

[1 seconds][Customer] : Hello. Hello.

[4 seconds][Agent] : Good afternoon. It's Ashton calling from One Choice Insurance. How are you today?

[9 seconds][Customer] : Good. Thank you, Sir. Yes.

[11 seconds][Agent] : I'm doing well, Thanks a lot for asking. The reason for my call today was just following up on your enquiry here with us for the life insurance policy.

[20 seconds][Customer] : Oh, OK. Yes.

[22 seconds][Agent] : Yes. And just wanted to explain a bit more about how it does work for you, provides a good pricing as well to help you out. OK.

[28 seconds][Customer] : So sorry I can't hear you.

[31 seconds][Agent] : I would say I was just calling to explain a bit more about how it works for you as well with some pricing. Yeah, definitely. So what I'll do for you first, I'll just open up your profile here and just note calls are recorded. Any advice I provide is limited to the products we offer. I'm assisting you to make a decision about whether suitable for your needs. We do not consider your personal circumstances now. I'll just confirm I do have your information correct. What is your first and last name?

[36 seconds][Customer] : Yes, please. Last name Joshie.

[1 minutes 5 seconds][Agent] : Thank you. And so I just confirmed you say your first name, is it pronounced as Humila? OK, thank you.

[1 minutes 13 seconds][Customer] : No worries. Correct.

[1 minutes 13 seconds][Agent] : And I've got also the date of birth as the 6th of the 3rd 1963 and your title, do you go by miss or misses?

[1 minutes 23 seconds][Customer] : Yes, Sir.

[1 minutes 25 seconds][Agent] : Perfect. And you are female New Zealand resident currently residing in New Zealand.

[1 minutes 31 seconds][Customer] : Sorry.

[1 minutes 33 seconds][Agent] : You are female New Zealand resident, currently residing in New

Zealand.

[1 minutes 36 seconds][Customer] : Yes, yes, yes.

[1 minutes 38 seconds][Agent] : OK, great. Thank you so much. Now in terms of the life insurance, have you been thinking about this for some time or something failing new? Oh, I see you California, you cancelled that. No problem.

[1 minutes 50 seconds][Customer] : We just decided now, actually, we had before we cancelled it, we used to have AMPAMP insurance.

[2 minutes][Agent] : Yes, I see. And umm, what got you looking into the insurance again?

[2 minutes 12 seconds][Customer] : Yeah. You can give us a call for the family and the couple.

[2 minutes 6 seconds][Agent] : Was it maybe just leave in mind for your family or no problem. So I'll explain that for you, umm, with us here, we only have single policies that we offer.

[2 minutes 23 seconds][Customer] : OK. Mm. Hmm.

[2 minutes 23 seconds][Agent] : OK, yeah, but you can, if you look at a for example, you something for you and your husband, you can be able to do that.

[2 minutes 32 seconds][Customer] : Mm. Hmm. George.

[2 minutes 31 seconds][Agent] : It will be separate policies, but you can still link it up to the same payment date, same payment method as well.

[2 minutes 39 seconds][Customer] : OK, Yep. Right.

[2 minutes 39 seconds][Agent] : OK, now, so the couple, what we provide here is a lump sum benefit. So this will be paid up in full directly to your your loved ones.

[2 minutes 52 seconds][Customer] : Mm Hmm.

[2 minutes 53 seconds][Agent] : OK, so it'll be paid directly into the account.

[2 minutes 56 seconds][Customer] : Mm. Hmm.

[2 minutes 57 seconds][Agent] : Now what we also provide here is 3 benefits.

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

[3 minutes 1 seconds][Agent] : So we cover you for death, terminal illness, as well as a funeral advance payout.

[3 minutes 9 seconds][Customer] : Hmm. Mm.

[3 minutes 9 seconds][Agent] : OK, so those three benefits, you don't have to pay any extra for them. They're all included under the one premium.

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

[3 minutes 19 seconds][Agent] : OK. Yes. Now in terms of the insurance here, you mentioned supporting your family, was it also going towards like a mortgage or any other particular areas? Yeah, OK, great. So when your family received the money, whatever they need to use the money for is up to them.

[3 minutes 32 seconds][Customer] : Like a mortgage we are thinking about, OK.

[3 minutes 40 seconds][Agent] : OK, Now we do include without cover here. I'll bring up some pricing for you so you can see what level of cover's suitable now without it. Covered ranges from different amounts. I'll just confirm your smoking status that you had a cigarette in the last 12 months.

[4 minutes][Customer] : No, I don't smoke. Never smoke.

[4 minutes 2 seconds][Agent] : OK, great to hear. And the level of insurance? So you can select from \$100,000 as the minimum. It does go up by \$50,000 increments to a maximum of 500,000. What did you have in mind? OK, let's have a look at both. So if you started the 300,000, so that'll be \$129.37 for fortnight.

[4 minutes 16 seconds][Customer] : OK, We thinking about about 300 or 200,000 right in the fortnight. OK, mm hmm.

[4 minutes 36 seconds][Agent] : Yes, if you look at it cover at the 200,000 that'll be \$89.58 for fortnight.

[4 minutes 49 seconds][Customer] : OK, we definitely go for 300. Yeah. And I just wanted my husband as well. So it's gonna be like a joint.

[4 minutes 54 seconds][Agent] : 300,000 Yeah, yeah. So as a so as I mentioned before, we don't offer joint policies.

[5 minutes 10 seconds][Customer] : Oh, OK.

[5 minutes 11 seconds][Agent] : Yeah. So that's that's what I said before.

[5 minutes 20 seconds][Customer] : Right, OK.

[5 minutes 14 seconds][Agent] : But with the policy, right, you can still be able to have something in for your husband as well that they'll be as a separate policy, OK, But you can still be able to have the policy linked up to the same payment date using the same payment method. So you can still go out on the same day, for example, but it'll just be two separate policies. OK.

[5 minutes 34 seconds][Customer] : OK, alright, OK.

[5 minutes 41 seconds][Agent] : So what I'll do is I'll keep it at the 300,000. And I want to let you know as well that without cover here, it's very flexible. So in the future, if your circumstances change, you can apply to increase your policy due to eligibility. You can also apply to reduce your cover down if you like. OK?

[5 minutes 40 seconds][Customer] : Actually, yeah, OK, Right, OK, right.

[6 minutes 1 seconds][Agent] : So what we'll do for you now is we'll go through and check the eligibility now with this is just to confirm there's any changes to recover all the price for you, OK?

[6 minutes 13 seconds][Customer] : Yeah.

[6 minutes 14 seconds][Agent] : And I will be able to explain as well afterwards how those benefits work in detail that we have a full understanding and then we can help you with that as well today.

[6 minutes 20 seconds][Customer] : OK, sure. Hmm. Mm.

[6 minutes 22 seconds][Agent] : All right, now reach out the pre underwriting disclosure. Please be aware our calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes you should cover and other related services. We will share this with your insurer and may share other service providers for the purpose of administering the policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and large complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into life insurance contract. You have a legal duty to provide to what any information you know or could reasonably be expected to know, which may affect our decision to ensure you end on what terms.

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

[7 minutes 7 seconds][Agent] : You do not need to tell us things that we already know or should know as an insurer or which reduce to the risk. We ensure you have this duty until the time and into the contract. If you fail to disclose the matter or make a false statement answer 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?

[7 minutes 29 seconds][Customer] : Yeah, yeah. Mm, Hmm.

[7 minutes 31 seconds][Agent] : So I just missed that. Is that a yes or no for that?

[7 minutes 34 seconds][Customer] : Yes. Yep.

[7 minutes 35 seconds][Agent] : Oh, thank you. There we go. All right, so let's have a look into the questions for you here.

[7 minutes 40 seconds][Customer] : Mm hmm.

[7 minutes 39 seconds][Agent] : So like I said, all we needed to say yes or no answer.

[7 minutes 43 seconds][Customer] : Yep. Yes.

[7 minutes 41 seconds][Agent] : So just starting with first, are you a citizen or permanent resident of New Zealand or sorry, I'll just read that one again. Are you a citizen or permanent resident of New Zealand or a citizen or citizen of Australia? Currently residing in New Zealand yesterday. New Zealand citizen. Great. And you are currently residing in New Zealand, is that correct?

[8 minutes][Customer] : No, no, just New Zealand, yes.

[8 minutes 14 seconds][Agent] : Perfect. So we can answer yes for that. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yes or no. Very good. Lung disorder, excluding asthma, sleep apnea or pneumonia. Yes or no. Cancer or leukemia, excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress required medical treatment or any other mental health disorder?

[8 minutes 33 seconds][Customer] : No, no, no, no, no, no, no.

[9 minutes 3 seconds][Agent] : Very good. Have you been diagnosed with or currently undergoing

testing for or as a doctor advised you to be tested for multi neuron disease or any form of dementia including Alzheimer's disease. The next section is in relation to your height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system doesn't allow me to enter any approximate figures, words or height and weight ranges. What is your exact height in centimeters or feet of inches?

[9 minutes 15 seconds][Customer] : No, I think 1.2 and a half. I think one point. 2 1/2. Yep.

[9 minutes 42 seconds][Agent] : OK, so 100 and so you said one point 2 1/2.

[9 minutes 48 seconds][Customer] : 2 1/2, Yeah.

[9 minutes 48 seconds][Agent] : OK, so that we can note down there for you is one of 121 centimeters. So what we need to do now is note down what it was like we can use of last memory. So is that what it was last time you checked?

[9 minutes 57 seconds][Customer] : But if I can find out what exactly so I can change it later on or don't have to write down that MM hmm, umm, I can check that a couple of months of the accounting number.

[10 minutes 23 seconds][Agent] : OK, So like I said, we can use it for last memory. I'll just confirm for you. OK.

[10 minutes 21 seconds][Customer] : What exactly was MM? Hmm.

[10 minutes 29 seconds][Agent] : So if we say you said 100, so 121 centimeters, So what that is, that's 4 feet, is that correct?

[10 minutes 42 seconds][Customer] : MMM, not quite sure actually for this one.

[10 minutes 46 seconds][Agent] : OK, no problem. And what is your exact weight? 61 kilos? Yeah. Are you able to double check your height now like you have in the ring time there?

[10 minutes 50 seconds][Customer] : 61, yeah, have to find it a little bit.

[11 minutes 6 seconds][Agent] : That's OK.

[11 minutes 6 seconds][Customer] : I can get that.

[11 minutes 6 seconds][Agent] : If you want to double check.

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

[11 minutes 8 seconds][Agent] : I don't mind waiting.

[11 minutes 11 seconds][Customer] : No, no, But we just shipped to the house, so we. I don't know where the stuff is. Hmm. Mm.

[11 minutes 16 seconds][Agent] : Oh, I see. Because like I said, that's what what you're saying. You converts to four feet, right? Are you like, are you, are you like a short person?

[11 minutes 29 seconds][Customer] : Sorry. What's that?

[11 minutes 30 seconds][Agent] : Are you short?

[11 minutes 32 seconds][Customer] : No, I'm Avis not so not poor.

[11 minutes 31 seconds][Agent] : Like, OK, yeah, because 4 feet is what you're saying that you are. So like 121 centimeters, that's just over 1m.

[11 minutes 51 seconds][Customer] : OK, not.

[11 minutes 54 seconds][Agent] : So is that is that correct?

[12 minutes 10 seconds][Customer] : Hmm. MMM, mm.

[12 minutes 3 seconds][Agent] : So OK, what we'll do is we'll have to pause the application where we are because we will need to know down what it is confidently OK, because your height and weight, it can have an effect to your policy.

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

[12 minutes 15 seconds][Agent] : So that's why I'll rather make sure we've got the correct measurement here. So that way we can be able to, you know, make sure nothing that's affected if it's not, umm, the right reading. Do you know what I mean?

[12 minutes 16 seconds][Customer] : Oh, OK, OK, that's for sure. Yeah, because they're the same as me. I just want to know the exact height and height is the height. But I know the weight is 61.

[12 minutes 36 seconds][Agent] : Yeah, yeah, that, that's fine.

[12 minutes 36 seconds][Customer] : I used to be 60.

[12 minutes 38 seconds][Agent] : Yeah. So the weight we can keep there. OK. But with the height, we'll need to confirm that. So what I'll do is I can send you out some general information if you can able to double check your height, umm, in umm, for example, even over the weekend. I can touch

base with you next week Monday.

[12 minutes 53 seconds][Customer] : Yep, that's fine.

[12 minutes 57 seconds][Agent] : OK.

[12 minutes 58 seconds][Customer] : Yep.

[12 minutes 58 seconds][Agent] : And then we can just continue with that. And then after we do yours, we can look at your husband's as well, OK. And then that way we can go through that. So. Oh, sorry. Go ahead.

[13 minutes 3 seconds][Customer] : OK, OK, so can please, but can you please contact me about, umm, 334 No 4:00 because I'm working.

[13 minutes 15 seconds][Agent] : Yeah, we can do that for you. No problem. Thanks for letting me know.

[13 minutes 17 seconds][Customer] : Yeah, probably. No worries.

[13 minutes 19 seconds][Agent] : So, yeah.

[13 minutes 25 seconds][Customer] : Yeah. Uh huh. OK then.

[13 minutes 21 seconds][Agent] : So what we'll do is on Monday, I'll give you a call back after 3:30 and if you can just have your height for me, then we can continue that application for yourself and help you with the insurance and then we can set it up. I'll send you some general information to your e-mail. So that way you can ask something to read through as well.

[13 minutes 39 seconds][Customer] : Mm, Hmm.

[13 minutes 39 seconds][Agent] : And in that way on Monday, if you're happy with it and we have the application, if it is successful, we can get it organized for you then.

[13 minutes 46 seconds][Customer] : OK then. Thank you so much.

[13 minutes 46 seconds][Agent] : OK, My pleasure. You enjoy the rest of your afternoon and also have a good weekend.

[13 minutes 48 seconds][Customer] : Yes, thank you. You too. Thank you so much.

[13 minutes 54 seconds][Agent] : Bye, have a pleasure.

[13 minutes 53 seconds][Customer] : Thank you.



[13 minutes 55 seconds][Agent] : Bye, bye.

[13 minutes 56 seconds][Customer] : Bye. Bye. Bye.