless you agree to these terms in full. One Choice Income Protection Insurance is issued by Pinnacle Life Insurance Limited, whom are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services NZ Limited, whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed for the Financial Market's authority to provide a financial advice service. The advice you have provided to you is limited to assisting you to make a decision about whether One Choice Income Protection Insurance is suitable for your needs on the basis of the information you have provided to us about your general

circumstances. When providing this advice, we have not considered your specific financial needs or goals, or considered any other insurers, products or services. We have verified that you understand the cover and that you considered that the premiums are affordable. We'll send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether it's up to any advice you provide just with a yes or no. Can you please confirm that you understand and agree to this Perfect. Your answer to the application questions and any related documents on the basis of your contract of insurance and Pinnacle 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've answered all of our questions in accordance with your duty of disclosure?

[35 minutes 13 seconds][Customer] : Yes, yes.

[35 minutes 33 seconds][Agent] : Lovely. 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 anytime by contacting us. You've agreed to take out a single one choice Income Protection insurance policy with the following cover for Shereen Hobson, A monthly insured amount of 3400 with a waiting period of 30 days and a benefit period of six months. The monthly income benefit payable in the event of a claim may be less than the monthly insured amount as your income benefit is limited to 75% of your average average monthly income over 12 consecutive months during two years before you suffer your disabling sickness or injury. Your income benefit can also be reduced if you receive other disability payments or offsets from other sources. Your cover expires on October 23, 2045 at 12:00 AM. Your premium for your first year of cover is \$44.18. Before night. Your premium is stepped, which means it will be calculated to each policy anniversary and will generally increase as you age. Your monthly benefit amount will also increase automatically by 3% each year and you can opt out this. Included in your premium is an amount payable to GFS of between 26% and 56% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best is rated Pinnacle with AB plus financial strength good and should probably minus issue. A credit rating with an outlook is stable. You can read more about these ratings on our

website and in your policy documentation. The policy documentation will be sent to you by mail and if you have provided us with an e-mail address, we'll also to be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full. Unless you have lodged a claim, there is no refund or premiums after the cooling off. But Shereen, I do appreciate your time through that declaration. For the income it just says with a yes or no. Do you understand and agree with the declaration?

[37 minutes 22 seconds][Customer] : Yes, Yes.

[37 minutes 26 seconds][Agent] : Lovely. And just while we're on the phone right now together, would you like any other information or would you like me to read any part of the policy document to you? Yes or no?

[37 minutes 32 seconds][Customer] : No, no.

[37 minutes 36 seconds][Agent] : No, that's OK. So that one's in place there for the income protection. Again, you're public from today. No payment will come out to the 23rd for that one and then every fortnight from then onwards. And then just going into the life insurance one for you just again wanting to confirm you want the the 23rd for that payment for that one.

[37 minutes 55 seconds][Customer] : Yes, that's correct.

[37 minutes 56 seconds][Agent] : Yeah, that's OK. We have very strict privacy policies in how you set up your income protection. So I just need to get you to confirm again, would you like to do a direct debit for this one? Yeah, that's OK. Again, was it just initials CL Hobson as account name?

[38 minutes 5 seconds][Customer] : Yes, yes, that's correct.

[38 minutes 12 seconds][Agent] : Yeah, that's it. No problem. And I just need to get you to just read out that account number just for the the life.

[38 minutes 22 seconds][Customer] : 011825003278100.

[38 minutes 27 seconds][Agent] : I'm I'm so sorry. I've, I, I just was that 01. I'm so sorry.

[38 minutes 31 seconds][Customer] : Yeah, 01.

[38 minutes 33 seconds][Agent] : Yeah, yeah, 81, OK.

[38 minutes 34 seconds][Customer] : Oh well, my name is lost me 011825003278100 Yeah.

[38 minutes 44 seconds][Agent] : And ANZ Bank New Zealand no problem. Just again with the account. Just ask, do you have authority to operate this bank account alone? Yes or no?

[38 minutes 53 seconds][Customer] : Yes.

[38 minutes 55 seconds][Agent] : Do you need to join the authorized debits? Have you cancelled a direct Debit Authority for one choice, a pinnacle life as initiated in the last nine months on the account you're providing?

[38 minutes 57 seconds][Customer] : No, no, no.

[39 minutes 5 seconds][Agent] : And are you happy to set up a direct debit authority without signing a form? No problem. And just again, 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 authorize your bank to allow Pinnacle Life, who is initiated for one choice, to direct debit this account in accordance with these terms and conditions.

[39 minutes 9 seconds][Customer] : Yes, yes.

[39 minutes 28 seconds][Agent] : No problem at all and Shereen I'll try to read this as quickly as possible. I do appreciate your patience. It says again thank you Shereen Hobson, it is important you understand the following information. I will ask for your agreement to these terms at the end. Your policy will not be enforced unless you've agreed to these terms in full. One choice life insurance is issued by Pinnacle Life Insurance Limited, we might refer to as Pinnacle. Pinnacle has an agreement with Greensome Financial Services NZ Limited who are referred to as GFS to issue and arrange this insurance on its behalf. GFS is licensed for the Financial Markets Authority to provide a financial advice service. The advice you have provided to 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. When providing this advice, we've not considered your specific financial needs or goals, or considered any other insurance products or services. We have verified that you understand the cover and you consider that the premiums are affordable and we'll send you a copy of our Financial Advice Disclosure Statement which sets out

more information which can assist you to decide whether to tackle any advice you provide. Can you please confirm that you understand and agree to this? Perfect. You answered the application questions and any related documents on the basis of your contract of insurance. 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?

[40 minutes 27 seconds][Customer] : Yes, yes.

[40 minutes 46 seconds][Agent] : Perfect. By agreeing to this declaration you consent to be contacted by us in relation to other products and services. You can update this anytime by contacting us. Except the cover pays a lump sum. Benefit amount of Shireen Hobson receives \$500,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for your first year of cover is \$31.71 per fortnight. Your premium misstep which means it will be calculated each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this. Included in your premium is an amount payable to GFS, so between 24% and 71% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. A investors rated Pinnacle with the B plus financial strength good and triple B minus issue. A credit rating with an outlook is 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, it will also be emailed to you today. You should carefully consider these documents ensure the product meets your new. Do you have a 30 day cooling off period from which you make into your policy? Any premium you may have paid will be refunded in full unless you have lodged a claim. And Shereen, I do appreciate your time for that declaration. Again, just two last questions to get it all in place. It says do you understand and agree with the declaration?

[42 minutes][Customer] : Yes.

[42 minutes 1 seconds][Agent] : And just while on the phone, would you like any other information?

Now would you like me to read any part of the policy document too? Yes, I'm sorry, so was that that was final.

[42 minutes 6 seconds][Customer] : No, Yeah. No. It's and I can read it when it comes through if I have any questions.

[42 minutes 15 seconds][Agent] : That's OK for SU for sure. You're going to get the e-mail copy. It should receive within 15 minutes time or so.

[42 minutes 24 seconds][Customer] : Cool.

[42 minutes 24 seconds][Agent] : But the hard copy through the post, it will take 5 to 10 business days. But again, I do want to appreciate you for choosing one choice with both income protection and life policy. We're open from 8:00 AM to 8:00 PM from Monday to Friday. You have any questions about the cover or any further enquiries, please feel free to contact us.

[42 minutes 41 seconds][Customer] : Cool.

[42 minutes 41 seconds][Agent] : But I do hope you have the greatest day as well on your wedding.

[42 minutes 44 seconds][Customer] : Thanks, Martin. Thank you for your time.

[42 minutes 43 seconds][Agent] : Hope you have the best day ever anytime. Take care.

[42 minutes 47 seconds][Customer] : Alright, bye.