

[2 seconds][Agent] : Hey, good afternoon. It's Abraham calling from one Choice Life Insurance. How you going today?

[0 seconds][Customer] : Hello, I'm doing good. Finally we get to speak. It's been difficult on the farm. It's very busy.

[11 seconds][Agent] : That's OK unders understandable.

[18 seconds][Customer] : It is. It is.

[16 seconds][Agent] : It's the time of the year the new year comes and it's always so busy.

[19 seconds][Customer] : Yes. Start of the year. So everybody is running around.

[20 seconds][Agent] : That's OK U understandable. I, I just my name's Abraham from one Choice Insurance.

[28 seconds][Customer] : Yes. Hi, Abram. How you doing?

[30 seconds][Agent] : Good. Thank you.

[31 seconds][Customer] : Good.

[31 seconds][Agent] : I've just got to confirm. Was was I speaking with Crystal?

[35 seconds][Customer] : That's correct. It's South African. Yeah.

[37 seconds][Agent] : Lovely, very unique name. I like it.

[40 seconds][Customer] : Yeah. OK. There it is.

[40 seconds][Agent] : And please, please bear with me with the surname. I don't want to mispronounce it. Was it vendor Moore?

[42 seconds][Customer] : Unique Merv. Yeah. Fandom Merv.

[50 seconds][Agent] : Perfect, lovely. And just with date of birth, was it the 30th of October 1980?

[50 seconds][Customer] : Yeah, that's correct.

[58 seconds][Agent] : Lovely. I've also just got to confirm with your residency, can I confirm that you're a male New Zealand resident currently residing in New Zealand?

[1 minutes 6 seconds][Customer] : That's correct.

[1 minutes 11 seconds][Agent] : Yep.

[1 minutes 7 seconds][Customer] : We recently received our residency last year October.

[1 minutes 14 seconds][Agent] : Beautiful, beautiful, lovely.

[1 minutes 13 seconds][Customer] : So I've got that on my PA paperwork on my visa.

[1 minutes 20 seconds][Agent] : I've just got to confirm.

[1 minutes 18 seconds][Customer] : Yes, yes, no, go ahead.

[1 minutes 21 seconds][Agent] : I'm so, so Christo was, was that ye ye, yes, yes to the whole question.

[1 minutes 26 seconds][Customer] : That's correct. Yes, yes, yes.

[1 minutes 27 seconds][Agent] : Lovely, perfect. And with our calls, I've just got to let you know.

[1 minutes 32 seconds][Customer] : Perfect. That's correct.

[1 minutes 30 seconds][Agent] : Please note that 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're suitable for your needs.

[1 minutes 42 seconds][Customer] : I understand.

[1 minutes 39 seconds][Agent] : We do not consider your personal circumstances, but umm, look in terms of umm, life insurance and lovely to speak to you today as well. Umm, do you currently have any cover in place or would this be something new to you?

[1 minutes 52 seconds][Customer] : I've got life insurance, but it's back in South Africa. So my plan was to cancel all of that. And because we're residents now, I want to rather have a life insurance policy based in New Zealand. That just makes much more sense than sending money every month back home to keep those policies running.

[1 minutes 57 seconds][Agent] : MMM, MMM, yeah, yeah, definitely understandable.

[2 minutes 14 seconds][Customer] : And yeah, you see, yeah, that's correct. That's my main priority, first to get my policy activated in New Zealand, then stop the other ones in South Africa.

[2 minutes 18 seconds][Agent] : Well, with the with the cover, I've just got to mention if you are placing an existing policy, recommend that you do not cancel it until you have reviewed this policy and was it may not be a Yep, no understand. Well, I've just got to mention as it may not be identical to your existing cover, but with the the life insurance, was it more what made you look in taking it

out? Were you wanting to cover like a mortgage? Was it for your family?

[2 minutes 50 seconds][Customer] : Basically, it's basically it's my family. Do you know life is short. I've just lost a friend back in South Africa. It can happen so quick. And I want that Peace of Mind that my family is sorted for the future.

[2 minutes 53 seconds][Agent] : OK, yes, understandable.

[3 minutes 3 seconds][Customer] : That's my main priority. Yeah.

[3 minutes 6 seconds][Agent] : I'm so sorry to hear that happened to your friend as well. My condolences are there with him.

[3 minutes 9 seconds][Customer] : No, thank you, Simon. No. Life is short and anything can happen.

[3 minutes 13 seconds][Agent] : You, you.

[3 minutes 12 seconds][Customer] : So yeah.

[3 minutes 13 seconds][Agent] : You are definitely right with the life insurance. It's all designed for those reasons. It can help pay off any mortgages or loans or other costs involved in raising a family.

[3 minutes 22 seconds][Customer] : Exactly.

[3 minutes 22 seconds][Agent] : But they're to give that Peace of Mind. If something happened to you, they'd have that financial security.

[3 minutes 27 seconds][Customer] : That's that's the main goal.

[3 minutes 29 seconds][Agent] : Yeah. With, with the loved ones, you know, specifically who you wanted to leave the money to.

[3 minutes 33 seconds][Customer] : It's basically will only be to my wife and I've got one son of six years old.

[3 minutes 33 seconds][Agent] : Oh, beautiful. Well, you have you have full control over the list. So if you're wanting to leave it to both of them, you can definitely do that.

[3 minutes 40 seconds][Customer] : Yeah, Yeah.

[3 minutes 46 seconds][Agent] : But you can nominate up to five people to be beneficiaries to receive that benefit amount.

[3 minutes 50 seconds][Customer] : OK, that's good.

[3 minutes 50 seconds][Agent] : We'll also included in the life insurance, we also include an advance payout of \$10,000 to help with a funeral costs and those expenses at the time. And umm, there's also a terminally ill advanced payout which God forbid if this were to ever happen.

[3 minutes 58 seconds][Customer] : Yes, yes, yes, I see.

[4 minutes 5 seconds][Agent] : But if you were diagnosed with 12 months or less to live by a medical practitioner, what we do is pay that claim to you in full whilst you're alive to help with any further medical costs or just mainly to ensure you receive that best care possible.

[4 minutes 16 seconds][Customer] : Yes, I understand, totally understand.

[4 minutes 19 seconds][Agent] : No problem, I will.

[4 minutes 19 seconds][Customer] : That's something good to have, especially if you work on a farm which is very active and your body takes strain and yeah, anything can happen.

[4 minutes 24 seconds][Agent] : Yeah, for sure. I mean, you, you can definitely use it for last holiday, but umm, that, that one's also just to ensure you received that best care at the time.

[4 minutes 34 seconds][Customer] : Yeah, this is just as a backup.

[4 minutes 36 seconds][Agent] : Yeah, but it's nice and simple to apply. We don't require to do like any medical checks or complete any blood tests or anything like that. We just, we just have some yes and no health and lifestyle questions that determine the final pricing. But we'll go through an estimated quote together.

[4 minutes 36 seconds][Customer] : Yeah, OK, Yes, OK.

[4 minutes 51 seconds][Agent] : I've just got to ask, have you had a cigarette in the last 12 months?

[4 minutes 55 seconds][Customer] : I am currently vaping. I did.

[4 minutes 58 seconds][Agent] : And.

[4 minutes 58 seconds][Customer] : I was back in South Africa. We've been here 2 years, March will be two years. When we left South Africa, I quit smoking cigarettes and when I landed in New Zealand I started to vape. So I know it's not the one isn't better than the other one, but at least I'm not. Yeah, smoking cigarettes, but I do vape on a daily basis.

[5 minutes 3 seconds][Agent] : Yep, Yep, understandable. Well with that just with they, they class of

as like an e-cigarrete.

[5 minutes 26 seconds][Customer] : That's correct. OK.

[5 minutes 25 seconds][Agent] : So just regardless of the type of e-cigarrete we would have to answer yes to this question.

[5 minutes 30 seconds][Customer] : Yes, we have to. Definitely.

[5 minutes 30 seconds][Agent] : But Krista, but like in the future, if you do surpass 12 months of not having a vape, you can always have this status reviewed. You give us a call and we can always have that smoking status reviewed for you.

[5 minutes 37 seconds][Customer] : OK, I see. OK.

[5 minutes 45 seconds][Agent] : That's OK. I just answer yes to that one. And with your current annual income, do you earn more than \$50,000 annually or yearly?

[5 minutes 43 seconds][Customer] : But for now it is a yes, yes, yes I do. I'm currently on 75.

[5 minutes 56 seconds][Agent] : Yeah, beautiful. Lovely to hear this as well Krista. So you can choose amounts to be insured from from 100,000 being the starting amount and it goes all the way up to \$2,000,000 worth of cover.

[6 minutes 8 seconds][Customer] : OK, damn it. OK.

[6 minutes 11 seconds][Agent] : Umm, but which amount would you like me to look at first or be a suitable amount you'd like to leave to your family?

[6 minutes 16 seconds][Customer] : I was looking at 500 just to start off.

[6 minutes 20 seconds][Agent] : Yeah, definitely. So if you're looking at the 500 so far, the estimated indicative price is coming in at \$83.24 a fortnight for 500K worth of coverage so far.

[6 minutes 31 seconds][Customer] : OK, yes, I see.

[6 minutes 37 seconds][Agent] : Lovely.

[6 minutes 35 seconds][Customer] : Yeah, that'll suit me now probably the best. I mean, that's more than enough. Then I'm currency paying TT in South Africa or where I'll be able to get out should something happen to me. So I'm more than happy with that.

[6 minutes 48 seconds][Agent] : Yeah, well, oh, with the with the policy, even if you felt like it was

too high of an amount that during the process you can apply it to decrease as well.

[6 minutes 58 seconds][Customer] : OK, that's good news.

[6 minutes 58 seconds][Agent] : It has a lot of flexibility with that benefit amount.

[7 minutes][Customer] : Yeah, actually, I know it's tough times in New Zealand. It's tough times. I read the news and I follow what's going on here and it's it's it's tough, people are struggling.

[7 minutes 1 seconds][Agent] : But yeah, yeah, definitely, that's the main thing, making sure it is suitable within their budget side.

[7 minutes 15 seconds][Customer] : It's flexible, yes.

[7 minutes 17 seconds][Agent] : Yeah. I've just wanted to check though, because we have an additional cover that you can add on top of the insurance, but it's more for these insured events. It's for heart attack, cancer, stroke, or if you were to undergo coronary bypass surgery. This additional cover, it's called serious illness cover.

[7 minutes 30 seconds][Customer] : Yeah, I see.

[7 minutes 33 seconds][Agent] : Some other insurers may call it like a trauma cover, but it's designed to assist you in any rehabilitation costs or even as an income replacement as you might be recovering.

[7 minutes 37 seconds][Customer] : Yeah, I see.

[7 minutes 43 seconds][Agent] : It's all entirely up to you if you'd like to add it on to the insurance, but it would be something you're interested in looking at as well on top of the life.

[7 minutes 51 seconds][Customer] : Probably, yes. I mean, yeah, we don't get any younger. And I mean, yeah, those serious illnesses become more popular the older you get.

[8 minutes 2 seconds][Agent] : Unfortunately, you're, you're yeah, I'll go through that pricing.

[8 minutes 3 seconds][Customer] : But how much will that be extra on the policy, OK.

[8 minutes 9 seconds][Agent] : So which each of these events are defined within the policy and each claim is assessed against these definitions. You can apply anywhere from \$50,000 up to the lesser of 500,000 or 50% of your chosen life insurance benefit.

[8 minutes 15 seconds][Customer] : Yeah, yeah, yeah, I see for 50,000.

[8 minutes 22 seconds][Agent] : But to give you an idea of even what the 50,000 would look like, it would then be \$24.77 a fortnight on top of the life insurance premium for the 50 years.

[8 minutes 35 seconds][Customer] : Yeah.

[8 minutes 34 seconds][Agent] : So even for the 500 K 50,000, altogether it's coming in at \$108.01 a fortnight so far.

[8 minutes 44 seconds][Customer] : OK then my sorry my then my life insurance will be 500 and extra on the policy. What is the amount?

[8 minutes 48 seconds][Agent] : Yep, Yep.

[8 minutes 53 seconds][Customer] : Sorry, what what do I get out I in the 108.

[8 minutes 55 seconds][Agent] : So that one is no.

[9 minutes 4 seconds][Customer] : That's correct.

[8 minutes 59 seconds][Agent] : So for the life insurance so far 500K it's 8324 and the additional serious illness if you had 50,000 you can choose from 50,000 all the way up to 250,000 for this.

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

[9 minutes 12 seconds][Agent] : But the the starting 50K is \$24.77 a fortnight. So a a all together 108 and one cent all together as a combined price.

[9 minutes 15 seconds][Customer] : OK, yes, yes, I see Let's let's do it. I'm going to close my eyes and do it. There's no value on on the life.

[9 minutes 28 seconds][Agent] : Understandable.

[9 minutes 27 seconds][Customer] : So if if you want to add that \$24.00 and then it's 50,000 just to start off.

[9 minutes 34 seconds][Agent] : That's, that's serious illness. That's all right. We'll leave the the 50K on there for you. I've just got to get your confirmation. And again with any insured events that become apparent before during the first three months of the serious illness commence option. So the serious illness option commence you will not be covered.

[9 minutes 33 seconds][Customer] : Yeah, for any critical emergencies, Yes, Yeah, OK.

[9 minutes 52 seconds][Agent] : Full details of all exclusions are set out in your policy document.

And please also be aware that any payment made under serious illness cover reduces available life insurance benefit amount. If you also purchase total and permanent disability cover, the TPD benefit amount will also reduce when you have a successful serious illness claim.

[10 minutes 10 seconds][Customer] : OK.

[10 minutes 9 seconds][Agent] : But it just asked with a yes or no. Are you happy for me to add this optional cover to your quote?

[10 minutes 15 seconds][Customer] : Yes, please.

[10 minutes 16 seconds][Agent] : No problem at all. I'll leave that on for you. And what we'll do together is we'll go through those questions. Christa, Essentially it determines the final pricing. It can stay the same or it can change. It's just depending on the application questions.

[10 minutes 28 seconds][Customer] : I see.

[10 minutes 28 seconds][Agent] : I've just, you've got to read a paragraph, it just says with your answers 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. Well, we'll share this with your insurer and make sure 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 be to be expected to know, which may affect our decisions. To ensure you in on what terms, You do not need to tell us things that we already know or should know as an insurer or introduces a risk insurer, you have this duty until the time we enter into the contract. If you fail to disclose the 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?

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

[11 minutes 30 seconds][Agent] : No problem at all, We'll go through them together. Most of them just require yes or no answers. And if you have any, umm, if you want me to repeat any question,

just let me know as well. But the first one, umm, just ask, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[11 minutes 41 seconds][Customer] : Oh, well, yes, yes.

[11 minutes 50 seconds][Agent] : No problem. The next is with medical history. 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 stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. That's OK. The next was lung disorder excluding asthma, sleep apnea or pneumonia, OK cancer or looking excluding skin cancer, anxiety, depression or stress require medical treatment or any other mental health disorder. And have you been diagnosed with a terminal illness, medical 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? OK. And in the last 10 years, have you used illegal drugs, abuse prescription medication, or received treatment or accounting for drug or alcohol consumption?

[12 minutes 7 seconds][Customer] : No, no, no, no, no, no, no.

[12 minutes 51 seconds][Agent] : No problem. 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 that being said, Crystal, what is your exact height in either centimeters or feet in inches.

[13 minutes 11 seconds][Customer] : I'm 1.83.

[13 minutes 14 seconds][Agent] : OK, beautiful. That's very, very tall. I I'm pretty sure that that's the height I wish I am. I'm 5 foot 11, but I tell everyone I'm 6 foot. That's OK.

[13 minutes 21 seconds][Customer] : Yeah, OK, just wear bigger shoes or our tallest shoes.

[13 minutes 28 seconds][Agent] : Yeah, that that's alright. So I've got 183 centimeters as your exact height, but on the on the weight side, what is your exact weight?

[13 minutes 38 seconds][Customer] : I'm 72.

[13 minutes 37 seconds][Agent] : You need a kilos, pounds or spoons 72.

[13 minutes 40 seconds][Customer] : I'm on the light side.

[13 minutes 42 seconds][Agent] : That's all right.

[13 minutes 41 seconds][Customer] : Yeah, I'm active so.

[13 minutes 42 seconds][Agent] : Keep yourself healthy. That's all right. So I've got 183 centimeters as exact height, correct. And then weight was 72 in kilograms.

[13 minutes 49 seconds][Customer] : Yes, that's correct.

[13 minutes 54 seconds][Agent] : Beautiful. Just with your weight, have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[14 minutes][Customer] : No, not at all. I'm constantly on that, on that wide range, yeah.

[14 minutes 4 seconds][Agent] : That's that's OK. This one's just going to ask more about your occupational site. But does your work require to go underground? Work at heights above 20 meters, dive the depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore. That's OK. And to the best of your knowledge, are you infected with or you're in a high risk category for contracting HIV which causes AIDS? OK, we'll travel. Do you have definite plans to travel, reside outside of New Zealand? Are you booked or be booking travel within the next 12 months?

[14 minutes 21 seconds][Customer] : No, no, no, not at all.

[14 minutes 40 seconds][Agent] : That's OK. And do you have existing life insurance policies with other life insurance companies with a combined total sum of short of more than \$5 million?

[14 minutes 50 seconds][Customer] : Nope.

[14 minutes 51 seconds][Agent] : That's OK. This is just another further medical history side. I'm again just asking, have you ever had symptoms of being diagnosed with or treated 4 or intent to seek medical advice for any of the following that first one's diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. That's all right. Chest pain, high cholesterol, high blood pressure, tumour mole cysts including skin cancer, sunspots or Melanoma. And have you ever had an abnormal PSA test or an enlarged prostate? Thyroid condition or neurological symptoms such as dizziness or fainting?

[15 minutes 9 seconds][Customer] : No, no, no, no, no, no, no, no.

[15 minutes 31 seconds][Agent] : The sort of the stomach, bowel, gallbladder, pancreas, hepatitis or any disorder of the liver, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Ladder or urinal tract disorder, Kidney disorder, blood disorder or disease? That's OK. Umm, sleep apnea or asthma, excluding childhood asthma.

[15 minutes 45 seconds][Customer] : No, no, no, no, no.

[16 minutes 1 seconds][Agent] : That's OK and there's only five more from here. But this was other than what you've already told me about.

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

[16 minutes 7 seconds][Agent] : In the past three years, have you sought medical advice or treatment by medical practitioner specialists? Or are you waiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood biopsy? That's OK, And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks?

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

[16 minutes 31 seconds][Agent] : OK, with family history, this one's only going to reference your immediate family, which are your father, mother, brother or sister.

[16 minutes 36 seconds][Customer] : OK, OK.

[16 minutes 39 seconds][Agent] : But to the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed? Polycystic kidney disease, Huntington's disease? All for new and modest polypyses? It's OK. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other radiatory disease prior to age 60?

[16 minutes 50 seconds][Customer] : No, no.

[17 minutes 1 seconds][Agent] : No problem last year's 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 fare paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing,

scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? No it's OK me neither. I'm scared of heights but.

[17 minutes 22 seconds][Customer] : No, no, no, no, no. I'm, I'm, I'm terrified of heights and closed spaces, so no.

[17 minutes 32 seconds][Agent] : I'm not the same. I'm the same. Everyone has their preference. They could do that. I'll stay on land.

[17 minutes 36 seconds][Customer] : And my heights, I hate heights.

[17 minutes 39 seconds][Agent] : That's all right.

[17 minutes 38 seconds][Customer] : So that's out. Yeah, while we can.

[17 minutes 39 seconds][Agent] : We'll, we'll try, we'll try stay on ground while we kind of, we've done the application. It sounds like you're keeping yourself nice and healthy, which is always beautiful to hear.

[17 minutes 49 seconds][Customer] : I am trying to yes.

[17 minutes 51 seconds][Agent] : But with that, your application has been approved for the life insurance and it's going to cover you for death due to any cause except suicide in the 1st 13 months.

[18 minutes][Customer] : OK.

[18 minutes][Agent] : And we also include that terminally ill advanced payment again, which is if you were diagnosed with 12 months or less delivered by a medical practitioner, that's when we pay that claim to you in full.

[18 minutes 12 seconds][Customer] : Exactly.

[18 minutes 10 seconds][Agent] : And with the money, it could help in any further medical costs or just mainly to ensure you receive that best care possible.

[18 minutes 13 seconds][Customer] : Yes, Yeah. OK.

[18 minutes 16 seconds][Agent] : But your loved ones and beneficiaries, they're still able to request that prevent payout of 10,000 with the premium side. 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% with associated increases in premium. You can opt out of this indexation each year.

[18 minutes 35 seconds][Customer] : Oh, OK. That's good.

[18 minutes 39 seconds][Agent] : Great news Crystal with the pricing side.

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

[18 minutes 41 seconds][Agent] : It still says that the amount that was quoted for both the life insurance still sits at 8324 and seriously illness 2477, a total \$108.01 a fortnight.

[18 minutes 52 seconds][Customer] : I'm happy.

[18 minutes 53 seconds][Agent] : Lovely to hear with the coverage.

[19 minutes 1 seconds][Customer] : OK, That'll be great.

[18 minutes 56 seconds][Agent] : What we could do is we can get you covered from today with this amount and also send out these documents to your home address and e-mail address so you can sit down, have a good review of the documents and the policy policy. It does give you a 30 day cooling off.

[19 minutes 15 seconds][Customer] : OK.

[19 minutes 10 seconds][Agent] : That's if you decide it's ever not SU suitable for you or cancel within 30 days is when you receive a full refund of your premium unless the claim has been made. Uh, but Chris said just on the coverage side, we can get you covered today, but no payments have to start to a day that suits you.

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

[19 minutes 25 seconds][Agent] : You could choose whether you'd like in a week's time, 2 weeks time, 3 weeks or even 4 weeks. We have a lot of flexibility in just choosing the first one for you.

[19 minutes 32 seconds][Customer] : That's perfect. Will I be, if I may just run everything through with my wife and find out it's actually for them. So, so that they happy, I'm happy and then we can say start in a week or two weeks time. But I'll I'm definitely going to sign up.

[19 minutes 50 seconds][Agent] : That's definitely umm, something you can do. We do have an option if it was just wanting to run like the amounts to them and umm the figures to, to run it by

them. We could get you umm still covered from today. Like we could select the day next week for any payment to come out, but also send those documents to you, make sure it's suitable. Have that run by your family and with the policy.

[19 minutes 58 seconds][Customer] : Yeah, yeah.

[20 minutes 10 seconds][Agent] : If you ever had that conversation and it wasn't, you can always call us back and apply to have it cancelled as well. It's not a not a locking contract.

[20 minutes 15 seconds][Customer] : OK, now let L get it started then.

[20 minutes 18 seconds][Agent] : Yeah, that's OK. We can choose just a day that suits you best. But which, which one would you like the first one?

[20 minutes 24 seconds][Customer] : What are we on today? Sorry, the 15th. Hey, can we start on the 29th?

[20 minutes 28 seconds][Agent] : Yeah, today is the 15th of January, definitely.

[20 minutes 32 seconds][Customer] : That'll be my next pay fortnight pay pay date and then we can AC, AC activate it and I can send you my banking details and all that.

[20 minutes 44 seconds][Agent] : Yeah. So we what I'll do is I'll just run you through that that process of setting that one up so we can get you covered from today.

[20 minutes 53 seconds][Customer] : OK, that's perfect.

[20 minutes 50 seconds][Agent] : But the first one might be to the 29th and then every fortnight from then onwards about Beautiful. We're gonna send it to your home address as well.

[20 minutes 59 seconds][Customer] : Yes.

[20 minutes 58 seconds][Agent] : Crystal, what was your home postal code just to start off with? Yeah.

[20 minutes 59 seconds][Customer] : And I stay in unit 61140 Broadlands Rd. Yes, Broadlands Rd.

[21 minutes 13 seconds][Agent] : And I'm so sorry, Unit 6 bar 1440 was Broadlands. One word. Broadlands I'm just going to put into my Google search engine. So just because it's not popping up on my one, what? What was the suburb you're in?

[21 minutes 22 seconds][Customer] : Yes, it will probably pop up on your screen, eh, yeah, OK,

yeah, I we stay in Ruperua.

[21 minutes 43 seconds][Agent] : Do you know the post code by any chance? Oh perfect. Thank you so much 0.

[21 minutes 39 seconds][Customer] : So it's yeah, 3330 or if that doesn't work, 3081. Yeah. We're in the rural side, out of town. We 25 minutes from Turpu. Turpu. Yeah.

[22 minutes 1 seconds][Agent] : OK 3081.

[22 minutes 9 seconds][Customer] : Tahara Forest. Does that pop up?

[22 minutes 13 seconds][Agent] : Yeah, no, I've got it 3081 RIP Aurora Rd.

[22 minutes 18 seconds][Customer] : That's that's correct. That's the one. Yeah. You may 61140 Broadlands Rd. That's the one, yeah.

[22 minutes 17 seconds][Agent] : one perfect, 1440 perfect. And I've got to confirm was it was it wasn't like 1046 A it was just unit 6 by 1440 Broadlands Rd.

[22 minutes 32 seconds][Customer] : Yeah, that's correct.

[22 minutes 35 seconds][Agent] : Beautiful. Is that the same as your postal address or your post codes?

[22 minutes 38 seconds][Customer] : Perfect. That's the same.

[22 minutes 41 seconds][Agent] : Yeah, beautiful, but the same. I'll just update that one as a title. I best prefer was was it Mr.

[22 minutes 47 seconds][Customer] : Yeah, perfect. Do you want to make it, Doctor?

[22 minutes 46 seconds][Agent] : you prefer as a title from I've I can if you'd like. It's it's entirely up to you. Would you would you like me to? I can.

[22 minutes 59 seconds][Customer] : That's fine. No, no, no. Let's stay.

[22 minutes 59 seconds][Agent] : That's all right, that's right.

[23 minutes 4 seconds][Customer] : That's no, Sir. Yes, that's correct.

[23 minutes 3 seconds][Agent] : And then Christa CHRISTO, surname VAN Space DER Space MERWE, date of birth was the 30th of October 1980.

[23 minutes 15 seconds][Customer] : That's correct. Yes, I should give my name.

[23 minutes 15 seconds][Agent] : Best friend of contact was 0273662539 and e-mail wasjustfirstnamesurname1@gmail.com.

[23 minutes 25 seconds][Customer] : That's perfect. Easy.

[23 minutes 27 seconds][Agent] : Perfect. Yeah, it's a nice and easy one. Perfect. Umm, and just again, umm, with the smoking status of I'm so sorry with a yes or no. Have you had a cigarette in the last 12 months?

[23 minutes 37 seconds][Customer] : No, I'll need the light.

[23 minutes 39 seconds][Agent] : The vaping, OK, uh, but just with umm, the, the vape, the umm, would that be yes to the, the smoking status question was that yes to that?

[23 minutes 40 seconds][Customer] : Yes, yes, that'll be. Yeah, it has to be.

[23 minutes 47 seconds][Agent] : No, it's OK.

[23 minutes 48 seconds][Customer] : Yes.

[23 minutes 49 seconds][Agent] : It's OK. No problem. And I'm just going to select that date for you, Krista.

[23 minutes 49 seconds][Customer] : Yeah, Yes.

[23 minutes 54 seconds][Agent] : So I've got the 29th of January, it's Wednesday for the first one. But in terms of coverage, Krista, we, we do have two ways that you can set up for the policy for the first payment.

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

[24 minutes 5 seconds][Agent] : We do have both via direct debit, which is to like an account number and an account name.

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

[24 minutes 10 seconds][Agent] : Or if you'd like the first one to come out through a Visa credit card. We also have an option if you'd like to use a card.

[24 minutes 16 seconds][Customer] : OK. And then can I pay it or do you want my details off my bank account?

[24 minutes 25 seconds][Agent] : Uh, so to set it up and umm, have you covered from today and

also have the first one come out on the 29th. We do just require, uh, which, which account you'd like us to come out of?

[24 minutes 23 seconds][Customer] : Now that'll be yeah, my, my check account.

[24 minutes 34 seconds][Agent] : Like no, yeah, no, that's OK. Umm, with the check account, does it have your full name on the account or just initials?

[24 minutes 37 seconds][Customer] : I'm at BNZ, basically my full name, full name and surname.

[24 minutes 49 seconds][Agent] : OK, beautiful. So full name and then surname. Perfect. Just updated that one for you and then when you're ready there, no rush at all.

[25 minutes 4 seconds][Customer] : Yeah, that'll be from IBM. So you would you like the account number or?

[24 minutes 59 seconds][Agent] : Umm, but I've just got to note down which account you'd like it to come out of just for the first one Yeah, I just, umm, require which account number you you'd like that first one to come out. Yeah, that, that's right.

[25 minutes 13 seconds][Customer] : OK, let me just quickly log into my banking app and then I can give you that detail.

[25 minutes 19 seconds][Agent] : No, no rush at all.

[25 minutes 30 seconds][Customer] : OK, perfect.

[25 minutes 21 seconds][Agent] : Uh, and just to clarify, with the e-mail copy, that one generally comes within 15 minutes time, but the hard copy through the post, it takes 5 to 10 business days just for the hard copy?

[25 minutes 35 seconds][Customer] : I see. OK.

[25 minutes 39 seconds][Agent] : Yep, Yep, Yep, Yep. Yep, Yep. I'll just repeat it back to you.

[25 minutes 37 seconds][Customer] : Bank account number OK02-1232, DASH 0444 641 Dash Triple O Yes, that's correct.

[26 minutes 3 seconds][Agent] : So I've got 0212320444641000 and that was with BNZ Bank of New Zealand.

[26 minutes 14 seconds][Customer] : That's correct.

[26 minutes 15 seconds][Agent] : Lovely. I've just got a couple of questions because it's just to make sure this is our account and you have authorization. It just asks with a yes or no. Do you have authority to operate this bank account alone? Lovely. Do you need to join the authorized debits? Yes or no?

[26 minutes 26 seconds][Customer] : Yes, yes.

[26 minutes 32 seconds][Agent] : Oh, so sorry, this one asks, but do you need someone else to authorize payments on your account or are you the one that just uses that account yourself?

[26 minutes 39 seconds][Customer] : It's only me.

[26 minutes 41 seconds][Agent] : Oh, that's right. If it's just yourself, you can answer no to this question, but umm, do you need to jointly authorize debits? That's OK. Umm, have you canceled a direct debit authority for one choice Clinical life has initiated in the last nine months on the account you are providing.

[26 minutes 44 seconds][Customer] : No, no, no.

[26 minutes 57 seconds][Agent] : It's OK with direct debit. We do this through the firm with all our customers through verbal consent. Just ask umm, are you happy to set up a direct debit authority without signing a form? Yes or no? Lovely. And I'm just got to read the declaration for the account. It just says you agree this authority is subject to the terms and conditions relating to the bank account provided and the specific director terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, whose initiator for One Choice, to direct debit this account in accordance with these terms and conditions. No problem at all. I'm just at the final stage here. Christa. It's just the final declaration. It covers all the key details about the insurance, but it just has a couple of yes or no questions to get your agreement. I'm so sorry. I just want to make sure I'm pronouncing your surname correctly. How was it pronounced? Again, so sorry.

[27 minutes 7 seconds][Customer] : Yes, yes, van der Merver.

[27 minutes 45 seconds][Agent] : Christa Vandemova. Beautiful. Thank you.

[27 minutes 49 seconds][Customer] : Yes, that's it.

[27 minutes 49 seconds][Agent] : Christa Vandemova, It is important you understand the following

information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. One choice life insurance is issued by Pinnacle Life Insurance Limited whom I referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and said Limited, whom I 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 advised service. The advice I provided to you is limited to 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 have verified that you understand the cover and that you consider 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 to any advice to provide just with a yes or no. Can you please confirm that you understand and agree to this Lovely. And your answers to the application questions and any related documents form 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?

[28 minutes 55 seconds][Customer] : Yes, yes.

[29 minutes 16 seconds][Agent] : Lovely. And by agreeing to this declaration, you're concerned to be contacted by us in relation to other products and services. You can opt out of this anytime by contacting us. The accepted cover pays the lump sum benefit amount of Christa Vendor receives \$500,000 in the event of life insurance. Krista Vendor receives \$50,000 in the event of serious illness. 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 \$108.01 before at night. Your premium is a step premium which means it will be calculated in each policy anniversary and will generally increase as your age. Your sum insured will also increase automatically by 5% each year and you can opt out of this. Included in the premium is an amount payable to GFS of between 24% and 71% of each premium.

Your premium will be deducted in accordance with the authority 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 it provided us with an e-mail address also be mailed to you today. You should carefully consider these documents ensure the product meets your needs. You have a dirty day cooling off. During which you're making to your policy and any premium you may have paid will be refunded in full unless you have logic claim. But Chris, I do appreciate your time to that declaration. I've just got two questions to get it in place for you, but I'm just want to confirm again with residency, can I confirm that you're a male New Zealand resident currently residing in New Zealand? Perfect. And just with the declaration, I'll ask with a yes or no.

[30 minutes 46 seconds][Customer] : Yes, I do. Yes.

[30 minutes 50 seconds][Agent] : Do you understand, agree with the declaration, Lovely. And just while I'm on the phone together, would you like any other information now or would you like me to read any part of the policy document to you? Yes or no?

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

[31 minutes 3 seconds][Agent] : That's OK. Again, covered from today, but that first one would be to the 29th and then every fortnight from then onwards. Crystal, we're open from 8:00 AM to 8:00 PM Monday to Friday.

[31 minutes 26 seconds][Customer] : Perfect.

[31 minutes 13 seconds][Agent] : I know it might not be a suitable time now, but if you'd like to add your beneficiaries, your loved ones on the policy, we can that at any time for you, you can give us a buzz or if you'd like to do it over the hard copy, you're going to get it through the post on the back of that document. It has a beneficiary form as well for you.

[31 minutes 29 seconds][Customer] : I'll certainly add my wife and and son first thing.

[31 minutes 34 seconds][Agent] : No, no problem at all.

[31 minutes 36 seconds][Customer] : Yeah. You've been such a great help. Thank you so much.

[31 minutes 35 seconds][Agent] : Well, that's all in place there for you and likewise as well Chris.

[31 minutes 41 seconds][Customer] : Yeah, you too.

[31 minutes 40 seconds][Agent] : So you have a great rest of your week and any any further questions about your policy, always feel free to give us a call.

[31 minutes 46 seconds][Customer] : I will definitely do that.

[31 minutes 46 seconds][Agent] : No problem, you take care.

[31 minutes 48 seconds][Customer] : Thank you so much. Have a great day. Thank you.

[31 minutes 49 seconds][Agent] : Likewise see you, you too. Bye.

[31 minutes 52 seconds][Customer] : Bye.