

[12 seconds][Customer] : Logan speaking.

[13 seconds][Agent] : Good morning Logan, it's Karen calling from Montrose Life Insurance. How are you today?

[18 seconds][Customer] : Thanks.

[20 seconds][Agent] : That is great to hear. I'm calling to follow up an enquiry made with regards to our life insurance and to help with some pricing information, show you how to work. All right, So what I'll do is I'll start by confirming the basic information you provided this with. We'll have a look at some pricing and how to all fit together.

[37 seconds][Customer] : Yep.

[38 seconds][Agent] : Firstly, confirming I'm speaking to Mr. Logan Townsend.

[41 seconds][Customer] : Great. That's great.

[42 seconds][Agent] : I've got your date of birth is the 13th of the 10th 73 and you are a Mount New Zealand resident.

[50 seconds][Customer] : Mm. Hmm.

[51 seconds][Agent] : Just a yes or no for that one as well, please.

[53 seconds][Customer] : I Yeah.

[54 seconds][Agent] : Excellent. I'll let you know that calls recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about with a stable for your needs. We do not consider your personal circumstances. Now Logan, firstly, thank you very much for the enquiry you've put through. Have you currently got some life insurance in place or is it something new to you?

[1 minutes 14 seconds][Customer] : No, we've currently got it in the place.

[1 minutes 16 seconds][Agent] : Oh, OK. So you're looking at a carrot comparison or a top up to what?

[1 minutes 20 seconds][Customer] : No comparison.

[1 minutes 19 seconds][Agent] : You have a comparison, Certainly no problems at all. And who is he looking to leave the money behind for?

[1 minutes 23 seconds][Customer] : Yeah, my wife.

[1 minutes 30 seconds][Agent] : Yep, certainly. Is that Maria?

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

[1 minutes 33 seconds][Agent] : I thought so, looking at the e-mail there.

[1 minutes 36 seconds][Customer] : Yep. Cool.

[1 minutes 37 seconds][Agent] : All right, no problems at all. All right, we'll look here at one choice.

Not only do you get the Peace of Mind of knowing that there is a lump sum available for your loved ones, but it also allows your beneficiaries to request in advance pay out of \$10,000 to help with any funeral costs. Now, that portion is generally paid within the first 48 hours of receiving the completed documentation.

[1 minutes 54 seconds][Customer] : Oh yeah, yeah, yeah, cool.

[2 minutes][Agent] : So that's quick financial help there, OK. And we like to keep things nice and simple. So it's all done over the phone. There's no need for any medical checks with blood tests. We take you through some Health and Microsoft questions on the phone that determines the final pricing in terms of policy for you. OK, All right. Have you had your other policy for a long time or is it failing you?

[2 minutes 3 seconds][Customer] : Oh yeah, cool. Long time, I can't tell you how long, but it probably plus 10 years more.

[2 minutes 31 seconds][Agent] : Uh, Yep, no problems at all. And umm, what made you decide to start looking? Or elsewhere?

[2 minutes 37 seconds][Customer] : I just going through our budgets and wanted to see what the pricing structures were for all of these things. So it just seems to be expen, you know, just a general review of our budgets, I suppose.

[2 minutes 43 seconds][Agent] : Uh, yes, sure. I don't blame you with the current circumstances out there with everything increasing. Yeah, I must admit that I've actually done the same thing and taken a step back to review all of my insurances as well.

[2 minutes 52 seconds][Customer] : Yep, yeah, yeah, yeah.

[3 minutes 1 seconds][Agent] : All right, yeah, well, let's have a look at some pricing for you there. Have you had a cigarette in the last 12 months? Excellent. Is your current annual income \$50,000 or more?

[3 minutes 9 seconds][Customer] : No, correct. Yep.

[3 minutes 17 seconds][Agent] : OK, now you can choose from \$100,000 all the way up to \$1.5 million. How much were you looking at there?

[3 minutes 25 seconds][Customer] : I think it's about 700, which is on our last policy. So say the same. Yep.

[3 minutes 28 seconds][Agent] : Yeah, OK, certainly no problems at all. So if it's \$700,000 to cover, you're looking at a fortnightly premium of \$65.54 for yourself there. How does that sound for yourself?

[3 minutes 41 seconds][Customer] : Yeah, that was 2 weekly. Yeah.

[3 minutes 45 seconds][Agent] : That is 2 weekly.

[3 minutes 47 seconds][Customer] : OK. Yep. And if we did 800 K, what does that sort of look like?

[3 minutes 46 seconds][Agent] : Yeah, yeah, sure.

[3 minutes 53 seconds][Customer] : I just want to go back to Maria and just sort of. Yeah, see what the differences are.

[3 minutes 57 seconds][Agent] : Yeah, sure. Certainly. OK, so for 800, you're looking at a fortnightly premium is \$74.08 a fortnight? Yep.

[4 minutes 6 seconds][Customer] : Yep, \$0.08 for 800K.

[4 minutes 11 seconds][Agent] : Yeah.

[4 minutes 11 seconds][Customer] : Are you able to get emails through a range of this? You know, like so I can pick which one or OK, Ah, Yep, Yep, Yep.

[4 minutes 13 seconds][Agent] : Uh, so at this point in time, I can't actually e-mail through pricing because it is indicative we do go through those health and livestock questions, but I'll take you through those and then that way I can e-mail the pricing out as well for you.

[4 minutes 28 seconds][Customer] : That'd be awesome. Yep, thank you.

[4 minutes 29 seconds][Agent] : Yeah, sure. Yeah. That way we can make sure that pricing is accurate for you, so you're making an informed decision.

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

[4 minutes 35 seconds][Agent] : So, yeah. All right. Firstly there, Logan, can I get your address?

[4 minutes 41 seconds][Customer] : 6/4 contents. Rd.

[4 minutes 43 seconds][Agent] : Yeah uh, can you spell that for me? Yeah. OK.

[4 minutes 44 seconds][Customer] : Darfield CLI NTONS Yep.

[4 minutes 53 seconds][Agent] : I just wanted to make sure it was AC, not AK, OK. And uh, the postal code there.

[5 minutes 2 seconds][Customer] : I think it's 7571.

[5 minutes 5 seconds][Agent] : OK. And that comes under Rd. one.

[5 minutes 7 seconds][Customer] : It does.

[5 minutes 8 seconds][Agent] : Yeah. OK. And so it's 764, was it? Yep.

[5 minutes 8 seconds][Customer] : Yep, yes, Yep.

[5 minutes 14 seconds][Agent] : All right, let me go in there. OK. And that's also your postal address.

[5 minutes 23 seconds][Customer] : That's great, yeah.

[5 minutes 24 seconds][Agent] : Yeah, sure. All right. Now I'll read through a pre underwriting disclosure that outlines our responsibility to you in the collection and use of your personal information, as well as your responsibility to us in providing the extra questions it reads. Please be aware all calls are recorded for quality 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. 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 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. You do not need to tell us things that we already know or

should know as an insurer, which reduces the risk for insurer. Yeah, this Judy, until the time we enter into the contract. If you fail to disclose and match out or you make a false statement and it's to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this yes or no?

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

[6 minutes 49 seconds][Agent] : Thank you very much, Della again. Now just bringing the questions up for us. Now most of these are a yes or no, a genetically yes or no response. There's also a question about your height and weight and when we get to that I can accept your last 9 height and weight measurements. So first question he asks, are you a citizen or permanent resident of New Zealand?

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

[7 minutes 11 seconds][Agent] : Australia can't be residing New Zealand Yes or no And have you ever had symptoms of being diagnosed with or treated for on candor Stick medical advice in the following. Stroke or heart conditions such as but not limited to heart murmur, heart attack and angina. Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer or leukaemia excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver.

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

[7 minutes 47 seconds][Agent] : Anxiety, depression or stress requiring medical treatment or any other mental health disorder have you been diagnosed with or currently undergoing testing for? Is the doctor advised you'd be tested for motor neuron disease or any form of dementia including Alzheimer's disease?

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

[8 minutes 5 seconds][Agent] : Excellent. The next section is in relation to your height and weight. Please be aware that I am required to try the confidence single figure measurements 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. So what is your exact height there, please?

[8 minutes 24 seconds][Customer] : 6 feet which is 1800.

[8 minutes 27 seconds][Agent] : OK, Yep. And so one eight, 180 centimeters.

[8 minutes 30 seconds][Customer] : Yep.

[8 minutes 31 seconds][Agent] : And what is your exact weight? Fantastic. And have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[8 minutes 33 seconds][Customer] : 70 KG no.

[8 minutes 45 seconds][Agent] : Beautiful all right so does your work for flying into underground working heights above 20 meters dodge dips below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore and to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV, which causes a do you have different plans to travel or reside outside of New Zealand that is booked or will be booking travel within the next 12 months?

[8 minutes 59 seconds][Customer] : No, no, we're just going on the trip to Bali.

[9 minutes 22 seconds][Agent] : Oh fantastic. All right have you been before?

[9 minutes 24 seconds][Customer] : Yeah, no, no, we didn't.

[9 minutes 27 seconds][Agent] : No, no, I can imagine. When are you going?

[9 minutes 27 seconds][Customer] : So looking forward to that. November.

[9 minutes 33 seconds][Agent] : Uh, nice. Nice.

[9 minutes 34 seconds][Customer] : Yep.

[9 minutes 34 seconds][Agent] : Will you be overseas for longer than three consecutive months?

[9 minutes 38 seconds][Customer] : No, just 8 days, unfortunately.

[9 minutes 39 seconds][Agent] : Oh, no, that's awesome. Yeah.

[9 minutes 45 seconds][Customer] : Yep.

[9 minutes 42 seconds][Agent] : Just enough to get a bit of a break and refresh and, uh, yeah. Make sure you do, you like it, make it all get straight later.

[9 minutes 48 seconds][Customer] : Yeah, yeah, that's the one.

[9 minutes 51 seconds][Agent] : Yeah. All right. And uh, do you have existing life insurance policies with other life insurance companies with the combined total sum insured of more than \$5 million?

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

[10 minutes 2 seconds][Agent] : OK, Now just with that one you do have in place, one thing we do recommend is if you're looking to replace the existing cover, you don't cancel it until you review our policy in full because of course, there can be differences.

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

[10 minutes 15 seconds][Agent] : OK, and more medical history questions. Now have you ever had symptoms of being diagnosed with or treated for or and and you seek medical advice? Any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumour, mole or cyst including skin cancer, sunspots or Melanoma? Have you ever had an abnormal PSA test on large prostate, thyroid condition or neurological symptoms such as dizziness or fainting disorders, the stomach, bowel or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis?

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

[11 minutes 9 seconds][Agent] : Any illegal drug use, abuse or prescription medication or receive medical advice or counseling for alcohol consumption and bladder or urinary tract disorder, blood disorder or disease, Sleep apnea or asthma, excluding child with asthma. Beautiful. Alright, so let's move on to the next two medical history questions for yourself and then that'll be all of those ones. Uh, I don't know what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or a specialist? Or are you awaiting the results for any medical tests, investigations, for example, undergone any surgery, had medical tests, investigations, for example X-rays scans, blood tests or biopsy or awaiting the results? And other than what you've already told me about, are you contemplating seeking medical advice?

[11 minutes 31 seconds][Customer] : No, no, no.

[12 minutes 9 seconds][Agent] : Any symptoms you're currently experiencing within the next two weeks, right? So two family history questions coming up now. These are with regards to your immediate biological family. So it'll be your parents and siblings only.

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

[12 minutes 25 seconds][Agent] : To the best of your knowledge, have any of your immediate family, living or deceased, ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[12 minutes 37 seconds][Customer] : No.

[12 minutes 38 seconds][Agent] : And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60? And the final question now is other than one off events, for example certificates or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger and recognized airline, Motor racing, parachuting, mansioneering, AB sailing, scuba diving deep in 40 meters, cable wreck driving, or any other hazardous activity. I wouldn't do any of them myself.

[12 minutes 49 seconds][Customer] : No, no, no.

[13 minutes 21 seconds][Agent] : I cringe every time I go through that.

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

[13 minutes 26 seconds][Agent] : Yeah, now I'm scared of heights and shocks.

[13 minutes 28 seconds][Customer] : Chicken. Yep, Yep, Yep.

[13 minutes 28 seconds][Agent] : So no way, no hell, look, a lot of people I speak to on a daily basis are the same. It's very rare I get any answers to yeses to those.

[13 minutes 39 seconds][Customer] : Yeah, Pretty, pretty extreme.

[13 minutes 41 seconds][Agent] : Yeah. All right. Well, Logan, thank you very much. That's all the questions taken care of.

[13 minutes 47 seconds][Customer] : Cool.

[13 minutes 46 seconds][Agent] : And congratulations, your application has been fully approved with no additional exclusions or loadings.

[13 minutes 53 seconds][Customer] : Sweet. Cool.

[13 minutes 54 seconds][Agent] : That means that we will have you immediately for death due to any cause except suicide in the 1st 13 months. There is also a living benefit included T called a terminally ill advanced payment. It is something we hope that is never actually needed. But it does

mean that if you were diagnosed with 12 months or less to live by a medical practitioner, we can actually pay that claim to you in full while you are still living. So if something like that happens, you've got that Peace of Mind of having the financial support to help with any care or anything.

[14 minutes 20 seconds][Customer] : Yeah, Yeah. Cool.

[14 minutes 26 seconds][Agent] : OK, maybe do an extended trip to Bali.

[14 minutes 30 seconds][Customer] : Yeah. Yeah, exactly.

[14 minutes 31 seconds][Agent] : Yeah. Now your beneficiaries are able to request that advance payout of \$10,000 to help with any funeral class. So you've got the Peace of Mind of knowing that Maria has got that financial help as well.

[14 minutes 43 seconds][Customer] : Mm hmm, correct.

[14 minutes 44 seconds][Agent] : Now, 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 your benefit amount will increase by 5% with associated increase to premium. Now at the end of the day, this is your cover. You know it's best for yourself and your circumstances at any given time. So you can opt out this indexation each year, but it, it is something that we'll offer to you on an annual basis. So you've got that control and flexibility.

[15 minutes 14 seconds][Customer] : Cool.

[15 minutes 15 seconds][Agent] : All right. So which level have you leaning more towards there Logan, the 8 or the 700,000? Probably the 800.

[15 minutes 20 seconds][Customer] : No, probably the 800 just only because of everything going up and price and stuff like that. And I mean, it's \$10 a fortnight, it's \$5 a week for 100 days. So it's probably something around there.

[15 minutes 30 seconds][Agent] : Yeah, yeah, yeah.

[15 minutes 34 seconds][Customer] : But I, I think if you could e-mail that stuff through, I can have a talk to Maria tonight and just work out what, umm, where we want to sit with it all and then come back to you because it all mean all of that pricing sounds pretty reasonable. So.

[15 minutes 45 seconds][Agent] : Yep, Yep, certainly. Well, there is actually two options that we can

go do at the moment. So I can send you out that pricing and general information to have a look at. That's no problems at all. The other alternative would be to put the policy in place today and send out your policy documents over the phone. Now we will e-mail the documents in full to you today. That way you can sit down and compare both policies side by side and discuss it with Maria to be which is one as best yourself. The policy does give you a 30 day free look. So that if you did decide the policy wasn't suitable for you and chose to cancel within that 30 days, you'd receive a full refund your premium unless the claim's been made. And that way you can actually physically see what you are covered for.

[16 minutes 31 seconds][Customer] : Yep, OK.

[16 minutes 31 seconds][Agent] : Make sure you've got the right decision to do that. All we would do is select your preferred method of payment and set a payment date for in the future. You don't have to make any payments today, OK?

[16 minutes 42 seconds][Customer] : Yeah, so I, I mean, I work from home anyway, so I can here at lunchtime anyway.

[16 minutes 51 seconds][Agent] : Yeah, OK.

[16 minutes 46 seconds][Customer] : So if you see that, if you've flipped us an e-mail, I can, we can have a chat at lunchtime and then I can come back to you in a couple of hours and and we can sort that out.

[16 minutes 54 seconds][Agent] : Yeah, absolutely. No problems at all. So I'll send that through to you to logan.maria@extra.co dot NZ.

[16 minutes 54 seconds][Customer] : So Yep, Yep. Awesome.

[17 minutes 3 seconds][Agent] : Yeah. No problems at all. I'm actually here until 6:00 PM this evening.

[17 minutes 8 seconds][Customer] : Cool.

[17 minutes 7 seconds][Agent] : What time would be good for me to call you back?

[17 minutes 10 seconds][Customer] : What was that?

[17 minutes 9 seconds][Agent] : What was it uh, what time would be good for me to give you a call

back?

[17 minutes 11 seconds][Customer] : Sorry, probably say 2:00, something like that. I'll, I'll generally go in there about 12, one o'clock, something like that. So yeah.

[17 minutes 16 seconds][Agent] : Yeah, OK, yeah, yeah sure. Look, no problems at all. I've just sent that through. Keep an eye on your, uh, junk and spam.

[17 minutes 28 seconds][Customer] : Oh, yeah. Yep.

[17 minutes 25 seconds][Agent] : It is system generated, so it does sometimes pop into bed depending on your firewall and everything.

[17 minutes 30 seconds][Customer] : Yep. Cool.

[17 minutes 30 seconds][Agent] : Uh, but it is on its way and umm, I'll give you a call after two.

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

[17 minutes 35 seconds][Agent] : See how you have gone.

[17 minutes 36 seconds][Customer] : Awesome. OK, thanks.

[17 minutes 36 seconds][Agent] : All right, no problems at all. Thanks.

[17 minutes 38 seconds][Customer] : All right. Catch ya. Bye.

[17 minutes 39 seconds][Agent] : And speak to you soon. All right, take care. Bye.