

[2 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi there. Good afternoon. It's Jane calling from One Choice Insurance Company. How are you?

[2 seconds][Customer] : I'm good. Thank you yourself.

[10 seconds][Agent] : I'm not too bad. Thanks for asking. Am I speaking with Annie here?

[13 seconds][Customer] : Yes.

[13 seconds][Agent] : I'm speaking with Annie.

[13 seconds][Customer] : Yes, you are.

[14 seconds][Agent] : Thanks, Ann.

[14 seconds][Customer] : Yes.

[14 seconds][Agent] : Oh, thank you, Annie. And Annie, you're looking at some income protection I see with us.

[18 seconds][Customer] : Yes, I am. Yep.

[20 seconds][Agent] : All right, well, let's have a look at that together. And what I'll do, Annie, Annie is I'll make sure what your details correct in the system and then we'll get a price, give you an idea how it works, and then we can go from there.

[32 seconds][Customer] : Sure.

[33 seconds][Agent] : Perfect.

[33 seconds][Customer] : OK, Perfect.

[34 seconds][Agent] : All right, so we've got first name Annie and then M McNicholl.

[38 seconds][Customer] : Correct. Yep.

[39 seconds][Agent] : Perfect. Hmm. And then your MM.

[40 seconds][Customer] : My my legal name's Anne Marie, but everyone calls me Annie, so. Yep.

[44 seconds][Agent] : Alright, I'll pop in Anne Marie, but I'll call you Annie if that's OK.

[47 seconds][Customer] : Yep. Perfect.

[47 seconds][Agent] : Is it a double NMARIE?

[51 seconds][Customer] : Yeah. Ann AM ARIE.

[53 seconds][Agent] : Oh, there's an E. OK.

[54 seconds][Customer] : Yep.

[55 seconds][Agent] : So ANNENARIE. Thank you. The date of birth is the 9th of January 1971.

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

[1 minutes 4 seconds][Agent] : Thank you.

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

[1 minutes 5 seconds][Agent] : You are indeed a female New Zealand resident currently residing in New Zealand and preferred title. Annie, would it be a missus or would you prefer to be known as a missus? OK, perfect. Now my name is Jane. I just want to also let you know the calls are recorded. Any advice you provide is limited to the policy offer and assist you need to make a decision. But whether they're suitable for needs. We don't consider your personal circumstances.

[1 minutes 16 seconds][Customer] : Yep, yes I do.

[1 minutes 29 seconds][Agent] : So of course I'm gathering that you do have obviously a career, a job and you're a bit con.

[1 minutes 35 seconds][Customer] : Yep.

[1 minutes 35 seconds][Agent] : Yeah, Beautiful. And so you'd be a bit concerned if something happened and you couldn't work and getting an income. Is that what you're?

[1 minutes 40 seconds][Customer] : Yep. Correct. Yep.

[1 minutes 41 seconds][Agent] : Yeah, Yeah, all of us have those feelings. Let's say some say to another. OK, So with this, it is designed to provide a monthly income benefit and it's paid directly to you if you are unable to work due to a disabling sickness or injury. And of course, you do suffer your loss of income.

[2 minutes 1 seconds][Customer] : Yeah, yeah. Great.

[2 minutes 1 seconds][Agent] : So that's what it's really designed for and pay for your bills, whether it's mortgage or just bills in general.

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

[2 minutes 8 seconds][Agent] : Now you can apply if you work at least 15 hours per week and paid

employment.

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

[2 minutes 13 seconds][Agent] : Now we offer an income benefit annually of up to 75% of your monthly pre tax income.

[2 minutes 20 seconds][Customer] : Oh, OK. Yep. OK. Yep.

[2 minutes 21 seconds][Agent] : So from \$1000 up to a maximum of \$15,000.

[2 minutes 26 seconds][Customer] : Hmm. Mm.

[2 minutes 27 seconds][Agent] : Now the process really easy. So I go through everything with you over the phone, literally from start to finish. That just determines what that final outcome is. And I get to ask you some questions about your health and your lifestyle.

[2 minutes 40 seconds][Customer] : Oh, good. No worries. Yeah.

[2 minutes 40 seconds][Agent] : OK, perfect. Now once once in place, it'll cover you into the policy anniversary following your 65th birthday.

[2 minutes 48 seconds][Customer] : Hmm. Mm.

[2 minutes 48 seconds][Agent] : So keep in mind that there are some exclusions that apply as as as outlined in the policy document. So what I'll do now is do the duty based assessment for you. We'll have a look to see what's available.

[3 minutes][Customer] : Sure.

[3 minutes][Agent] : Before I do, I'll just read you a very short Pennsylvania line for us. So let's just read before answering any of our questions. It is important that you are aware of your duty to answer all our questions accurately and honestly. Failure to do so could impact your cover at claims time. Do you understand this?

[3 minutes 16 seconds][Customer] : Mm Hmm. Yep.

[3 minutes 17 seconds][Agent] : Thank you. Now, Annie, with your job, do you work 1515 hours or more per week?

[3 minutes 23 seconds][Customer] : Oh, more. Yep. Or what Bay.

[3 minutes 25 seconds][Agent] : Oh my gosh, got to be nice, wouldn't it, Where we didn't have to

maybe.

[3 minutes 28 seconds][Customer] : So what Bay? Yeah.

[3 minutes 29 seconds][Agent] : Oh, next one is, is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment?

[3 minutes 42 seconds][Customer] : Yes, it's minute.

[3 minutes 43 seconds][Agent] : OK, OK.

[3 minutes 43 seconds][Customer] : I'm a general manager of a company, so you guys spend much of my time symbols. Yep.

[3 minutes 46 seconds][Agent] : O OK, beautiful. Thank you. Are you required to perform any physical duties with your job? OK. Do you work in any of the following fields? Aviation, at the pilot or crew, entertainment industry, Air Force, Army, armed forces? Or do you carry a firearm or handle explosives? Ah, nice one. Now, Annie, have you had a cigarette in the last 12 months?

[3 minutes 54 seconds][Customer] : No, no, no, I've never smoked.

[4 minutes 16 seconds][Agent] : That's amazing. Never even tried it.

[4 minutes 18 seconds][Customer] : No, never wanted to. Never wanted to.

[4 minutes 20 seconds][Agent] : Oh, yeah. Good on you. Yeah, absolutely.

[4 minutes 25 seconds][Customer] : No. Mm Hmm.

[4 minutes 23 seconds][Agent] : You're not Definitely not gonna start now, that's for sure. All right, so I'm gonna put a no there. Is that correct?

[4 minutes 29 seconds][Customer] : Correct.

[4 minutes 28 seconds][Agent] : You have not had a cigarette the last 12 months. Thank you.

[4 minutes 31 seconds][Customer] : Yep.

[4 minutes 31 seconds][Agent] : OK. Now, are you currently employed or self-employed?

[4 minutes 37 seconds][Customer] : Employed Mm Hmm.

[4 minutes 39 seconds][Agent] : Now let's have a look at the pre tax income definition for you.

[4 minutes 49 seconds][Customer] : Yeah.

[4 minutes 41 seconds][Agent] : So pre tax income is the total annual remuneration paid to you by your employer before tax.

[4 minutes 50 seconds][Customer] : Mm Hmm. Yep. Yep.

[4 minutes 50 seconds][Agent] : OK, so including salary and regular commissions or bonuses.

[4 minutes 55 seconds][Customer] : Yep, Yep.

[4 minutes 55 seconds][Agent] : However, excluding employer, Kiwi saver and super contributions, what is your annual pre tax income? So your annual income before tax, what would it be?

[5 minutes 3 seconds][Customer] : So it's around 330,000.

[5 minutes 7 seconds][Agent] : OK, SO3300 per year. OK, now based on your duties and income, you can select a monthly benefit amount from \$1000 of to a maximum benefit amount of. Let's see, you can go all the way up to the 15,000 maximum and starting at 1000, it does go up in 100 all the way up to that 15,000. How much do you think you would like me to quote you on? What amount would you think?

[5 minutes 33 seconds][Customer] : Yeah, oh, basically at the moment in my hand I get around 54 fortnight.

[5 minutes 46 seconds][Agent] : Hmm. Mm.

[5 minutes 46 seconds][Customer] : So even if I go around the living Tai, I guess.

[5 minutes 49 seconds][Agent] : OK, yeah, let's have a look for sure.

[5 minutes 50 seconds][Customer] : Yeah, yeah.

[5 minutes 51 seconds][Agent] : Yeah, no problems. Let's see 11,000. Where are we? Here we go. Let's pop that in. Let's pick your waiting period. The waiting period is a non payment period that you must wait before the income benefit is payable after the insured event. You can have choose 30 days or 90 days. Which waiting period, Annie, would you like me to select for you? Yep. Perfect. And then the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness. You could choose six months, one year, two years or five years. Which benefit. Would you like me to select for you?

[6 minutes 12 seconds][Customer] : 30 days doesn't make much difference between two and five

years.

[6 minutes 30 seconds][Agent] : Let's have a look. No harm.

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

[6 minutes 32 seconds][Agent] : Yeah, no harm. I'm looking at all. Let's have a look. OK, so we've got two years. Let's pop that in. Firstly, that's a fortnightly premium and this is indicative, of course, at this stage. So fortnightly, \$222.78, OK, that's for two years. Let's pop in five years. Five years would be OK, \$346.69 per fortnight.

[7 minutes 2 seconds][Customer] : Yep. And can you tell me like what if I was to have an accident and get ACC like if I was in a car accident per say, does does affect the payments from you guys or what does that look like? Because I know some places you it doesn't affect if you end up getting accident conversation or whatever.

[7 minutes 24 seconds][Agent] : Yeah, yeah. Let's have a look at that. Oh, of course not.

[7 minutes 25 seconds][Customer] : No, not that I intend to have an accident, but you know, Yeah.

[7 minutes 28 seconds][Agent] : Oh my gosh, of course, of course not. We definitely don't want. Yeah, definitely not to happen. OK. Now listen, as ACC is a form of financial support, the benefit amount paid for your income protection claim, it may be reduced by offsets, by offsets such as ACC payments as it is limited to 75% of your monthly income.

[7 minutes 37 seconds][Customer] : Yep, Yep, Yep, Yep.

[7 minutes 50 seconds][Agent] : So it'd be case by case, but that may happen.

[7 minutes 50 seconds][Customer] : OK, Yep.

[7 minutes 53 seconds][Agent] : OK.

[7 minutes 53 seconds][Customer] : OK.

[7 minutes 54 seconds][Agent] : Now which amounts do you think or benefit. I should say, should we stay at?

[8 minutes 2 seconds][Customer] : Yeah, \$100 difference isn't that. Yeah, yeah. And it's fortnightly payments.

[7 minutes 59 seconds][Agent] : So do you think we should stay at the two years or the five years a

little over, correct, Correct. Yeah.

[8 minutes 17 seconds][Customer] : Yeah, yeah, let's go. 2 years.

[8 minutes 24 seconds][Agent] : OK.

[8 minutes 25 seconds][Customer] : Yeah, yeah, sure.

[8 minutes 25 seconds][Agent] : And let's go through the health and lifestyle questions now and if there's any changes, we'll go through it together.

[8 minutes 31 seconds][Customer] : OK.

[8 minutes 31 seconds][Agent] : If you say, Jane, I might look at this. Actually, there's no problem.

[8 minutes 36 seconds][Customer] : Yep.

[8 minutes 34 seconds][Agent] : We can always change, modify and make it to fit what your needs are best. OK, no problem.

[8 minutes 39 seconds][Customer] : Alright, no worries.

[8 minutes 41 seconds][Agent] : All right now just before I do go through those questions, I'm just going to read a very short paragraph to you. It's called a pre underlining disclosure.

[8 minutes 48 seconds][Customer] : Mm, hmm. Mm hmm.

[8 minutes 48 seconds][Agent] : It's just a little bit of information about this company and and umm, why we ask this, not this company, but why we ask these questions and why what you're expecting of your answers in this reads. Please beware. Our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes issue cover under the related services. We will share this with your insurer. I may share it with the 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. You have a legal duty to provide to us some information you know or could reasonably be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know as an insurer which reduce this is the risk. We ensure you have this, Julian, to the time we enter into the contract. If you fail to disclose the matter

or you make a false statement and answer to our questions, we may be able to decline the claim, impose the conditions in your policy. Avoid your policy entirely. You'll see yes answer or no answer. Thank you. Do you understand this?

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

[9 minutes 59 seconds][Agent] : Thank you. OK, any first question is based on residence. All questions only require a yes answer or no answer from yourself.

[10 minutes 10 seconds][Customer] : Mm, hmm.

[10 minutes 10 seconds][Agent] : Sometimes it might ask a little bit more, but if you're not sure on anything, please feel free to ask me.

[10 minutes 15 seconds][Customer] : OK, OK, no worries.

[10 minutes 15 seconds][Agent] : Very first one reads are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

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

[10 minutes 25 seconds][Agent] : Perfect. Next little section is called pre qualify medical history. So the very first part of this reads have you ever had symptoms of been diagnosed with or treated for or intends to seek medical advice for any of the following And the first one is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina. Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer and leukemia excluding skin cancer, kidney disorder, hepatitis, or any disorder of the liver. Anxiety, depression or stress require medical treatment or any other mental health disorder.

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

[11 minutes 19 seconds][Agent] : Have you been diagnosed with a currently undergoing testing for? Has the doctor advised you to be tested for Motrin neuron disease? Any form of dementia including Alzheimer's disease? Next little section is your height and your weight. With this one I am required to obtain a confident single figure measurement for each in order to continue with the application and the system. It doesn't allow me to enter any approximate figures, words or height and weight ranges. I mean, what's your exact height?

[11 minutes 29 seconds][Customer] : No, 5 foot 9 inches.

[11 minutes 48 seconds][Agent] : OK, thank you. 5 feet and then 9 inches. And what is your exact weight?

[11 minutes 54 seconds][Customer] : It's 85 KGS.

[11 minutes 56 seconds][Agent] : Thank you. 85 KGS. Thank you. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[12 minutes 6 seconds][Customer] : No, I wish, but no.

[12 minutes 9 seconds][Agent] : You are absolutely fine, you do not have to worry. But however, us ladies are way too hard on ourselves.

[12 minutes 15 seconds][Customer] : Yeah.

[12 minutes 15 seconds][Agent] : We should never, we really are. We're always feeling the same way. So no, you're perfect. OK, the next one is a bit about an occupation again. So, uh, does your work require you to use explosives, travel to areas experiencing war, civil unrest, or work offshore?

[12 minutes 32 seconds][Customer] : No, Yes.

[12 minutes 33 seconds][Agent] : Are you A employed or B self-employed or gonna pop in A because you are currently employed. That's correct.

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

[12 minutes 40 seconds][Agent] : OK. Have you been in your current occupation for at least 12 months? Oh my gosh. Wow. Years. Years.

[12 minutes 45 seconds][Customer] : 26 1/2 Yeah. Yes, yes.

[12 minutes 50 seconds][Agent] : Oh, that is amazing. Wow. What type of the company is it? Wow. Wow. Amazing. Well, you certainly know your job inside out and upside down.

[12 minutes 55 seconds][Customer] : The private company, we have health contracts and ACC contracts and a contracts and yeah, yeah, yeah.

[13 minutes 6 seconds][Agent] : A bet after 26 years?

[13 minutes 7 seconds][Customer] : Be be worried if I don't.

[13 minutes 9 seconds][Agent] : Yeah, no. Good on you. Well, you must be really, really good at

your job. Umm, do you intend to change your current occupation in the next 12 months? OK. Do you have a second occupation that generates a taxable income?

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

[13 minutes 24 seconds][Agent] : Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration to the best of your knowledge? Are you infected with or are you in a high risk category for contracting HIV which causes AIDS?

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

[13 minutes 41 seconds][Agent] : Do you have definite plans to travel or reside outside of New Zealand? Now? That's if you've booked it or you will be booking travel within the next 12 months.

[13 minutes 50 seconds][Customer] : No.

[13 minutes 52 seconds][Agent] : If you do go away, that's fine. You do not have to tell us. But you will however be covered overseas. It's a worldwide cover.

[13 minutes 57 seconds][Customer] : OK, Yep.

[13 minutes 58 seconds][Agent] : Worldwide.

[13 minutes 59 seconds][Customer] : Right.

[14 minutes][Agent] : Do you have existing income protection cover?

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

[14 minutes 3 seconds][Agent] : OK, now we're gonna go to your medical history then, the first part reads. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following of the first one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, Tumour, mole or cysts, including skin cancer. Some spots are Melanoma. Have you ever had an abnormal pap or cervical smear, thyroid condition or neurological symptoms such as dizziness or fainting?

[14 minutes 23 seconds][Customer] : No, no, no, no, a thyroid. Sorry, I've had two quiz of my thyroid removed. Oh, gosh, 20, maybe eight years ago.

[14 minutes 47 seconds][Agent] : OK, fair enough.

[14 minutes 56 seconds][Customer] : Yeah.

[14 minutes 56 seconds][Agent] : Is it a umm, was it a tumor or a mole or a cyst? OK right. It's a growth, all right.

[14 minutes 59 seconds][Customer] : No, no, no, Yeah, no, It wasn't even a growth. It was just overactive. It wasn't a goit or anything like that.

[15 minutes 3 seconds][Agent] : Oh, oh, oh, OK. All right, well, let's pop in yes for thyroid condition.

[15 minutes 5 seconds][Customer] : So yeah, yeah, Yep.

[15 minutes 9 seconds][Agent] : Now we're going to pop in yes, thyroid condition. Now is it even if it was a few years ago or is now is it an overactive or under active condition?

[15 minutes 18 seconds][Customer] : No, it's sitting normal as I have medication every day for it. So yeah, I was.

[15 minutes 24 seconds][Agent] : And so was it though ever when it was diagnosed?

[15 minutes 27 seconds][Customer] : I was overactive. Yeah. Oh, OK. Yeah.

[15 minutes 29 seconds][Agent] : OK, so we're popping a yes because it was overactive at one stage. OK.

[15 minutes 34 seconds][Customer] : Yeah.

[15 minutes 34 seconds][Agent] : Now were you diagnosed within the last six months?

[15 minutes 38 seconds][Customer] : Ah, no, no, that was years ago. Yeah.

[15 minutes 39 seconds][Agent] : OK, that's fair enough. And was your last thyroid function test normal?

[15 minutes 45 seconds][Customer] : Yes, it was. Yeah.

[15 minutes 46 seconds][Agent] : Great to hear. Now neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, gallbladder or pancreas.

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

[15 minutes 58 seconds][Agent] : Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Any illegal drug use, abuse, or prescription medication or received medical advice or counseling for alcohol consumption. Bladder or urinary tract disorder. Have blood disorder

or disease. Sleep apnea or asthma, excluding childhood asthma. Back or neck pain or disorder. Arthritis, chronic pain, gout, repetitive strain injury. Chronic fatigue syndrome or fibromyofibromyalgia.

[16 minutes 3 seconds][Customer] : No, no, no, no, no, no, no, no.

[16 minutes 37 seconds][Agent] : Joint or muscle pain. Ligament injuries including replacement or reconstructive surgery. Osteoporosis or osteopenia. Any any defect of WOW this is amazing. Any defects of hearing or sight other than which is corrected by glasses or contact lenses.

[16 minutes 42 seconds][Customer] : No, I, no I, no, I.

[16 minutes 57 seconds][Agent] : And I'm certain you know how lucky you are. I am certain you do now.

[16 minutes 59 seconds][Customer] : Yeah, I'm thinking I must be. Really.

[17 minutes 3 seconds][Agent] : Oh, it's amazing. You know, it doesn't always happen.

[17 minutes 5 seconds][Customer] : Yeah.

[17 minutes 5 seconds][Agent] : We don't always get, you know, no, no. So that's I'm so happy for you. So this next little piece is based in the past three years only and it reads now, other than what you have already told me about in the past three years, have you sought medical advice or treatment by medical practitioner or specialist? Or are you waiting for any medical tests or investigations such as but not limited to any surgeries, X-rays scans, blood tests or biopsy? OK, other than what you have already told me that, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Sorry, Miss Allen. All right, other than what you have already told me that have you ever during your working career required more than two consecutive weeks of work due to illness or injury?

[17 minutes 31 seconds][Customer] : No, but no, no, no.

[17 minutes 54 seconds][Agent] : OK, nearly done. We've got a family history 1 and it is to the best of your knowledge, have any of your immediate family will be mom, dad, brothers and sisters only now either they are living or deceased? Ever been diagnosed with polycystic kidney disease, Huntington's disease, or familiar amount of polyposis? To the best of your knowledge, have any of

your immediate family suffer from cancer, heart condition, stroke or other hereditary disease prior to age 60?

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

[18 minutes 25 seconds][Agent] : And very last question is now other than one off events gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, ad sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity?

[18 minutes 51 seconds][Customer] : No, no.

[18 minutes 52 seconds][Agent] : Me either. Annie De definitely a big no for that one.

[18 minutes 57 seconds][Customer] : Yeah, yeah, definitely.

[18 minutes 58 seconds][Agent] : OK. Thank you so much for your patience. Are you satisfied with the answers provided? Accepting them, we'll now lock the application.

[19 minutes 6 seconds][Customer] : Yep, that's fine.

[19 minutes 6 seconds][Agent] : Thank you. Wonderful. OK, let's have a look for you now. Yeah. That's so good that you're healthy. That's so awesome.

[19 minutes 15 seconds][Customer] : Yeah, I guess pretty lucky, really.

[19 minutes 15 seconds][Agent] : So let's, oh, I re, no, it genuinely really is. And I know you probably might hear things. I'm not sure in your job you can, you know, see or hear things, but definitely in this job it can be sometimes bad actually.

[19 minutes 17 seconds][Customer] : Yeah, yeah, yeah, yeah.

[19 minutes 27 seconds][Agent] : So congratulations, Annie, your application is indeed approved. So well done. So we're looking at the \$11,000 monthly benefit amount. We're looking at 30 days waiting period and two years of benefit. That's coming in at \$222.78 per fortnight.

[19 minutes 37 seconds][Customer] : Yeah, yeah, yeah.

[19 minutes 47 seconds][Agent] : Now there is also what's called a rehabilitation benefit. Now this is already included. Of course it's not going to cost, you know, it's already here for you.

[20 minutes 1 seconds][Customer] : Mm Hmm. Oh, OK. Wouldn't I?

[19 minutes 55 seconds][Agent] : So what it is, is the Rehabilitation Benefit which pays an additional reimbursement of up to 50% of your monthly income benefit to a maximum of \$3000 to help with rehabilitation costs whilst claiming OK or.

[20 minutes 14 seconds][Customer] : If you just pay for it.

[20 minutes 16 seconds][Agent] : Pardon. Uh, well, I'm not 100% sure.

[20 minutes 17 seconds][Customer] : Wouldn't ICC just pay for that if that was for rehabilitation?

[20 minutes 23 seconds][Agent] : I mean, I'm not 100% sure. I guess it's case by case. I don't really know.

[20 minutes 30 seconds][Customer] : Yeah. So is this included in?

[20 minutes 26 seconds][Agent] : I can only really, I guess comment on what, what we would you know, So I'm not quite sure, but uh, this is included. Yeah. So yeah, this is included.

[20 minutes 34 seconds][Customer] : Yeah, I guess.

[20 minutes 35 seconds][Agent] : You'll have this.

[20 minutes 35 seconds][Customer] : I guess if I, if I happened to have a heart attack or a strike, it probably isn't covered under ACC. Not that I intend to. Yeah.

[20 minutes 43 seconds][Agent] : You definitely don't tend to Yeah, for sure.

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

[20 minutes 44 seconds][Agent] : And of course only been able to actually sort of tell you about what else and what I would be covered for.

[20 minutes 50 seconds][Customer] : Yeah, yeah.

[20 minutes 49 seconds][Agent] : I'm not 100% sure about the ACC, but, but that's, but that's uh, that's why I was claiming or we can reimburse up to six times your income benefit towards cost of equipment or modifications required to assist you to return to work.

[21 minutes 4 seconds][Customer] : Oh, OK.

[21 minutes 4 seconds][Agent] : Yeah, they needed to modify things or anything. Now your premium is steps which means it will generally increase each year as you age.

[21 minutes 4 seconds][Customer] : Yep, Yep, yes. What's that name? Mm Hmm. Oh, OK. Yep. OK. Yep. Yep.

[21 minutes 11 seconds][Agent] : Now in addition, without any, this policy has automatic indexation, which means each, so each year your sum insured, it will increase by 3% UN until you reach the maximum benefit of 15,000 OK dollars per per month.

[21 minutes 31 seconds][Customer] : Yep.

[21 minutes 31 seconds][Agent] : Now with associated increases in premium. Now, however, you can opt out of this indexation each year if you want to.

[21 minutes 38 seconds][Customer] : Oh, OK. Yep. Mm hmm.

[21 minutes 39 seconds][Agent] : So we allow you to either have it on there if you want to.

[21 minutes 48 seconds][Customer] : Yep.

[21 minutes 42 seconds][Agent] : There might be a year, you might think there might be a time, but you want more for example, so you can leave it on there or you can opt out of it if you want to.

[21 minutes 50 seconds][Customer] : Oh, OK. Perfect.

[21 minutes 50 seconds][Agent] : So you're in full control of that.

[21 minutes 52 seconds][Customer] : Yeah, yeah.

[21 minutes 52 seconds][Agent] : OK, OK, so we're looking at that was the two years of \$222.78 per fortnight.

[21 minutes 59 seconds][Customer] : Mm hmm. Yeah.

[21 minutes 59 seconds][Agent] : OK, Now what I can do is I can get this activated for you right away. I'll send your policy documents for you to review. You will have a 30 day cooling off. If you decide to cancel within that 30 days, you'll receive a full refund of your premium unless the claim has been made.

[22 minutes 6 seconds][Customer] : OK, yeah, OK.

[22 minutes 16 seconds][Agent] : Perfect.

[22 minutes 16 seconds][Customer] : No, the the good, the. And who's it food like AAU, sort of like a burger or what? Right.

[22 minutes 25 seconds][Agent] : No, not a broker, no. So that's OK.

[22 minutes 25 seconds][Customer] : No, no, Yeah, I used to, yeah, 'cause I, I've seen the advertising on Kelly.

[22 minutes 31 seconds][Agent] : Yeah, lots on the TV.

[22 minutes 32 seconds][Customer] : So yeah.

[22 minutes 32 seconds][Agent] : Yeah, lots. Yeah. Yeah.

[22 minutes 33 seconds][Customer] : But I just don't know whether you're sort of in between person and you go to a particular insurance company or who's it through?

[22 minutes 40 seconds][Agent] : Let me, I'll explain it for you. So I would be considered, I suppose my role would be considered an A sales agent for one choice.

[22 minutes 48 seconds][Customer] : Yep, Yep, Yep.

[22 minutes 47 seconds][Agent] : So that would be my role and one choice is a New Zealand company.

[22 minutes 55 seconds][Customer] : Hi. Yes, I've had it in. Yep.

[22 minutes 52 seconds][Agent] : Now the insurer is Pinnacle Life, OK, So, yeah, so Pinnacle Life, I've been insuring people in New Zealand for over 20 years. I think it's actually about 26 years.

[23 minutes 3 seconds][Customer] : Yep, Yep. No, that, that that's all good.

[23 minutes 3 seconds][Agent] : OK, but perfect.

[23 minutes 5 seconds][Customer] : I just, yeah, I've heard of them. So I just wondered whether who, who it's through, that's all.

[23 minutes 9 seconds][Agent] : Yeah.

[23 minutes 10 seconds][Customer] : As long as it's somewhere I wouldn't know.

[23 minutes 10 seconds][Agent] : No, that's, that's no, that's great. I, I love that people ask questions. It's totally fine. I'm happy with all of that.

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

[23 minutes 15 seconds][Agent] : I'm going to grab your home address from you, Annie. What would that be?

[23 minutes 18 seconds][Customer] : It has 5 Berisdale Place, BERISBALE Place, and that's Hewitt, Christchurch.

[23 minutes 28 seconds][Agent] : OK. Yeah.

[23 minutes 31 seconds][Customer] : Yes.

[23 minutes 29 seconds][Agent] : And the post code 80518051.

[23 minutes 31 seconds][Customer] : Correct. Yep. Yeah. Yeah. Yeah. Yeah. Yeah.

[23 minutes 32 seconds][Agent] : I like the, I love the auto, the auto address, the when the pops are easy for you because some, some, some are off grade a bit, you know, and it's hard to find sometimes.

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

[23 minutes 44 seconds][Agent] : Alright, so #5 Berrisdale place, Harewood Christchurch 8051. Is that your mailing address as well?

[23 minutes 51 seconds][Customer] : Yes, it is. Yes.

[23 minutes 52 seconds][Agent] : Perfect. I always send a hard copy as well as an emailed version.

[23 minutes 57 seconds][Customer] : OK, great. Yep. Lovely. Thank you.

[23 minutes 57 seconds][Agent] : So you can put your hard copy somewhere safe and also we, I'll send you my number so you'll have constant support if you need it.

[24 minutes 7 seconds][Customer] : Yep.

[24 minutes 7 seconds][Agent] : OK, in, in house.

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

[24 minutes 9 seconds][Agent] : We have a care team, claims team, support team, so it's all literally at the end of the phone call. So, you know, ongoing. You ever need anything, you know, never hesitate because that is exactly what we're here for as well. OK.

[24 minutes 21 seconds][Customer] : OK, great. Will you send me an electronic copy as well?

[24 minutes 24 seconds][Agent] : Oh, yes, yeah, you bet.

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

[24 minutes 25 seconds][Agent] : Yeah. As well as an e-mail. Email's also a a hard, hard copy as

well.

[24 minutes 30 seconds][Customer] : Did.

[24 minutes 30 seconds][Agent] : Yeah.

[24 minutes 30 seconds][Customer] : Ah ye. Yep, Yep.

[24 minutes 32 seconds][Agent] : Now today is the 23rd. Let's pick a day when you want the first payment to come out on. Today. Today is Wednesday, the 23rd of October. What day will you want the first payment to come out on?

[24 minutes 41 seconds][Customer] : Let me just see. I'll just get my calendar up the 5th, the 5th of November. Does it work or not?

[24 minutes 57 seconds][Agent] : Yeah, yeah, yes, that's a lot. Yeah, of course. Absolutely. OK. The fifth.

[24 minutes 58 seconds][Customer] : Yeah, I get paid fortnightly, that's all.

[25 minutes 4 seconds][Agent] : Oh, me too. Yeah, me too. Yeah. It kind of comes in, it kind of goes out, Pammy.

[25 minutes 5 seconds][Customer] : Yeah, yeah, yeah, that's the one.

[25 minutes 10 seconds][Agent] : That's what we all do in life. So the first payment comes out on the 5th.

[25 minutes 12 seconds][Customer] : Yeah, yeah.

[25 minutes 14 seconds][Agent] : That's absolutely fine. And that and it'll be every fortnight after that, then on a Tuesday.

[25 minutes 20 seconds][Customer] : Yep, Yep. Lovely.

[25 minutes 21 seconds][Agent] : Lovely.

[25 minutes 27 seconds][Customer] : Umm. I'll give you your account number if you like. I'll just put you on.

[25 minutes 21 seconds][Agent] : Now would you like to supply your account number or would you like to supply a debit, Visa, MasterCard, Of course, whatever suits. Yeah, but we don't do extra charges on anything or anything. So. So yeah, we can do an account number. Now, just before you

read me that account number, I'm just going to ask you a couple of questions.

[25 minutes 40 seconds][Customer] : Yeah.

[25 minutes 40 seconds][Agent] : And the first one is, do you have the authority to operate this bank account alone and do not need to join the authorized debits?

[25 minutes 47 seconds][Customer] : Yes, Yes, I do.

[25 minutes 48 seconds][Agent] : Beautiful. Have you cancelled a Direct Debit Authority for one choice for Pinnacle Life as the initiator in the last nine months on the account you are providing?

[25 minutes 57 seconds][Customer] : No.

[25 minutes 59 seconds][Agent] : Are you happy to set up a Direct Debit Authority without signing the form?

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

[26 minutes 4 seconds][Agent] : And the last question is, 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.

[26 minutes 15 seconds][Customer] : Yeah.

[26 minutes 15 seconds][Agent] : You authorize 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. Whenever you're ready, Annie, you can read out your account number. Thank you. Yeah, yeah, yeah.

[26 minutes 23 seconds][Customer] : Yes, that's 123261003017200.

[26 minutes 38 seconds][Agent] : I'll repeat that for you. 123261003017200 ASB Bank.

[26 minutes 49 seconds][Customer] : Yeah. That's that's just a McNichol.

[26 minutes 49 seconds][Agent] : And the name of that account, is it Anne Marie McNicol or is it OK, pop it in there.

[26 minutes 58 seconds][Customer] : Well, I, I'm a McNichol. Sorry. Yeah.

[26 minutes 57 seconds][Agent] : So A a McNichol perfect. You have to pop that in. OK now e-mail address. I have McNichol AN oh, no, sorry. McNichol clan. Sorry. OK. McNichol clan at extra dot code at NZ.

[27 minutes 12 seconds][Customer] : Yeah, yeah.

[27 minutes 17 seconds][Agent] : Yeah, well, mm, hmm.

[27 minutes 15 seconds][Customer] : So McNichols NCNICOL clan, CLAN at extra.co dot NZ.

[27 minutes 22 seconds][Agent] : Beautiful. That's what I've got because I'll send you the electronic version as well. OK, Now the last little bit I'm going to do. I'm going to read you this declaration.

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

[27 minutes 29 seconds][Agent] : I'm going to send all documents your way along with my number. You ever need anything you never give us has never hesitate to give us a call. And this just reads thank you. It's going to have Anne Marie on the top.

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

[27 minutes 39 seconds][Agent] : OK, so it will say thank you, Anne Marie McNichol. Thank you, Annie. It is important you understand the following information.

[27 minutes 46 seconds][Customer] : Mm, hmm.

[27 minutes 46 seconds][Agent] : I will ask 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 Income Protection Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle.

[27 minutes 53 seconds][Customer] : OK, Yeah.

[27 minutes 59 seconds][Agent] : Pinnacle has an agreement with Greensville Financial Services and the Limited, whom are referred 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 Income Protection 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 of goals or considered any other insurance products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Once your question and it

reads, can you please confirm that you understand and agree to this yes or no? Thank you, Annie. Your answer to the application questions and any related documents form the basis of your contracts 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 have answered all of our questions in accordance with your duty of disclosure, Yes or no?

[28 minutes 52 seconds][Customer] : Yes, yes.

[29 minutes 15 seconds][Agent] : Thank you. By agreeing to the declaration, you consent to be contacted by us in relation to other products and services. You cannot test this at any time. By contacting us, you've agreed to take out a single one choice income protection insurance policy with the following cover for Annema, excuse Me for Anne Marie McNicholl, a monthly insured amount of \$11,000 with a waiting period of 30 days and a benefit period of 24 months. The monthly income benefit payable in the event of a claim, maybe less than the monthly insured amount, as your income benefit is limited to 75% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury.

[30 minutes][Customer] : Mm, hmm.

[30 minutes][Agent] : Your income benefit can also be reduced if you receive other disability payments or offsets from other sources.

[30 minutes 6 seconds][Customer] : Mm hmm.

[30 minutes 6 seconds][Agent] : Your cover expires on November 5th, 2036 at 12:00 AM. Your premium for the first year of cover is 222 dollars and \$0.78 per fortnight. That's \$222.78 per fortnight. Your premium is stepped, which means it will be calculated each policy anniversary and will generally increases your age. Your monthly benefit amount will also increase automatically by 3% each year and you can offset to this. Included in your premium is an amount payable to GFS or 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 raised a pinnacle with AB plus financial strength good and Triple B minus issue a credit rating with an outlook of stable. You can read more about these

ratings on a website and in your policy documentation. The policy documentation will be sent to you via mail and if you have provided us with an e-mail address, will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day 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 of premiums after the cooling off. 2 short questions, the very first one reads, do you understand and agree with the declaration?

[30 minutes 33 seconds][Customer] : OK, yes.

[31 minutes 25 seconds][Agent] : Thank you Annie and last question, would you like any other information or would you like me to read any part of the policy documents to you? Awesome, that's lovely Annie, thank you. OK gonna check your phone number as well. Are you off today or are you working today?

[31 minutes 33 seconds][Customer] : No, no, no, I'm working. I'm just about to finish work actually for the day.

[31 minutes 45 seconds][Agent] : Oh nice, nice.

[31 minutes 46 seconds][Customer] : Yeah, yeah.

[31 minutes 46 seconds][Agent] : And do you have a family of your own? Family. Children.

[31 minutes 49 seconds][Customer] : Oh, grow growing boys. I've got like a 29 and a 27 year old. So they're not my computer or they are my computer, but they're not. I don't have to pay for them anymore.

[31 minutes 54 seconds][Agent] : Oh, wow, I, I know, I know.

[32 minutes][Customer] : Well, well, sort of.

[32 minutes 1 seconds][Agent] : And I and I, I understand.

[32 minutes 6 seconds][Customer] : Yeah.

[32 minutes 2 seconds][Agent] : I've got a 30 year old and a 27 year old and two younger as well, but they're all big. But I don't know what it is. They still seem to.

[32 minutes 7 seconds][Customer] : Yes, I know. Yes.

[32 minutes 10 seconds][Agent] : Oh, mom, can you help with this or mom bad or, you know, this

still goes on.

[32 minutes 14 seconds][Customer] : Yeah, it does. Yeah.

[32 minutes 15 seconds][Agent] : Any grandchildren for you yet or yeah. Oh, lovely.

[32 minutes 17 seconds][Customer] : No, no, not yet, though my oldest is getting married next year, so we're sort of helping him with that. So yeah.

[32 minutes 23 seconds][Agent] : Oh, that's beautiful. Well, I honestly wish you all the best there. And phone number that I have is 0274474973.

[32 minutes 24 seconds][Customer] : Yeah, yes, correct.

[32 minutes 33 seconds][Agent] : Perfect. Now First things first, thank you for choosing our company. If you need anything, you know where I am and you know my name is Jane.

[32 minutes 40 seconds][Customer] : Yeah.

[32 minutes 39 seconds][Agent] : A very easy one for you to remember. And there is a short survey that does come as well if you feel like filling that out. That's very much appreciated and that's OK if you don't. And Annie, is there anything else I can help you with at all today?

[32 minutes 53 seconds][Customer] : No, that's all for today. Thank you.

[32 minutes 54 seconds][Agent] : Alright. My pleasure. You have a lovely afternoon. It's been my pleasure.

[32 minutes 57 seconds][Customer] : You too. No worries.

[32 minutes 58 seconds][Agent] : Thank you.

[32 minutes 59 seconds][Customer] : Thank you.

[32 minutes 59 seconds][Agent] : Bye.

[32 minutes 59 seconds][Customer] : OK, bye.

[33 minutes][Agent] : Take care. Bye. Bye.