

[3 seconds][Agent] : Hello. Good morning there, Andrew. My name's Benjamin. Calling from One Choice. How are you today?

[1 seconds][Customer] : Andrew speaking hi good. Thank you.

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

[14 seconds][Customer] : Yep.

[9 seconds][Agent] : Reaching out to see if we could best assist you with the life insurance cover that you enquired about with us so I can take you through a book and have it. Oh, yeah, go ahead.

[15 seconds][Customer] : So, yeah, sorry mate, if I if I lose you, I've got them in a area with bad reception.

[21 seconds][Agent] : Yeah, it's OK. No dramas at all. In case that does happen, is there a better time to call later today?

[20 seconds][Customer] : So so it's not EV.

[26 seconds][Agent] : Any coverage?

[26 seconds][Customer] : That's not even a case of of timing. It's just just WH where we live. And then my port grouse it's it's a rural area, so it drops in and out.

[30 seconds][Agent] : Yes, I appreciate that. No, all good. That'll be fine, Andrew. So we can go through everything together.

[40 seconds][Customer] : Yep.

[39 seconds][Agent] : Can I have you confirm your first and last name and Dad of there please?

[43 seconds][Customer] : Andrew Dawson, 10th of February 1973.

[46 seconds][Agent] : Wonderful. Also confirming that you are a male New Zealand resident currently residing in New Zealand. Yes or no?

[52 seconds][Customer] : Yes, correct.

[53 seconds][Agent] : Thank you. Please note all calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs.

[1 minutes 4 seconds][Customer] : Yep.

[1 minutes 4 seconds][Agent] : We do not consider your personal circumstances.

[1 minutes 7 seconds][Customer] : OK, cool.

[1 minutes 6 seconds][Agent] : Alright, so Andrew, in terms of the life insurance covers, is this the first time that we're looking into it or something in place already? What's the situation for you?

[1 minutes 15 seconds][Customer] : Yeah, no, I don't have any at the moment, but my wife and I just bought this house in my proper house.

[1 minutes 19 seconds][Agent] : Yep.

[1 minutes 19 seconds][Customer] : So I'm basically looking for for life insurance just in case something untoward happens and I don't lump her with a massive mortgage.

[1 minutes 23 seconds][Agent] : Yeah, No, for sure. Definitely appreciate that.

[1 minutes 33 seconds][Customer] : So what was the question?

[1 minutes 29 seconds][Agent] : How much do you need of at the moment, How much cover would you be need of for that then?

[1 minutes 36 seconds][Customer] : Oh, so I I put down 700 and 700,000 and and when I was doing it online, but that six 5700 would be around about what I'd be looking for.

[1 minutes 44 seconds][Agent] : Yeah, easy. We'll have a look at both of those to start with and we can go from there. It's pretty straightforward cover. So it doesn't matter which amount you choose, it's all going to work the same.

[1 minutes 53 seconds][Customer] : Cool.

[1 minutes 53 seconds][Agent] : You have 3 benefits, of course, you have your death coverage. That's the main, yeah, part of the cover, but you also have a terminally ill advanced payment cover.

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

[2 minutes 3 seconds][Agent] : So if you were diagnosed with 12 months or less to live by a medical practitioner, we'd go ahead and pay the full claim to you whilst you're alive, OK? Just give you full access. And then we also have money there to help with funeral costs.

[2 minutes 12 seconds][Customer] : OK, OK.

[2 minutes 16 seconds][Agent] : So at claims time, the loved ones can request an advanced payout

of \$10,000 to help with those funeral costs as well. All right, so it's all the one cover. Make it nice and simple in terms of how much it's going to be. Couple of quick questions here. Have you had a cigarette in the last 12 months?

[2 minutes 25 seconds][Customer] : Sure, I don't smoke cigarettes but I do pay.

[2 minutes 38 seconds][Agent] : OK, thank you. Yes, there And then. Do you prefer a fortnightly monthly annual premium just for your schedule?

[2 minutes 37 seconds][Customer] : I get paid fortnightly so that would be the best one.

[2 minutes 47 seconds][Agent] : OK, perfect. Alright, So we do 700,000 to start with is \$239.71 a fortnight and then 6:50 we're looking at S, so that'll drop it down to 223 and two cents a fortnight.

[2 minutes 59 seconds][Customer] : OK, OK. So not really a lot of difference, No.

[3 minutes 14 seconds][Agent] : Not, not really if you're on the same page as me, I wouldn't say that was a huge difference, but there is a difference, right? But yeah, I wouldn't.

[3 minutes 20 seconds][Customer] : Well, yeah, there is a difference, but it's it's not it's not life sharing.

[3 minutes 22 seconds][Agent] : Yeah, exactly right. So so.

[3 minutes 25 seconds][Customer] : I mean, if if I can, if I can't afford probably California, sorry, I can't afford the first one. I probably can't really afford the second one either. So.

[3 minutes 34 seconds][Agent] : That's OK, good. I can definitely appreciate that and that's too easy. Yeah, what we'll do, let's come back to the price in the end. I've got to go through the health of my stuff questions. Obviously that'll give me the final terms in pricing as well.

[3 minutes 44 seconds][Customer] : Uh huh.

[3 minutes 44 seconds][Agent] : That way we can have a look at some other figures if we need to also at that point. Now before we go through these questions, Andrew, I'm just going to read you what's called a pre underwriting disclosure. So this is what you can expect from me going through the questions and just what we expect from you when answering the questions as well. Just reads. Please be aware all calls are required 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 it with other service providers for the purpose of administering your policy or handling claims.

[3 minutes 54 seconds][Customer] : OK, sure, sure. OK.

[4 minutes 27 seconds][Agent] : Our privacy policy tells you more, including how to access and collect your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure now before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to insure you and on what terms.

[4 minutes 53 seconds][Customer] : Mm hmm, so.

[4 minutes 58 seconds][Agent] : 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 contracts. 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. Andrew, do you understand this yes or no?

[5 minutes 24 seconds][Customer] : OK, Yep. Yes.

[5 minutes 27 seconds][Agent] : Thank you very much. Yeah, it's all very simple, these questions, so majority of them which require clear yes or clear no response to each one. A couple of questions won't, but I'll let you know when those come up anyway. But yeah, pretty straightforward. If you get stuck not too sure how to answer something with a yes or a no, you just let me know straight away.

[5 minutes 34 seconds][Customer] : OK, Sure, sure.

[5 minutes 44 seconds][Agent] : OK, so the first question is are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[5 minutes 54 seconds][Customer] : Yes.

[5 minutes 53 seconds][Agent] : Yes Sir, thank 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, but not limited to, palpitations, heart murmur, heart attack and angina? Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer or leukaemia, excluding skin

cancer, a kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder?

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

[6 minutes 43 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motioneering disease or any form of dementia including Alzheimer's disease?

[6 minutes 56 seconds][Customer] : No.

[6 minutes 57 seconds][Agent] : The next section is in relation to your height and weight.

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

[7 minutes][Agent] : Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height in my ranges. So when you last checked, what is your exact height 511 to 5 feet 11 inches?

[7 minutes 19 seconds][Customer] : Flights to 11 125 schedule.

[7 minutes 26 seconds][Agent] : And then when you last checked, what is your exact weight 125? Thank you. And have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months? If you and I both there, mate, don't tell you that much though. All good. There we go. All right, that's all done. All right. And does your work require you to go underground, work at heights above 20 meters, work offshore carrier fire, work offshore, use explosives, or travel to areas experiencing or or civil unrest?

[7 minutes 41 seconds][Customer] : I wish No, no, no.

[8 minutes 15 seconds][Agent] : Perfect. And does your work require you to dive to depths below 40 meters? Thank you. To the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months?

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

[8 minutes 42 seconds][Agent] : And do you have existing life insurance policies with other life

insurance companies with a combined total sum insured of more than \$5,000,000?

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

[8 minutes 52 seconds][Agent] : Thank you. All right, back to some further medical history questions.

The same as earlier, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following diabetes? Raise blood sugar, impaired glucose tolerance or impaired fasting glucose? And is it type one or type 2 diabetes?

[9 minutes 22 seconds][Customer] : Which is the one that doesn't require insulin type 2.

[9 minutes 26 seconds][Agent] : It's definitely one of those two that that's, that's all the questions. I don't need to know the exact type, but it's definitely the type one or type 2. Is that correct?

[9 minutes 33 seconds][Customer] : Yeah, yeah.

[9 minutes 34 seconds][Agent] : OK, so we do yes, there done and done. All right, perfect. Well Andrew great news is that you're approved for some life insurance covered today. So I'll walk you through what we have got you approved for. If you've got any questions at this point I've got all in front of me now so I can go through each individually there for you. So what you've been able to you've been able to approve before is subject to the following terms and conditions. So we're able to offer your benefit amounts of the following 50,075 thousand, all \$100,000 of cover with a policy term of 20 years. Now on this policy you have those three benefits we went through earlier. So in terms of how these would work, the death benefit, the 1st 12 months you will be covered for accidental death only and then after the first 12 months you will be covered for death due to any cause, OK.

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

[10 minutes 24 seconds][Agent] : However, suicide is not covered in the 1st 13 months of the policy. You'll then also have included the terminally ill advanced payment cover, so after holding the policy for 12 months, if you were diagnosed with a terminal illness. So with 12 months or less to live by a medical practitioner, pay the full claim to you whilst you're living. Then you've also got the advanced payer for funeral costs. So your loved ones will still be able to request the advanced payer of \$10,000 to help those funeral costs as well. So that's all going to be included there for you. If we go with the \$100,000 of cover, we're looking at \$133.59 a fortnight for you. How's that something to

start with?

[11 minutes 8 seconds][Customer] : So that is 100,000 is the maximum now now, not the 600 to start with, OK.

[11 minutes 13 seconds][Agent] : Yeah, correct. Yeah, correct. The reason I say to start with two, two things. First thing, it's going to increase by 2% each year, OK? So next year it's 100 and 2002 percent on that, 2% on that every year, OK? So that happens automatically. Now you've got control of it. So if you get to the point where you're like I don't need any extra cover, you can cut that off basically, OK. So it's called our automatic indexation. That's the first thing. The second thing for you in your specific situation in the future, we may be able to offer you the higher levels of cover, OK? What it's really come down to today is your health that, but that's really it, OK.

[11 minutes 56 seconds][Customer] : Uh huh.

[11 minutes 51 seconds][Agent] : So if we get the BMI under a certain range, OK, So back within maybe like a, you know, a lower level than what it is at the moment, OK, that's one fact that's going to help it because 2 with the diabetes question, when the BMI is slightly higher, oftentimes what happens? You better ask further questions about the diabetes. Listen, your diabetes might be well controlled. You might not have any symptoms. I don't actually know that at the moment.

[12 minutes 23 seconds][Customer] : Yeah, OK.

[12 minutes 17 seconds][Agent] : But the, the kind of questionnaire doesn't really care because the outcome's not gonna be any different whether if we get that BMI down under, OK, what what it needs to be for this application and not just what it needs to be for your health. I'm talking about that. But just for this application specifically, we may be able to go through those extra questions and still offer you, you know, the higher levels of cover. Now, it may be more expensive, don't get me wrong, but it still may give you the option to actually get those higher levels of cover.

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

[12 minutes 44 seconds][Agent] : Because we've got plenty of my clients who, you know, we start out with the limited cover that was explained to you today. And then two years time they call you back, they're like, OK, let's do a diabetes, but my weight's back, you know, within like a normal limit,

if you will.

[12 minutes 57 seconds][Customer] : Yep.

[12 minutes 56 seconds][Agent] : And then we can get them that high level of cover. So those are the kind of two things just to be aware of at the moment. Yeah, that that's pretty much pretty much where it stands.

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

[13 minutes 6 seconds][Agent] : Just to be transparent with you because something to understand the reasoning why.

[13 minutes 8 seconds][Customer] : Yeah, yeah, yeah, yeah. OK, cool.

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

[13 minutes 17 seconds][Customer] : OK. So where do we go from here?

[13 minutes 18 seconds][Agent] : Perfect. Well, the next steps. Is everything basically approved? All good today. Next thing is we'll confirm your home and postal address. Let me know what they kind of would work best for you each fortnight. And that way we can align it to your schedule and it's not kind of, you know, interfere with anything else. Then I'll read you a short declaration and that's pretty much all done.

[13 minutes 36 seconds][Customer] : OK cool.

[13 minutes 35 seconds][Agent] : So pretty straightforward from here on out. Wonderful. Yep. Yep.

[13 minutes 38 seconds][Customer] : Alright, so my postal address is 417 B Racecourse Rd.

[13 minutes 50 seconds][Agent] : Race Course Rd. Yep.

[13 minutes 53 seconds][Customer] : Waipa Canal.

[13 minutes 56 seconds][Agent] : Yep.

[13 minutes 58 seconds][Customer] : It's 4282.

[13 minutes 56 seconds][Agent] : And the post code 4282, is that home and postal? Yeah, both the same.

[14 minutes 6 seconds][Customer] : Pardon. Yeah, Home and Postal's the same.

[14 minutes 7 seconds][Agent] : Home and postal.



[14 minutes 8 seconds][Customer] : That's yeah.

[14 minutes 10 seconds][Agent] : Right.

[14 minutes 9 seconds][Customer] : That's RD22 as well, by the way.

[14 minutes 11 seconds][Agent] : Two. There it is. Yeah. Perfect. I always ask them the real clients. Yeah, sometimes it's got like their boxes and things like that.

[14 minutes 20 seconds][Customer] : No, yeah, no, we haven't.

[14 minutes 23 seconds][Agent] : No, I think honestly it's fine. I don't usually have any issues. I've never got the like the correct delivery number. It usually kind of works out fine.

[14 minutes 21 seconds][Customer] : We haven't quite got that far yet, but Yep, yeah.

[14 minutes 30 seconds][Agent] : I think sometimes I just get kind of a bit confused with the whole situation, right? The other thing I'll let you know about, Andrews, please be aware that your premium is stepped, which means it will generally increase each year.

[14 minutes 46 seconds][Customer] : Yep.

[14 minutes 42 seconds][Agent] : And then in addition, as we spoke about, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium. However, you can opt out of this indexation each year as well. We'll just put that in. Did you have a particular day each fortnight you wanted to align it to?

[14 minutes 55 seconds][Customer] : OK, so I got paid last. God, I don't even know what day it is.

[15 minutes 6 seconds][Agent] : Yeah, that's I'm trying to catch up myself to be honest. So all good.

[15 minutes 9 seconds][Customer] : It's I got paid on the 31st, so my next pay I get paid fortnightly on a Tuesday. So it would make sense to start the premiums the next payday.

[15 minutes 24 seconds][Agent] : Perfect. So that's the 14th.

[15 minutes 20 seconds][Customer] : So not this coming Tuesday, but the one after if that's what it W exactly.

[15 minutes 28 seconds][Agent] : Yep, perfect. Now just another question, is your pay for like in there first thing in the morning or in the afternoon it goes in.

[15 minutes 28 seconds][Customer] : Sure it's in the afternoon, maybe, maybe the Wednesday.

[15 minutes 36 seconds][Agent] : OK, what I'll do if it's OK if we do the Wednesday just because, yeah, that that's trying to say. Perfect.

[15 minutes 39 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah, yeah, no, that's.

[15 minutes 45 seconds][Agent] : Alright, Andrew. And did you want to use a Visa or MasterCard or an account number?

[15 minutes 49 seconds][Customer] : I will use an account number you regret.

[16 minutes 1 seconds][Agent] : Yeah, that's right.

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

[16 minutes 7 seconds][Agent] : Yep.

[16 minutes 2 seconds][Customer] : So it's 0605410106414 00.

[16 minutes 16 seconds][Agent] : OK. To couple a quick questions on the account, Do you have authority to operate this bank account alone, yes or no?

[16 minutes 23 seconds][Customer] : Yes.

[16 minutes 24 seconds][Agent] : Thank you. Do you need to jointly authorize debits?

[16 minutes 27 seconds][Customer] : No.

[16 minutes 29 seconds][Agent] : Have you cancelled a direct debit authority for one choice with Clinical life as the initiator in the last nine months on the account you are providing? And of course, you're happy to set up a direct Debit authority without signing a form, yes or no? Thank you. In order to proceed, I need to read the following declaration and I will need your confirmation at the end. Andrew, 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.

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

[17 minutes 2 seconds][Agent] : You authorise your bank to allow Pinnacle Life, who is the initiator for one choice to direct debit this account in accordance with these terms and conditions. Yes or no? Perfect. Wonderful.

[17 minutes 12 seconds][Customer] : Yes, Andrew Kirk.

[17 minutes 15 seconds][Agent] : All right And then the account name is Andrew Dawson, or is it a

Dawson Kurt?

[17 minutes 19 seconds][Customer] : Dawson, Kirk.

[17 minutes 30 seconds][Agent] : Oh perfect, thank you. And then best e-mail is andrew.kirkdawson@gmail.com. Is that correct?

[17 minutes 43 seconds][Customer] : Yes.

[17 minutes 43 seconds][Agent] : That easy? Just going to read you that final declaration. A couple of yes or no questions throughout, but if you need me to repeat yourself at any stage, just let me know straight away. So Richard, thank you. Andrew Dawson, 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 in force unless you agree to these terms in form. 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 Ended Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision 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 have not considered your specific financial needs or goals, or considered any other insurers, products or services. We verify 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.

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

[19 minutes 13 seconds][Agent] : Andrew, can you please confirm that you understand and agree to this yes or no? Thank you. Your answer to the application questions and any related documents form the basis of your contracted 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 have answered all of our questions in accordance with your duty of disclosure, Yes or no?

[19 minutes 17 seconds][Customer] : Yes, Yes.

[19 minutes 44 seconds][Agent] : Thank you. We may from time to time provide offers to you by the communication methods you have provided to us in relation to other products and services. By Green this declaration you consent to be contacted by us in relation to other products and services. You can update it anytime by contacting us.

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

[20 minutes 4 seconds][Agent] : Accepted cover pays a lump sum benefit amounts of the following. Sandridge also received \$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, a policy is in force. A death benefit is paid only in the events of an accidental death. Your cover ends in January 14, 2045, 12:00 AM. Your premium for the first year of cover is \$133.59 per fortnight. Your premium is steps which means it will be calculated at each policy anniversary and will generally increase each year. The sum insured will also increase automatically by 2% each year and you cannot get this. Included in your premium is an amount payable to GFS of between 12% and 53% of each premium. The premium will be deducted in accordance with the authority you have provided to us. A investors rated Pinnacle with AB plus financial strength good and triple B minus issuer credit rating with an outlook it's table. You can read more about these ratings on our website and in your policy documentation. And lastly, the policy documentation will be mailed to you and if you have provided us with an e-mail address, also 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 much to pay and you do understand and agree with the declaration. Yes or no?

[21 minutes 50 seconds][Customer] : Yes.

[21 minutes 51 seconds][Agent] : Thank you. And would you like any other information now or would you like me to read any part of the policy document to you? That's right.

[21 minutes 59 seconds][Customer] : No, although I do just have one question in terms of BMI. So if I get my weight down and then the other doctor says they're finding your diabetes under control,

how what's the process for coming back to you guys for to that reassessed?

[22 minutes 12 seconds][Agent] : It's exactly the same to me basically. OK, so there's not, I can't give you any like specific numbers that I need you to get down to just because you know, it goes off your height as well.

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

[22 minutes 21 seconds][Agent] : So if you have like some late drop, call me, OK, We'll see where you stand. If you don't, if you can't get you through, it's OK. We know we need to go a little bit further then we can come back to it. It's the same questionnaire you're going to go through. OK, that we did today. It's just hopefully there's answers, we can get them a little bit different and then maybe we can get you a different outcome.

[22 minutes 34 seconds][Customer] : Yep, Yep.

[22 minutes 41 seconds][Agent] : OK, Now keep in mind as well there's obviously other questions as well that we didn't quite get to today because it got cut off that diabetes question. So if there's anything that you're aware of that I'm not, you know, take what I said with a grain of salt, but yeah, we we should be right.

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

[22 minutes 53 seconds][Agent] : If that's all it is, it should be pretty straightforward for you, but it's the same question. Yes, it's just a yes or no.

[23 minutes 6 seconds][Customer] : Yep.

[22 minutes 58 seconds][Agent] : So anytime you want to call, maybe even if it's like 6 months time, there's been like even 5 kilos and you just just want to try, it doesn't hurt to try.

[23 minutes 7 seconds][Customer] : Cool. OK, no worries.

[23 minutes 7 seconds][Agent] : Umm, so it's not going to affect this cover.

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

[23 minutes 9 seconds][Agent] : Even if there's like an increase, it's all about a new cover in that, in that question, umm as well.

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

[23 minutes 15 seconds][Agent] : OK, so any time you call doesn't affect your cover until we change that before you umm, So don't worry too much about that.

[23 minutes 21 seconds][Customer] : Cool. Yep.

[23 minutes 20 seconds][Agent] : Alright, perfect.

[23 minutes 22 seconds][Customer] : No worries.

[23 minutes 22 seconds][Agent] : Great. So just reconfirm again, would you like any other information now or would you like me to read, read any part of the policy document to you, yes or no?

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

[23 minutes 31 seconds][Agent] : Perfect. And you're just going to confirm all your details, make sure we're all correct. Best contact number 0226904755.

[23 minutes 42 seconds][Customer] : Correct.

[23 minutes 43 seconds][Agent] : Wonderful. That's done. That's done. And confirming that you are a male New Zealand resident currently residing in New Zealand.

[23 minutes 43 seconds][Customer] : Yes, Correct.

[23 minutes 50 seconds][Agent] : Fantastic. Now beneficiaries for this policy, do you know, would you want to pop down your wife? You were saying, is that correct?

[23 minutes 56 seconds][Customer] : Yeah. So Lee Dawson, L EE.

[23 minutes 56 seconds][Agent] : All right, perfect. What I'll do, I'm gonna get you upstairs to our support team so they can add that down.

[24 minutes 6 seconds][Customer] : Yep. Cool.

[24 minutes 3 seconds][Agent] : Now just saves you fill in the form and the documents come through as well. Let me pop in a short hold and I'll be right back to you. OK.

[24 minutes 10 seconds][Customer] : Sure, sure.

[24 minutes 10 seconds][Agent] : Thanks, Andrew. Cheers mate. Andrew, thank you so much for your patience. Then I've got Brooklyn on the line. She's going to be able to help you out further. Umm, Brooklyn, I just advised that we've confirmed the client's full name, date of birth, address,

phone number, e-mail, or this call as well. Have a great day guys.

[25 minutes 9 seconds][Customer] : OK. Thank you.