

[8 seconds][Agent] : How you doing Journey? Hi, my name is Aiden. I'm from One Choice Insurance. How you going today?

[17 seconds][Customer] : Hi Rebecca, speaking not too bad. How can I help?

[24 seconds][Agent] : The reason I'm calling you, you made an online enquiry for our life insurance earlier this afternoon. So of course that's the reason I'm giving you a call. Umm, I will be able to run you through the insurance. What up some pricing, I just need to double check. I'm speaking with Rebecca Dixon, date of birth, the 30th of the 3rd 1988. And you're a female New Zealand resident currently residing in New Zealand.

[37 seconds][Customer] : You are sure is, Yeah, yes.

[49 seconds][Agent] : OK. And then I need to let you know as well. So all of our calls are recorded and any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. So thank you for inquiring with us today. Can I ask you what sparked your interest? What's made you start looking into life insurance for yourself there?

[1 minutes 13 seconds][Customer] : Me and my partner have just bought a house.

[1 minutes 15 seconds][Agent] : OK, Congratulations to you. Some exciting times, I'm sure. Be very busy as well. Yeah, be full on. I know what it's like. It's very full on.

[1 minutes 17 seconds][Customer] : OK suddenly no, but we have access to the shed and stuff so we can start moving from outside.

[1 minutes 25 seconds][Agent] : Have you moved into the new home just yet or how Good. Well, best of luck with the whole moving process. That's the biggest trouble of it all.

[1 minutes 38 seconds][Customer] : Thank you.

[1 minutes 39 seconds][Agent] : But it's where when everything is, where it needs to be, it's all worth it. So again, really happy for you both. So I assume that it would be more to cover the mortgage raising that you're looking to take out carbon.

[1 minutes 45 seconds][Customer] : Yeah, yeah.

[1 minutes 52 seconds][Agent] : That's completely fair enough. Because as you're aware, being a

life insurance policy, it's really designed to give you that peace of mind. In the unfortunate case that you passed away, we do pay the entire lump sum directly to your loved ones. So you you'll be in complete control on to receive some money at every stage of your policy. We do provide you with a beneficiary's form, so whoever you then nominate is who's going to be receiving that money directly at that time.

[2 minutes 3 seconds][Customer] : OK, OK.

[2 minutes 16 seconds][Agent] : And then with the funds available, there will be in complete control on how it's used.

[2 minutes 29 seconds][Customer] : Yeah, OK.

[2 minutes 20 seconds][Agent] : If it's purely to cover the mortgage or if there's any other expenses of bills, loans, even some more of the immediate expenses like the funeral cost as your loved ones can request an advance out of 10,000 to help with more of those immediate expenses then, uh, so I can load up some pricing. Just need to confirm a few things. Your most preferred title would it be miss misses or miss it?

[2 minutes 45 seconds][Customer] : Oh, I'm not married, so I don't know.

[2 minutes 54 seconds][Agent] : It's one of it's bad. It's whatever you I'll only be referring to you as Rebecca is miss OK, MI double S All right. And have you had a cigarettes in the last 12 months?

[2 minutes 50 seconds][Customer] : I don't know what they want meeting Yep, all. I've never stopped.

[3 minutes 5 seconds][Agent] : Oh, good on you. Very healthy lifestyle choice. Umm, I understand you've never smoked just for the call recording. I do maybe here a yes Sir. And or have you had a cigarette in the last 12 months? Thank you. And is your current and your income \$50,000 or more?

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

[3 minutes 21 seconds][Agent] : OK. We can offer you cover from minimum of 100,000 to a maximum of \$1 million. There is then \$50,000 increments in between. For example, the minimum is 100,000. That's about one 5200 all the way up to 1,000,000. I can see when you looked at our website you were looking at the \$600,000 benefit. Is that the one you're thinking of at the moment?

Yeah.

[3 minutes 28 seconds][Customer] : OK, yeah, I I just thought, you know, it would help.

[3 minutes 43 seconds][Agent] : I just thought no, it would help. Umm OK umm, so I would be.

[3 minutes 49 seconds][Customer] : Well, the, the way that it sort of works is I don't earn as much as my car, so I would be more lucky in it how much it would be if the policy was on him and me. So like I'm still looking at both.

[4 minutes 8 seconds][Agent] : I understand that to both of you to be insured, Yeah, No, that's fair enough. We would need to speak to your partner, just so you know, umm, to be able to provide some final pricing and umm, go through it with him.

[4 minutes 7 seconds][Customer] : Yeah, Yep, Yep.

[4 minutes 20 seconds][Agent] : So I can mostly start with your side and then umm, and then at an available time for your partner, we can have a discussion with them as well.

[4 minutes 28 seconds][Customer] : Right. Yes.

[4 minutes 29 seconds][Agent] : Umm, but yes, I say.

[4 minutes 30 seconds][Customer] : So I was thinking about 600,000, 'cause he's got two kids and then with the mortgage, bills and everything else with one income, I think the 600,000 should make it comfortable for him for a couple of years at least.

[4 minutes 48 seconds][Agent] : I understood not. I appreciate you explaining. Well, if we were to look at insuring you for 600,000, it would come in at a premium of \$21.28 per fortnight, \$10.64 per way. You could equate soon again, that's leaving \$600,000 behind for them.

[5 minutes][Customer] : OK, Yep, Yep.

[5 minutes 7 seconds][Agent] : How does that sound in terms for affordability at the moment?

[5 minutes 10 seconds][Customer] : That's, that's not too bad.

[5 minutes 12 seconds][Agent] : Yeah, sounds affordable.

[5 minutes 13 seconds][Customer] : Yeah, yeah.

[5 minutes 15 seconds][Agent] : I'm happy to hear that. It really does need to be affordable. So again, I'm pleased to hear you say that. Just if over the years, right?

[5 minutes 20 seconds][Customer] : So what happens over the years? Like do we lock?

[5 minutes 22 seconds][Agent] : Should we?

[5 minutes 23 seconds][Customer] : Is it like a mortgage sort of interest rate? I've heard people talking about how over the years it get more and more expensive.

[5 minutes 27 seconds][Agent] : I've heard people told me that, umm, how are you? It is a step premium, so we'll generally increase each year. But what I can do, I can show you indicative figures on how it does increase. You have an idea of that? Umm, just please be aware that all our premium projections are indicative only and assume that you do not make any amendments to your cover.

[5 minutes 40 seconds][Customer] : OK, Yep.

[5 minutes 48 seconds][Agent] : So again, premium as of now, it's \$21.28 per fortnight if you're keeping the 600,000. The same if we have a look at say 2025, that would be \$22.21 per fortnight. Uh, twenty, \$2623.48 per fortnight, 2020 seven, \$25.12 per fortnight. So that's an indication of the first three years. Did I give you a good idea on what that looks like?

[6 minutes 18 seconds][Customer] : Yep, Yep. Mm, hmm.

[6 minutes 19 seconds][Agent] : Now, of course, it needs to remain affordable throughout the whole policy as well. Now we do understand as time goes by, uh, it does, financial circumstances may change, children get older, mortgages could go down, could even need more cover, who knows. So you can apply to increase the amount up to the age of 70, subject to a legibility at time of application. If it's the other way around, you can apply to decrease the cover at any stage of your policy, umm, or by giving us a call if you wish to do so. So, umm, what we'll go through next there, Rebecca with this price, I've just told you, it's purely an indication at the moment. The reason I say that we do keep it nice and simple to apply with it over being over the phone with yes or no questions.

[6 minutes 42 seconds][Customer] : OK Yep, Yep, mm. Hmm.

[7 minutes][Agent] : And that's what's going to confirm what the final price will be in the exact terms of the policy. So we'll have through those questions for you now.

[7 minutes 6 seconds][Customer] : No problem.

[7 minutes 5 seconds][Agent] : OK, Uh, there's just a quick paragraph that I need to read to you and this is going to let you know what to expect to the questions and what we expected. You are completing these as well, so rates 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. We will share this with your insurer and make sure it's 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. So 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 at the more times. You do not need to tell us things that we already know or should know as an insurer or it reduces the risk. We insure 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. So the clear yes or no, can you please confirm? Do you understand this? OK. So with the questions, very simple hold and lifestyle questions just require clear yes or no for each place. But if you need me to clarify anything along the way, just please do let me know, OK? The first question I do need to read out is are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand, yes or no?

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

[8 minutes 47 seconds][Agent] : OK, next section. Now it's a pre qualifying medical history. It's rates. Have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? First question with this one rates stroke or heart conditions such as but not limited to a heart's murmur, heart attack and angina, lung disorder excluding asthma, sleep apnea or pneumonia.

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

[9 minutes 17 seconds][Agent] : Sorry that was that a yes or a no, cancer or leukemia excluding skin cancer, anxiety, depression or stress requiring medical treatments or any other mental health

disorder.

[9 minutes 31 seconds][Customer] : I had depression when my dad passed away 10 years ago.

[9 minutes 35 seconds][Agent] : Completely understand that. Thank you so much for letting me know. So sorry to hear about the passing of your father as well.

[9 minutes 41 seconds][Customer] : Thank you.

[9 minutes 42 seconds][Agent] : I just have some drops down questions I do need to ask.

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

[9 minutes 45 seconds][Agent] : So it asks in the last 10 years have you attempted suicidal, been hospitalized for a mental health condition? Is your condition a form of schizophrenia, bipolar or psychotic disorder?

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

[9 minutes 59 seconds][Agent] : Is your condition depression, anxiety, post metal depression or stress including post traumatic stress disorder?

[10 minutes 6 seconds][Customer] : Yes. Yep.

[10 minutes 6 seconds][Agent] : It's just some other conditions I need to ask for anorexia and a virus or the lady ADHD or ADD. Are the mental illness not listed here?

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

[10 minutes 19 seconds][Agent] : OK so I've answered a yes for that first one. So then it asks how many episodes have you had which required treatment? Have the option to select one to two episodes, 3 to 4 episodes, five to six episodes, or seven plus episodes.

[10 minutes 36 seconds][Customer] : How do you mean by episodes?

[10 minutes 38 seconds][Agent] : Let me reach you a definition and should clarify it and then I'll have some examples at the end that I'll read out as well. Umm, sorry if someone has sorry, give me one second. There we go. So an event. An episode is an event, occurrence or reoccurrence of symptoms with increase severity from normal mood and usually require either medical intervention, referral, treatment or alteration slash adjustment to existing maintenance treatment. Treatment can take the form of medication and social counseling slash therapy. If someone has mental health

symptoms that require treatment, this is an episode and if they return to their doctor several times to monitor the situation and social for repeat prescriptions, this is still the same single episode. If, however, they have a relapse or symptoms worsen and treatment needs to be changed or increased, then this constitutes a second episode. Similarly, if the applicant recovers and treatment stops and the applicant is fine, but at a later date, symptoms return and they have to go back to the doctor to seek further advice, this would then be a separate episode. So that's where it's asking you of how many episodes have you had which required treatment? So would you say we wanted to? Yeah. Yeah. Appreciate you letting me know.

[11 minutes 44 seconds][Customer] : OK, I had one, one episode and it would have been 10 years ago.

[11 minutes 59 seconds][Agent] : I understand it was quite a long time ago, Sir. Again, I appreciate you letting me know. And then that leads to the next question asked. Have you had symptoms or treatment for this condition within the last six months? OK. And then it just asked, have you ever seriously contemplated or attempted suicide? OK, That is all we need to capture as part of that. I just wanted to thank you very much for your patience and your honesty with that. I know these things are never easy to talk about, so I really do appreciate your patience.

[12 minutes 10 seconds][Customer] : No, no, that's fine.

[12 minutes 27 seconds][Agent] : With that, let's move on. The next question asks you, have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? In the last 10 years, have you used illegal drugs, abused prescription medication, or received treatment or counseling for drugs or alcohol consumption?

[12 minutes 43 seconds][Customer] : No, no.

[12 minutes 54 seconds][Agent] : Next section now. So the next section is in relation to your height and your weight. So 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 heights and weight ranges.

[13 minutes 11 seconds][Customer] : OK.

[13 minutes 11 seconds][Agent] : So what is your exact heights please? And either cents meters or feet in inches.

[13 minutes 15 seconds][Customer] : I'm 552.

[13 minutes 17 seconds][Agent] : Thank you. And what is your exact weight, please?

[13 minutes 20 seconds][Customer] : I am 79 kilos.

[13 minutes 24 seconds][Agent] : Thank you. And then it asks, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Moving on, the next question asks about your occupation. So it rates, does your work require you to go underground like our heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest or work offshore. I lost you again. No. Is that a yes or no?

[13 minutes 34 seconds][Customer] : No, no, I'm sorry.

[13 minutes 56 seconds][Agent] : Thank you. Uh, 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 55 seconds][Customer] : No, no.

[14 minutes 6 seconds][Agent] : Do you have definite plans to travel or aside outside of New Zealand? For example, books or will be booking travel within the next 12 months. The phone line is not being our friends at the moment. I'm so sorry. Is that a OK? Thank you.

[14 minutes 20 seconds][Customer] : No, it's right.

[14 minutes 22 seconds][Agent] : Makes no sense the first time you say it.

[14 minutes 23 seconds][Customer] : I'm, I'm, I'm walking. I'm just walking around the paddock checking my water because I've run out of water somewhere.

[14 minutes 24 seconds][Agent] : Very unclear you're walking, but oh, fair enough. It'll keep you busy. You got a party, dear. How nice.

[14 minutes 33 seconds][Customer] : Yeah, I've got 5 paddocks.

[14 minutes 35 seconds][Agent] : Oh, wow. You got much cattle.

[14 minutes 38 seconds][Customer] : I have horses.



[14 minutes 37 seconds][Agent] : The whole horses. How beautiful. Uh, you must love the idea right there.

[14 minutes 41 seconds][Customer] : Yeah, not as much as I'd want to.

[14 minutes 43 seconds][Agent] : Or yeah, really a little bit less these days.

[14 minutes 48 seconds][Customer] : Yeah, it dry just I started working in town, so now I don't have as much time.

[14 minutes 57 seconds][Agent] : Oh, really? Uh, life gets in the way of the things we enjoy sometimes.

[15 minutes 2 seconds][Customer] : It does, but they don't exactly waste the way. The paddock, they're still standing there looking pretty.

[15 minutes 2 seconds][Agent] : Yeah, absolutely. It's a beautiful thing to watch.

[15 minutes 10 seconds][Customer] : It is.

[15 minutes 9 seconds][Agent] : So good stuff. Uh, the next question I'll ask you, do you have existing life insurance policies with other life insurance companies where they combined to title? Some are short of more than \$5 billion. Moving on to our next section. So the next section is in relation to your, uh, sorry, it's just boding to medical history. So it reads, have you ever had symptoms of being diagnosed with or treated for or intend to save medical advice for any of the following? First question with this one reads diabetes raise blood sugar, impaired glucose tolerance. So impaired fasting glucose. My source again, was it a yes or no? Thank you. It's just pain, high cholesterol or high blood pressure, tumor, molar cysts including skin cancer, sunspots or Melanoma.

[15 minutes 22 seconds][Customer] : No, no, sorry, no, no.

[16 minutes 5 seconds][Agent] : Have you ever had an abnormal patch or cervical snares?

[16 minutes 9 seconds][Customer] : Not since I was about 16.

[16 minutes 11 seconds][Agent] : I understand this is asking have you ever had So I understand again it was in your 16 but it's still something that needs to be disclosed. Then I asked uh what was the abnormality described as bio doctor? HPV, human papilloma virus or what virus? CIN 1, CIN 2, CIN 3 and 4 abnormal souls, precancerous lesion slash cells or cervical dysplasia or don't know.

[16 minutes 19 seconds][Customer] : OK, but sorry, abnormal sales.

[16 minutes 39 seconds][Agent] : OK. Was your treatment successful with normal follow-ups?

[16 minutes 44 seconds][Customer] : They booked me in to get lasered. They did one more Pap smear before I went in, and there was no abnormal cells, so I didn't have a treatment.

[16 minutes 55 seconds][Agent] : Mm hmm, I understand.

[16 minutes 59 seconds][Customer] : It's everything normal.

[16 minutes 56 seconds][Agent] : OK, so it's been all normal since though, right?

[17 minutes][Customer] : So it was like they scared my body into fixing itself. Yeah.

[17 minutes 1 seconds][Agent] : I say, OK, so it's just naturally just umm again, well, apart, that's actually a thing, you know, where they provide the joint procedures without doing an absolute thing and it's just tricking the body.

[17 minutes 18 seconds][Customer] : So that was good.

[17 minutes 18 seconds][Agent] : Oh yeah, absolutely. Umm, but Even so, that could be a form of treatment. So everything was successful with that and umm, your follow up smears have been normal since.

[17 minutes 25 seconds][Customer] : Yep, everything's been fine since yes.

[17 minutes 29 seconds][Agent] : All right, that's fine. We can answer yes for that in that regard. I appreciate you letting me know. Umm, the next question then rates, uh, thyroid condition or neurological symptoms such as dizziness or fainting. Have muscles again for the yes or no. OK, No worries at all. I appreciate letting me know. Umm, so there's just some drops out here too. So based on your response, please answer yes or no for each of the following. Thyroid condition, yes or no Neurological symptoms such as dizziness or fainting. So it'll be yes for that.

[17 minutes 49 seconds][Customer] : Oh, does it say yes is going to be a yes, No, yes?

[18 minutes 7 seconds][Agent] : OK. And then ask, is your condition dizziness, fainting or something else? OK, so it's both. OK. What we'll need to do that is note it down to something else as we'll just note down both. So when did that occur?

[18 minutes 14 seconds][Customer] : Business infanting, yeah, Yep. First occurred when I was in my

teenage years and then last occurrence was about two years ago. So it's hundred since.

[18 minutes 25 seconds][Agent] : Can I ask you get a multi?

[18 minutes 46 seconds][Customer] : Yeah, so two years ago was my last episode.

[18 minutes 50 seconds][Agent] : OK. And was there a, uh, down course?

[18 minutes 58 seconds][Customer] : Yeah. So they diagnosed me with vespal vagal syncope.

[19 minutes 2 seconds][Agent] : What is again Vasco?

[19 minutes 4 seconds][Customer] : Vespal vagal syncope.

[19 minutes 7 seconds][Agent] : So Vasco, so sorry, I haven't heard this time before. So it's Vasco.

[19 minutes 10 seconds][Customer] : It's alright. It's it's hard to say on the phone too.

[19 minutes 17 seconds][Agent] : Mm, hmm. Bagel.

[19 minutes 14 seconds][Customer] : So vespal vagal syncope basically means if I stand up too fast, I think.

[19 minutes 23 seconds][Agent] : Mm. Hmm. I understand that. OK, because I've experienced that, of course, not to the point of fainting. So it's just like I heard it was something to do with like blood pressure dropping or something in the lines of that or?

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

[19 minutes 43 seconds][Agent] : Right. I see.

[19 minutes 37 seconds][Customer] : So my brain seem to tell the veins in my legs to contract when I stand up and it doesn't.

[19 minutes 47 seconds][Agent] : Yeah. Right. OK. Right. Mm. Hmm.

[19 minutes 49 seconds][Customer] : But it was exasperated by the fact that I never drank water, so being dehydrated at the same time was terrible.

[19 minutes 59 seconds][Agent] : It's a combination of it all.

[20 minutes 1 seconds][Customer] : Yeah.

[20 minutes 2 seconds][Agent] : I understand. Good on you.

[20 minutes 2 seconds][Customer] : So now I drank at least 2 liters of water a day and I haven't had something since.

[20 minutes 8 seconds][Agent] : I understand. OK umm, does your condition require ongoing medication at all or other forms of treatment?

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

[20 minutes 16 seconds][Agent] : OK, when was your last, uh, when was the last doctor's consultation for your condition?

[20 minutes 27 seconds][Customer] : Year and a half ago.

[20 minutes 28 seconds][Agent] : OK. And have you made a full recovery?

[20 minutes 35 seconds][Customer] : It it probably won't either go away. My mum had it and still has it. She can be quite naughty about not drinking water.

[20 minutes 40 seconds][Agent] : OK, really.

[20 minutes 46 seconds][Customer] : Yeah. She's terrible. Yeah.

[20 minutes 49 seconds][Agent] : Yeah, just a lot. No, just not a fan of water or what is like my favorite thing. I think I drink about 7-8 liters of water a day. And that's not even which, like, actively try. I just love the water.

[21 minutes][Customer] : I know, I I don't know what it is. She's like, oh, I had heaps of water today.

[21 minutes 5 seconds][Agent] : It does.

[21 minutes 3 seconds][Customer] : I'm like, in your coffee does not count.

[21 minutes 6 seconds][Agent] : It absolutely does not get out. She's trying to bottle a little blue, blue bowl.

[21 minutes 8 seconds][Customer] : And she's like, oh, yeah, it's just so.

[21 minutes 14 seconds][Agent] : Uh huh.

[21 minutes 11 seconds][Customer] : And I'm like, no, because the caffeine dehydrate too fast.

[21 minutes 16 seconds][Agent] : Exactly.

[21 minutes 15 seconds][Customer] : Then the water you're taking in, you can't, I can't understand it.

[21 minutes 19 seconds][Agent] : She says there's water in the cup. There's water in the cup. I love that little loophole she's trying to do. Oh, too good.

[21 minutes 21 seconds][Customer] : Yep, Yep, it's funny.

[21 minutes 30 seconds][Agent] : Umm, and you just with this last question, umm, do you require ongoing check up in the future? OK.

[21 minutes 35 seconds][Customer] : No very much self managed at this point.

[21 minutes 47 seconds][Agent] : I'll note that down.

[22 minutes 1 seconds][Customer] : Yeah, yeah. When I'm standing up, I just take it.

[21 minutes 48 seconds][Agent] : It's very soft, manageable and that story essentially checking water and just when you're standing up, you just take it a bit more easy or yeah.

[22 minutes 4 seconds][Customer] : I just found where my water is perfect. Yeah. So I just, I drank water. I yeah, I don't know.

[22 minutes 18 seconds][Agent] : Yeah.

[22 minutes 15 seconds][Customer] : I can still dehydrated, obviously everybody can, but I know. I mean, I should be taking it easy when I can't.

[22 minutes 19 seconds][Agent] : Yeah, I understand now. OK. So essentially if you drink more water, that is the treatment for the symptoms, OK. OK. And if you aren't sure of the diagnosis, what tests would so you don't know what the diagnosis was. OK, so we can just put that in and what kind of tests did they do? Was it like blood tests or any scans?

[22 minutes 29 seconds][Customer] : Yeah, they did blood tests. I had to wear a heart monitor for three days. So is it, what is it called?

[23 minutes 6 seconds][Agent] : Yep, it's a hold on hold to monitor.

[23 minutes 8 seconds][Customer] : That's yeah, yeah, the EEEKG Holter.

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

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

[23 minutes 19 seconds][Agent] : OK. And those tests, did they come back all clear or is there anything found?

[23 minutes 24 seconds][Customer] : They picked up on the EKG about the fainting 'cause they, I did it in the paddock. I, they told me to, if I, if I could on the last day to really work myself hard, try and make it happen.

[23 minutes 38 seconds][Agent] : Right.

[23 minutes 39 seconds][Customer] : I, I went out and I worked all the horses in the paddock all in one day. And I bloody passed out of the paddock And they were like, well, what, you know, they, they've seen what was happening and, and they asked me what I'd been doing.

[23 minutes 39 seconds][Agent] : OK, Yeah.

[23 minutes 55 seconds][Customer] : And then I think I took blood tests and all sorts of stuff and the conclusion came back with dehydration and the Vesco value syncope.

[24 minutes 10 seconds][Agent] : Right. OK, wow. So I told you, you just wanted a pure root to the cause. So they told you to work, work as hard as you can, and they got their answers.

[24 minutes 17 seconds][Customer] : Yeah, they did. It was. It was good, actually.

[24 minutes 22 seconds][Agent] : So you have to do a bit of a sacrifice.

[24 minutes 24 seconds][Customer] : Yeah.

[24 minutes 24 seconds][Agent] : Yeah, OK, not a worry. I've noted that down. Now. I really do appreciate explaining that for me.

[24 minutes 34 seconds][Customer] : No worries.

[24 minutes 34 seconds][Agent] : That's what we need to note down. That's part of that question.

[24 minutes 37 seconds][Customer] : Yeah.

[24 minutes 36 seconds][Agent] : So let's move on. The next question asks for disorder of the stomach bell or pancreas. Yes or no?

[24 minutes 42 seconds][Customer] : No, no.

[24 minutes 43 seconds][Agent] : Hepatitis or any disorder of the liver, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder, Kidney disorder, blood disorder or disease, Sleep apnea or asthma, excluding childhood asthma.

[24 minutes 53 seconds][Customer] : No, no, no, no, no.

[25 minutes 15 seconds][Agent] : OK, I'm sorry to hear. A bit sick at the moment is if it is symptoms of asthma though, even if it's just when you're sick, it's still something that needs to be disclosed. So is that what you're experiencing? All right, then I understand. So based on your response, please,

it's a yes or no page of the following. So sleep apnea, is that a yes or a no?

[25 minutes 10 seconds][Customer] : I have asthma because I'm currently overweight and I'm sick, but I don't, I don't think that counts as the actual S OK, yeah, I get S OK No.

[25 minutes 37 seconds][Agent] : And then I'll answer yes to asthma.

[25 minutes 41 seconds][Customer] : Yep.

[25 minutes 40 seconds][Agent] : And then it just asks, have you required any treatment or used any medication within the last two years?

[25 minutes 47 seconds][Customer] : Yes.

[25 minutes 48 seconds][Agent] : OK, uh, do you only use inhalers? Do you require more than one type of inhaler? I just sent to seasonal or exercise induced only.

[25 minutes 50 seconds][Customer] : Yes, no more seasonal.

[26 minutes 2 seconds][Agent] : Yeah, so it'd be seasonal. OK, no worries.

[26 minutes 3 seconds][Customer] : Yeah, yeah, I guess hay fever like I do at the moment. I can Get Me Out of breath just walking 100 metres up the road.

[26 minutes 10 seconds][Agent] : Uh, it's like that. I actually say, babe, I'm honestly, I'm good. We live in a double story house. Walking up the stairs is tiring enough. Otherwise you're walking around the paddock for the forces.

[26 minutes 13 seconds][Customer] : Yeah, yeah.

[26 minutes 19 seconds][Agent] : So, uh, that's fine. So I've answered a yes to that question, that last one. That's all correct though. All right. And then I just need to confirm for one question for epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, is that a yes or or no?

[26 minutes 25 seconds][Customer] : Yep, that's enough. Yep.

[26 minutes 36 seconds][Agent] : Well, good. All right. So this next question about to take you through. It's just relating the past three years only. So right, other than what you have already told me about in the past three years, have you sought medical advice or treatments by a medical practitioner or specialist? Or are you awaiting the results of any medical tests, such investigations?

OK. And then it asks what condition require the medical examination or advice. My last job. Mm  
hmm.

[26 minutes 57 seconds][Customer] : Yes, I tripped over a little dog in my last job and 12 years ago I  
had a spinal fusion and I thought I ruined it, but I didn't.

[27 minutes 11 seconds][Agent] : And 12 years ago I had a final vision really well by a little dog.  
Hey, if you don't see him, they're tiny. So you don't see him. And then things happen.

[27 minutes 18 seconds][Customer] : Yeah, Yep, I'd get back and I didn't want to squish the poor  
thing.

[27 minutes 24 seconds][Agent] : Oh, Yep.

[27 minutes 24 seconds][Customer] : So instead of standing on it, I'd moved my foot outside and my  
centre of balance things and guard my back.

[27 minutes 33 seconds][Agent] : Wow. Once again you sacrificed yourself.

[27 minutes 36 seconds][Customer] : I did, Yeah.

[27 minutes 37 seconds][Agent] : Wow. Yeah, right.

[27 minutes 37 seconds][Customer] : I didn't think I was going to, but I was going backwards and at  
the same time I was turning and it completely threw me off.

[27 minutes 48 seconds][Agent] : Oh, so sorry that happened.

[27 minutes 50 seconds][Customer] : But I've done, yeah, I've done.

[27 minutes 52 seconds][Agent] : Can tell you're an animal lover.

[27 minutes 54 seconds][Customer] : I am.

[27 minutes 53 seconds][Agent] : You can tell. Uh.

[27 minutes 55 seconds][Customer] : Yeah, yes, You remember I I am on the dog. I'm like, no, I  
don't. I was like, I'm huge little thing.

[28 minutes 10 seconds][Agent] : Did you even know whose dog it was? Or.

[28 minutes 12 seconds][Customer] : Yeah, it was the bosses dog.

[28 minutes 14 seconds][Agent] : Oh, OK, he might have had a little bit of a connection with the dog  
already. Couldn't let anything happen to it, really.



[28 minutes 19 seconds][Customer] : It's there every day and it's really old.

[28 minutes 22 seconds][Agent] : Oh, OK. Wow.

[28 minutes 22 seconds][Customer] : Oh my God. I'd stand on it and Yelp and then I had to take something.

[28 minutes 28 seconds][Agent] : Well, I hope that dog knows what what you did for him.

[28 minutes 31 seconds][Customer] : I hope so.

[28 minutes 34 seconds][Agent] : Umm. So just to go back to what you said, you mentioned 12 years ago you had a spy spinal fusion.

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

[28 minutes 39 seconds][Agent] : If you don't mind me asking, what was up? Or is that due to an injury as well?

[28 minutes 43 seconds][Customer] : Yeah.

[28 minutes 48 seconds][Agent] : OK, OK.

[28 minutes 44 seconds][Customer] : I it, it was listed down as A1 back thing, but then it eventually ended into two herniated discs that needed surgery.

[28 minutes 54 seconds][Agent] : Right. Yeah.

[28 minutes 56 seconds][Customer] : And then I got cleared to go to work and I went back dairy farming and I slipped in the irradiation ditch and I tore all the scar tissue so they had to re operate and fuse it. So I was with herniated this in my back an extreme sciatica for three years before they figured out what was going on.

[29 minutes 13 seconds][Agent] : Was that a few years later after you found out about the hernia to do really?

[29 minutes 29 seconds][Customer] : And then I got surgery to make room for them for the herniated part in the on the spine. And I went back to work after a year and, you know, I had it fused within the year after that.

[29 minutes 34 seconds][Agent] : I thought umm mm hmm Yep OK definitely would've 200 dits in sciatica as well but have definitely caused a lot of discomfort. How are you now? Really.

[29 minutes 49 seconds][Customer] : So two years, two years back then I'm absolutely fine until I try not to stand on a dog.

[30 minutes 11 seconds][Agent] : Oh, yeah. Just look around at all times.

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

[30 minutes 14 seconds][Agent] : They're really, they get really small now.

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

[30 minutes 17 seconds][Agent] : They're making it. They're really small.

[30 minutes 20 seconds][Customer] : Oh, it's just a little get rustle.

[30 minutes 21 seconds][Agent] : Yeah. Really. Yeah.

[30 minutes 23 seconds][Customer] : Yeah and and I didn't even know it was there. It shouldn't have been there. It was on in a factory dating floor of them. So I've been I've been fine.

[30 minutes 30 seconds][Agent] : I say, OK, yeah. Umm, I did understand.

[30 minutes 34 seconds][Customer] : I did since they are they did some strengthening exercises so that I can hold myself outside of my temper balance now.

[30 minutes 43 seconds][Agent] : How is myself outside of my finger.

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

[30 minutes 45 seconds][Agent] : Yep, I say, what did that happen with the fall or the most recent one?

[30 minutes 51 seconds][Customer] : Oh, with the dog.

[30 minutes 52 seconds][Agent] : Yeah, with the dog.

[30 minutes 53 seconds][Customer] : Weird. Where did it happen?

[30 minutes 53 seconds][Agent] : Where did it happen?

[30 minutes 55 seconds][Customer] : At work?

[30 minutes 55 seconds][Agent] : Uh, no, sorry. When when did that occur? Yeah.

[30 minutes 58 seconds][Customer] : When would have been June last year Roundabout.

[31 minutes 24 seconds][Agent] : But everything was clear with the test that you had.

[31 minutes 27 seconds][Customer] : Yeah, I had Mris and X-rays and everything showed everything

just fine. The surgeon was really happy with how my fusion's S setting and he says I'm looking after it really, really well.

[31 minutes 27 seconds][Agent] : Just go ahead.

[31 minutes 40 seconds][Customer] : So and now I have an office job, so no more over using myself.

[31 minutes 48 seconds][Agent] : Yeah, right. Good. Better for the back, I'm sure. I see.

[31 minutes 55 seconds][Customer] : Yeah, well, that's better for the bit. Not so good for the wait now that I'm sitting down. But in a month.

[32 minutes 1 seconds][Agent] : I know what you mean.

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

[32 minutes 1 seconds][Agent] : I used to be in a triad and now working in front of a dad. I I know what you mean.

[32 minutes 6 seconds][Customer] : Yeah. But I've only.

[32 minutes 5 seconds][Agent] : It's very easily. Yeah.

[32 minutes 8 seconds][Customer] : I've had a desk job for a well coming up a year in November. It doesn't help. I've got a bakery right next door.

[32 minutes 14 seconds][Agent] : Yep, that's just tazing it.

[32 minutes 20 seconds][Customer] : Yeah.

[32 minutes 19 seconds][Agent] : It's just, it's right there.

[32 minutes 21 seconds][Customer] : And, and I have absolutely no self-control.

[32 minutes 27 seconds][Agent] : I'm sure. It must be a pretty good bakery then.

[32 minutes 29 seconds][Customer] : I was. It's very good. I managed to say no to the cakes and stuff, but pies I can't.

[32 minutes 34 seconds][Agent] : Yeah, little pies too irresistible.

[32 minutes 37 seconds][Customer] : Yep, sorry. They're just like fresh.

[32 minutes 42 seconds][Agent] : I get you. I get you. Listen, you haven't talked that why you gotta make pie right next to you. I'm sure it really improved the day.

[32 minutes 49 seconds][Customer] : It really does.

[32 minutes 48 seconds][Agent] : I'm sorry.

[32 minutes 51 seconds][Customer] : It really does.

[32 minutes 52 seconds][Agent] : I'm just thankful I don't have a bakery anywhere now We we work. Because I'll be in the exact same boat as you. I'm sure.

[32 minutes 59 seconds][Customer] : Yeah, but I've I've made a choice and I'm out walking every afternoon thing now.

[33 minutes 5 seconds][Agent] : Get on here and what could you have right now?

[33 minutes 5 seconds][Customer] : So yeah, exactly.

[33 minutes 8 seconds][Agent] : As I was saying, you're walking through the Fattix doing better than me. I'm in the suburbs, so there's not really many places we can walk or I I especially during winter, I got very lazy. Like with it being so cold, you stay inside where's inside where all the nice food is. So it's very easy to put on white during winter. I was feeling.

[33 minutes 22 seconds][Customer] : Yeah, I've hibernated so, and that's last week. It's the most I've been out in the horse traffic all winter, but we've had such lovely weather.

[33 minutes 28 seconds][Agent] : Yeah, really, it's been nice.

[33 minutes 37 seconds][Customer] : It's been so nice.

[33 minutes 36 seconds][Agent] : I yeah, finally can get out, finally can get out of hibernation.

[33 minutes 39 seconds][Customer] : Yep, exactly. And now I'm realising it. I'm so upset. You don't realise how much fitness you lose.

[33 minutes 50 seconds][Agent] : Reality is, once you've been inside for a long time, uh, takes so long to gain back and you lose it so much quicker.

[34 minutes 1 seconds][Customer] : Alright.

[34 minutes 1 seconds][Agent] : You lose it so quickly. Yeah, I'm in the exact same. All right, so I just have some other things just to ask. You've answered pretty much all of them already. For example, please describe the reason for the consultation, including symptoms and diagnosis. Umm, So you originally went to the doctor.

[34 minutes 3 seconds][Customer] : Exactly, Yeah.

[34 minutes 19 seconds][Agent] : Whatever have been you to back pain in 2012? OK. And then it asked when did it occur?

[34 minutes 42 seconds][Customer] : It would have started in 2009 since I went to the doctor in 2010. Surgery until 2013 I think.

[34 minutes 39 seconds][Agent] : So this all started in 2012, they didn't go to the doctor until 2012 or OK, so that's the symptoms started in 2009. Sorry, just to double check. OK, OK. Now please provide details of medical tests. I understand you had MRI S, was there any other forms of tests?

[35 minutes 16 seconds][Customer] : Yes, Yep, MRI's and X-rays and I think it was MRI's and X-rays. I don't think I had ACT.

[35 minutes 39 seconds][Agent] : OK, OK. Which confirmed the sciatica and the herniated this.

[35 minutes 47 seconds][Customer] : It showed narrowing between the two vertebrae which is suggest a hangout today.

[35 minutes 59 seconds][Agent] : OK, so between the two vertebrates.

[36 minutes 12 seconds][Customer] : Yeah, I had my first back surgery in 2000 and I'll try and get what you use right for you.

[36 minutes 4 seconds][Agent] : OK, that's OK. It's so hard to remember these days because everything goes so quickly. It's hard to remember where everything was when everything was.

[36 minutes 29 seconds][Customer] : It really does definitely right. I must ahead the speaking operation in 2012 and it was two years between them.

[37 minutes 3 seconds][Agent] : OK. Because we put originally 12 years ago, so it was in 2010, OK, Alright. And then is any further investigational treatment plans?

[36 minutes 59 seconds][Customer] : So 2010 was my first surgery in 2010 or now.

[37 minutes 25 seconds][Agent] : Oh, not now as we speak.

[37 minutes 27 seconds][Customer] : No, no, it's it's stable and it's fine.

[37 minutes 27 seconds][Agent] : OK, Yeah, perfect. And then it just has to please advise if a full recovery has been made.

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

[37 minutes 35 seconds][Agent] : All good. That is all we need to disclose. And just one thing, so it doesn't impact daily living activities, working abilities. OK, not a worry. That's all we need to disclose as part of that. Let's move on. We're right at the end now. Thank you so much for your patience with everything.

[37 minutes 41 seconds][Customer] : No, no, no worries.

[38 minutes 5 seconds][Agent] : Uh, so next one is for current symptoms rates other than what you have already told me about. Are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? OK, and what are your current symptoms?

[38 minutes 18 seconds][Customer] : Yes, have tonsillitis.

[38 minutes 24 seconds][Agent] : Oh, I'm so sorry to hear that. I've had it before and it sucks. To put it simply, it just sucks.

[38 minutes 28 seconds][Customer] : So this is I'm on the waiting list for public health system to get them out.

[38 minutes 29 seconds][Agent] : I'm on the waiting list, OK?

[38 minutes 34 seconds][Customer] : I had this will be my 8 belsatompillitis in 12 months.

[38 minutes 40 seconds][Agent] : I saw in 12 months I need to get them out as soon as possible.

[38 minutes 45 seconds][Customer] : Yeah.

[38 minutes 46 seconds][Agent] : How long have you been waiting for?

[38 minutes 47 seconds][Customer] : So 2 1/2 years I've, well, I haven't, I haven't been on the waiting list for 2 1/2 years.

[38 minutes 54 seconds][Agent] : It's been a bit, haven't OK.

[38 minutes 58 seconds][Customer] : But this is it's taken 2 1/2 years for me to be able to get enough recorded episodes to be able to qualify.

[39 minutes 8 seconds][Agent] : Is that right?

[39 minutes 10 seconds][Customer] : Yeah, you've got to have more than more than six episodes in a 12 month period before that just to get on the waiting line.

[39 minutes 16 seconds][Agent] : Wow, to even be on the waiting list, not to have the surgery to be on the waiting list, that's incredible.

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

[39 minutes 25 seconds][Agent] : Sorry, have you been given a time frame or it's pretty much just stay by the phone and we'll give you a call?

[39 minutes 31 seconds][Customer] : They will give me a call.

[39 minutes 33 seconds][Agent] : I'm so sorry that you're experiencing that.

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

[39 minutes 35 seconds][Agent] : Hopefully it's not closing you too many issues.

[39 minutes 36 seconds][Customer] : So they they put me. I managed to get on the waiting list in February I think.

[39 minutes 43 seconds][Agent] : OK, Actually umm yeah, we will check the account. So it's 8. 8 episodes of tonsillitis OK how long have you had these symptoms? When did you start getting tonsillitis?

[40 minutes 5 seconds][Customer] : Yep, 2 1/2 years ago.

[40 minutes 19 seconds][Agent] : OK. OK. And have your symptoms affected your work or lifestyle?

[40 minutes 37 seconds][Customer] : It's sometimes I'll have a day off work, but not very often.

[40 minutes 43 seconds][Agent] : Uh, yeah, you kind of just battle for the right.

[40 minutes 45 seconds][Customer] : Yeah, well, I'm, I'm, I just did it in front of the computer all day. So I just. No.

[40 minutes 46 seconds][Agent] : OK yeah, yeah, I did that. Umm, so you've had to have a day off.

[40 minutes 57 seconds][Customer] : Yeah.

[40 minutes 57 seconds][Agent] : Umm, once you've had it like it. Yeah, it's that right to say, because that's kind of sound making it sound like it's only one day with more than one.

[41 minutes 4 seconds][Customer] : It was so over over 12 months, I've probably had five days off because of it.

[41 minutes 25 seconds][Agent] : What was that again?

[41 minutes 22 seconds][Customer] : I really can't wait for them get out, I said. I really can't wait for them to take them out.

[41 minutes 28 seconds][Agent] : Oh sure I'm sure. Especially 8 times in a year I was com. That's not complaining to you that I had it once last year and it was a horrible experience let alone 8IN a year. Hopefully they don't keep you waiting too long.

[41 minutes 32 seconds][Customer] : Yeah, mine's mine. It's it's not so bad. So my console all swell up. Then what's happening is it puts pressure on my ear.

[41 minutes 48 seconds][Agent] : Yeah.

[41 minutes 49 seconds][Customer] : So I just end up with really bad earache.

[41 minutes 51 seconds][Agent] : Oh, OK, which is just uncomfortable in itself. I see. Umm, are you currently off work?

[41 minutes 54 seconds][Customer] : Yeah, no.

[41 minutes 58 seconds][Agent] : OK. Oh, like I, umm, that's something that I do also need to disclose. It's just the ear ache. Sorry, I'll just write that down. All right, That's all we need to disclose is to have that. Was there anything else you needed me to note down?

[42 minutes 17 seconds][Customer] : Yes, I was net.

[42 minutes 17 seconds][Agent] : OK, good stuff. Alright, so this next section here is for family history. Now this is immediate family, mother, father, brother or sister.

[42 minutes 33 seconds][Customer] : OK.

[42 minutes 33 seconds][Agent] : It reads 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? To the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60?

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

[42 minutes 57 seconds][Agent] : One final question for you, other than one of the vets to gift certificate slash vouchers, do you engage inch or intend to engage in any of the following aviation



other than as a fare paying passenger on a recognized airline, Motor racing, parachuting, mountaineering up sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? Good to hear you'd like to keep your feet on the ground by the way. Couldn't agree with you any more on that one, that's for sure.

[43 minutes 19 seconds][Customer] : No, all of that sounds \*\*\*\*\* terrifying.

[43 minutes 27 seconds][Agent] : Oh, I agree with you. I'm so scared of heights. It's not funny. Uh, you too. Hey, you can't do heights. I don't blame you. Yeah.

[43 minutes 36 seconds][Customer] : No, we went to this year, so friends have got married over here.

[43 minutes 42 seconds][Agent] : Nice.

[43 minutes 42 seconds][Customer] : So we had to go to and I wasn't. Absolutely.

[43 minutes 51 seconds][Agent] : Yeah.

[43 minutes 48 seconds][Customer] : That was a flight from Christchurch to Auckland and then a flight from Auckland to Rarotonga.

[43 minutes 56 seconds][Agent] : Hmm. Mm.

[43 minutes 53 seconds][Customer] : And then I thought I was like, Oh yeah, you know, this isn't so bad, this is OK, If we flew home and we came into, where did we come into? Auckland?

[44 minutes 5 seconds][Agent] : Yeah.

[44 minutes 6 seconds][Customer] : Sideways.

[44 minutes 7 seconds][Agent] : Sideways.

[44 minutes 8 seconds][Customer] : Sideways.

[44 minutes 9 seconds][Agent] : What was up with that?

[44 minutes 11 seconds][Customer] : I don't know, but I was really, really tired.

[44 minutes 16 seconds][Agent] : Yeah.

[44 minutes 16 seconds][Customer] : And my partner, he woke me up and he says no, we're going to land in a minute. And I was like, oh, yeah, OK. And then I must have dozed off again.

[44 minutes 25 seconds][Agent] : Uh huh.

[44 minutes 26 seconds][Customer] : And I woke up just as we hit the ground.

[44 minutes 30 seconds][Agent] : Oh my. You would have thought you were still asleep, Maybe just having a bad night or something.

[44 minutes 28 seconds][Customer] : So I thought I was going to die.

[44 minutes 38 seconds][Agent] : Oh, why? Sorry that traumatizing experience. Now, I'm assuming you're not gonna be going on any overseas holidays for a while. Not for a while, not for a while. You got some things to deal with.

[44 minutes 45 seconds][Customer] : Not for a while, yeah. Yeah.

[44 minutes 50 seconds][Agent] : Oh, sorry to hear that. Have you been on planes before that though?

[44 minutes 54 seconds][Customer] : Yeah, not nearly.

[44 minutes 53 seconds][Agent] : Or not many and none that goes sideways.

[44 minutes 58 seconds][Customer] : Absolutely not.

[44 minutes 59 seconds][Agent] : Well, that's very, very rare occurrence. I'm sorry that had to happen in the flight that you happened to be on, but I have never heard of something like that before. So it was an if.

[45 minutes 9 seconds][Customer] : I would have been fine if I hadn't have been asleep. Who could have kept me awake?

[45 minutes 12 seconds][Agent] : Yeah, Johnson's fault, your partner's fault. Uh, too good. Oh, listen, if that happens again, you're just unlucky. Let's just put it like that. If you ever go on other overseas fly and you, you're way home and your size wagers, it's just you shouldn't be flying anymore.

[45 minutes 32 seconds][Customer] : Where are you? Hello. Yeah.

[45 minutes 34 seconds][Agent] : Find another way home pretty much uh, too good. Well, I know it was a very big confident though for this last question, we actually do need to respond to yes for this. For one thing, you mentioned earlier that you do a horse riding. I know it's very occasional now with your work schedule and your busy schedule, but we still need to disclose it in this part.

[45 minutes 54 seconds][Customer] : OK. Yep.

[45 minutes 55 seconds][Agent] : It's the very last question, so bear with me. It's like a process of elimination to get there. Uh, suppose it reads, but it's in your response. Please answer yes or no for each of the following aviation other than as a fair paying passenger or crew for a recognized passenger airline. Yes or no, Uh, now tampering rock climbing or up sailing, long distance sailing, hand gliding, excluding one time glides, uh, skydiving or parachuting, excluding one time jumps, scuba diving, motor sports, excluding recreational trail bike riding, other hazardous pursuits in sports.

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

[46 minutes 38 seconds][Agent] : No OK, and then we will answer yes for that one. And then just to note down horse riding at the bottom, it hasn't brackets including dressage, umm show jumping. Not sure if that's something that you you do or OK, just horse riding. OK, that comes to the end of the questions. I just wanted to thank you so much again for your patience, your honesty while going through all these questions here. Uh, so again, that comes to the end. And to let you know in reference to your health and lifestyle answers, your application needs to be referred to the underwriter for further assessment. Completely routine that they'll just have a quick review of everything and bring us in our come back very shortly.

[46 minutes 55 seconds][Customer] : No, yeah, OK, no problem.

[47 minutes 21 seconds][Agent] : The great news is heavily things now done. We finished all those health and lifestyle questions.

[47 minutes 26 seconds][Customer] : Awesome.

[47 minutes 27 seconds][Agent] : What I can tell you by going through the questions alone, there hasn't been any changes as of yet. Umm, of course, it's still need to get the final outcome back from the underwriters. But again, by going through the questions, there's been no loadings or exclusions applied. Umm, but I'll get back in touch once you get the final outcome.

[47 minutes 39 seconds][Customer] : OK, don't worry.

[47 minutes 43 seconds][Agent] : What I'll do just in the meantime, I'll explain to you in a bit more

detail on exactly what you'll be covered for a full approved UMM.

[47 minutes 49 seconds][Customer] : Yep.

[47 minutes 49 seconds][Agent] : If fully approved, we'll be covering you immediately for death to issues. You any course, just accept the suicide in the 1st 13 months. Again, I understand that you have your partner, you have your loved ones that umm also just saying the mortgage that you're looking to cover. So we'll pay the entire lump sum to your nominated beneficiaries where again, they can use the money for whatever they need. There's also a timely ill advanced payment that's included. This is a living benefit. So if you were diagnosed with 12 months or less to live by a medical practitioner, we'll pay the entire claim designed to help with the medical expenses, ensuring you're getting the best care possible as well.

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

[48 minutes 27 seconds][Agent] : And then for your beneficiaries, they can also request an advanced payout of \$10,000 to help with more of those immediate expenses like funeral calls, unpaid bills, things like that.

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

[48 minutes 37 seconds][Agent] : Now with the cover, umm, so 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 you'll benefit amounts will increase by 5% with associated increases in premium. However, you can opt out of this indexation each year there. OK, now, uh, with referring this off, just so you know, uh, while your application is being assessed, you will be covered for accidental death, which pays out if death was due to a direct result of an accident, cover under this loss into the insurer makes the decision on your application or 30 days from today, whichever is earlier.

[48 minutes 57 seconds][Customer] : OK, OK.

[49 minutes 17 seconds][Agent] : So with this being referred through to our insurer, what we can actually go ahead and do, I can finalize the whole process with you now. And what that looks like is we can line that up through a preferred payment that the rate of declaration. The purpose isn't doing

this is if it comes like fully approved, no changes in any way, we can go ahead and accept that on your behalf and send you out all the policy information to your e-mail and your postal address, uh, within these documents. It has everything you need to know about your life insurance. You'll be able to sit down, have a good read over it all. Once you have, you'll find that beneficiaries form within those documents. We do just come and ask if you can sort that out for us please and send that back so we know who to leave your life insurance to. Umm but if you want to have a change of heart with anything at all, this policy, it provides you with a 30 day cooling off. So if you decide the policy is no longer suitable for you and you cancel the policy within the 30 days, you are going to receive a full refund of your premium. Just unless the claim has been made. OK, I'll just check down your address so we know where to get the document sent. Do you know what your post code is? The 4 digits?

[50 minutes 15 seconds][Customer] : OK, we don't get close to our shop.

[50 minutes 27 seconds][Agent] : OK. I say, do you have like a PR box or is?

[50 minutes 31 seconds][Customer] : No, the real delivery lady just dropped it off at the garage.

[50 minutes 36 seconds][Agent] : I say, OK, we'll still need to note down your home address, if that's OK. And then if you have a postal address, I'll record that in the system. And could I stop by your home address?

[50 minutes 43 seconds][Customer] : Alright, so I'll be we'll be moving in like 2 weeks. Yeah, OK.

[50 minutes 49 seconds][Agent] : I say what you're saying, umm, yeah, we need to wait because we technically need to note it down at this moment as we speak because it's what you're currently residing. But then once you do, maybe we just kindly ask if you can update that with us, if that's OK.

[51 minutes 4 seconds][Customer] : Yeah. So 286 Tullinet Rd.

[51 minutes 6 seconds][Agent] : Umm Yep.

[51 minutes 10 seconds][Customer] : Tullinet.

[51 minutes 8 seconds][Agent] : Did you say mm, hmm.

[51 minutes 12 seconds][Customer] : So TULLI. Tulli NET.

[51 minutes 20 seconds][Agent] : OK in Mapsuka.

[51 minutes 22 seconds][Customer] : No, yeah. No. OK.

[51 minutes 22 seconds][Agent] : OK, thank you 9495 and that's in I've never seen this before RDO. I've never seen that before. It's always used with the number.

[51 minutes 32 seconds][Customer] : Yeah, no, no, I northeast and I never remember it before someone reads without me.

[51 minutes 39 seconds][Agent] : I heard the oh, there you go very rural. I'm taking that very, very rural.

[51 minutes 44 seconds][Customer] : Yeah.

[51 minutes 45 seconds][Agent] : Oh, good stuff. Uh, he's going to continue living rule at the new place or. Oh, luckily, that's not even too far. Six days.

[51 minutes 49 seconds][Customer] : So we moved six page down the road and said the wee Township that we was likely no Yep, pretty good. Well, I don't know.

[52 minutes][Agent] : It'll make the moving process a bit easier, hopefully. I don't think it can be easy. With moving, you realize how much stuff you have. When you're moving, you don't realize how much stuff you have.

[52 minutes 9 seconds][Customer] : No well, exactly, and this stuff that we've moved house for. Still, we'll find that we haven't gone both.

[52 minutes 19 seconds][Agent] : Yeah, just don't know what to do with it.

[52 minutes 24 seconds][Customer] : No. Well, we've, we've been through most of it so far and they've sort of been doing the last couple of weeks.

[52 minutes 30 seconds][Agent] : Yep.

[52 minutes 29 seconds][Customer] : It's just going through everything and throwing stuff out.

[52 minutes 31 seconds][Agent] : How good. Sometimes you just need to accept how we're never going to use it. It's time for it to go. I wish I did that. I just had a bit of a bad habit. All you might be used for this one day. It doesn't get used, let's be honest.

[52 minutes 36 seconds][Customer] : Yeah, yeah, yeah, I, I am, yeah. My partner's a mechanic autopsy.

[52 minutes 49 seconds][Agent] : Yeah, Well, mm. Hmm.

[52 minutes 50 seconds][Customer] : So not only do we accumulate stuff, but we've accumulated cars.

[52 minutes 56 seconds][Agent] : Oh, really? What you can do with all that?

[52 minutes 57 seconds][Customer] : Yeah, well, we have a big barn down in the paddock, so they kind of just bored there, but he's come to the realisation there's not going to be room for a door at the new house.

[53 minutes 6 seconds][Agent] : Yeah, I say, I say this is a hard time for him.

[53 minutes 16 seconds][Customer] : He all actually was here the other day.

[53 minutes 19 seconds][Agent] : Oh, that would be like his children.

[53 minutes 17 seconds][Customer] : Compared to sell truck, Yeah. He's like, you know, spent quite much time working on it and, like, not going to get any better than it is now.

[53 minutes 31 seconds][Agent] : Oh Ouch. It's always harder when you've worked on it. Like I'm sure he's there for this time. Must have done a lot with it.

[53 minutes 41 seconds][Customer] : Yes, he has. He has done lots of it. Yeah.

[53 minutes 44 seconds][Agent] : Oh would have been his baby.

[53 minutes 44 seconds][Customer] : But then the cooker, the cooker came and he was like, well, now you've got so many horses, what are you going to do with them all? You're going to get rid of some of those. And I'm like, Oh no, what do you mean?

[53 minutes 56 seconds][Agent] : He went with the realization of what to do with the cars, and now you have the same realization, just with your horses.

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

[54 minutes 3 seconds][Agent] : You're both battling through it.

[54 minutes 5 seconds][Customer] : Well, unfortunately it's easier to sell the vehicles than it is to sell the courses.

[54 minutes 9 seconds][Agent] : Absolutely. Yeah. What do you think you would do? How? Well, you've got a lot of horses, don't you?

[54 minutes 13 seconds][Customer] : I do.

[54 minutes 14 seconds][Agent] : Five horses won't be enough room.

[54 minutes 13 seconds][Customer] : Yeah, I've got 5 and I just had, I just had two files.

[54 minutes 19 seconds][Agent] : Oh, wow. Like that? Seven, I say there won't be enough for him. You don't reckon?

[54 minutes 22 seconds][Customer] : Yeah, Yep. No, no, that weekend, that's all right. I've got I've got some people coming. So I've got a couple of weeks.

[54 minutes 33 seconds][Agent] : I say, OK, at least you got a few plans enrolled. Hey, in motion at the moment because you got 2 weeks.

[54 minutes 38 seconds][Customer] : I think I have I'm after playing dude, I have how many is that? I have 4 alternate songs and play and play some falls through.

[54 minutes 46 seconds][Agent] : Well, that's prepared now. That's being prepared for the worst case scenario. Yeah.

[54 minutes 51 seconds][Customer] : Yeah, most, most of it was my friends just going, hey, I've got a Petit, Yeah.

[55 minutes][Agent] : But worse comes to worse, they've got a good home for the sounds of it. Good stuff. Uh, just with your postal address. So I assume that would be, of course, just fine for that one as well. Yeah. Oh, OK, I say it.

[55 minutes 10 seconds][Customer] : Yeah, just if it if it comes to the house, it'll go to the garage, if that makes sense.

[55 minutes 16 seconds][Agent] : Yeah, it definitely does. So if I note down your home address as your postal address, it'll go where it needs to. You'll still be able to receive that.

[55 minutes 22 seconds][Customer] : Yeah.

[55 minutes 23 seconds][Agent] : All right. Perfect. OK, Umm, now just a couple of other quick things just to double check with you. So as I was mentioning with referring this off to the insurer, if it comes like fully approved, no changes in any way, we have the option where we can accept it on your behalf. So are you happy for me to record, record your acceptance of this policy now and we'll send you out all your policy information to your e-mail and postal address, noting again if it's fully



approved. No, no changes in any way, shape or form. Yeah, that's bad.

[55 minutes 53 seconds][Customer] : I will probably hold off because I applied for quotes from so many people today and I am almost guaranteed sure that Josh has probably gone and done exactly the same.

[56 minutes 8 seconds][Agent] : Really. Yeah, just being organized. Yeah.

[56 minutes 10 seconds][Customer] : So I'll wait, I'll yeah, I'll wait and see exactly what was got on the table and written cases before I say yes.

[56 minutes 19 seconds][Agent] : Yeah. But I can understand that. I respect that you're looking to find the best problem and the best company to have your life insurance with.

[56 minutes 27 seconds][Customer] : Yeah.

[56 minutes 26 seconds][Agent] : Have you heard back with any other companies just yet? Yep. Mm Hmm.

[56 minutes 29 seconds][Customer] : So we checked when we applied for a loan, they gave us some quotes and stuff of that and for the full coverage, which was like income protection and everything, I think it was going to be like \$60.00 a month.

[56 minutes 47 seconds][Agent] : OK. Is that just for your side? OK, with income protection and life insurance.

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

[56 minutes 55 seconds][Agent] : Alright, Income protection, that's something that's in the works at the moment and should be coming out within the next couple of months with us. Sorry, it is something that is coming, but I can't of course offer it just you until it has launched. Uh, if that's something that you want to look into in a bit more detail, we are currently taking expressions of interest on our website if that's something that you're interested in. Uh, but at the moment we are offering the life insurance. Is that something that you're, you're wanting to have an income protection as we speak right now or? Mm hmm.

[57 minutes 2 seconds][Customer] : OK, Yeah, yeah, 'cause the the whole thing is, is, is something happens to me, just can afford all the all the mortgage repayments and stuff by himself. But if

something happens to Josh, I have no hope in trying to manage everything.

[57 minutes 34 seconds][Agent] : Yeah, I say, I say OK, because he's, so he's more prior like priority to get like income protection cover as well and life insurance at the moment. Would it be? I understand that, but I understand again you want advice about so, so he's also being taken care of. Umm, so looking at a few different options. I understand the, the decision is entirely yours.

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

[58 minutes 3 seconds][Agent] : We've gone through the heavy lifting with outside now, so we've completed all those questions. So I'll leave the decision to you If you need sometimes to work out the other options again, perfectly fine. Take as much time as you need.

[58 minutes 15 seconds][Customer] : No worries.

[58 minutes 15 seconds][Agent] : Uh, the other option you do have available when I understand that you don't currently have any cover in place at the moment.

[58 minutes 23 seconds][Customer] : No, no problem.

[58 minutes 21 seconds][Agent] : Is that right to say, OK, the other option you do have available is if you were wanting to have something in place while you're working through all your options and looking through all the information with lining it up with us. And if it noting you both will be approved and put in place. You can have that Peace of Mind that you're immediately covered while you're doing everything you need to on your end of looking around and comparing the document side by side. If it turns out we end up being the best cover for you, This is just the beneficiaries form we ask you to fill out and send that back. But if we work out no longer being the best option, there be any locking contracts, no cancellation fees, more designed again to give you the pace of mind that you covered while you're doing everything you need to on your end. Would that suit you better at the moment?

[59 minutes 3 seconds][Customer] : Bye, yeah.

[59 minutes 6 seconds][Agent] : Alright, well with that second option, it is finalizing it. So we would need to select a preferred payment by, sorry, preferred payment date and preferred payment method as well.

[59 minutes 15 seconds][Customer] : Bye.

[59 minutes 15 seconds][Agent] : Umm, would you be happy for me to record your acceptance of this policy now then if it comes back or fully approved, no changes in any way, and then we send you out all your policy information to your e-mail and postal address.

[59 minutes 16 seconds][Customer] : Bye, yeah.

[59 minutes 27 seconds][Agent] : Alright, umm, in terms for lining it up, as I was explaining, you wouldn't need to make any payments straight away, you know. So if you wanted to keep it in line with the pay cycle or if you have a preferred day at all, I'm hoping to help you with that. Now, when would work best for you? When would you like the first payment to be?

[59 minutes 44 seconds][Customer] : It would probably need to be next week on Friday.

[59 minutes 47 seconds][Agent] : I can do that. So our policy would all commence noting it for fully approved from once we get the outcome back. But you just wouldn't make any payments until Friday the 9th, 2024 and then every fortnight on the Friday for you. OK. And then lining it up, we can do this either a direct debit using an account number or a Visa or a MasterCard. What would work best for you?

[1 hours][Customer] : Yeah, my debit card.

[1 hours 12 seconds][Agent] : OK. Before you read out any numbers, we do pause the call recording. It's purely for your security. So I can just like that up for you now. So for security purposes, while obtaining your card details, the call recording will stop and worry commence after we have collected your data. None. None. None. None. None. None. None. None. None. None. None. OK. Sorry, I just need to let you know, please be advised that the call recording is now resumed for quality and monitoring purposes.

[1 hours 6 minutes 5 seconds][Customer] : Yep.

[1 hours 6 minutes 5 seconds][Agent] : 2 questions for you, if I could have a clear yes or no for H confirm you are authorized to debit from that credit card.

[1 hours 6 minutes 12 seconds][Customer] : Yes.

[1 hours 6 minutes 12 seconds][Agent] : Thank you. And then if you can just confirm the name on

the card. Thank you. And then your e-mail is rdixrn568@gmail.com.

[1 hours 6 minutes 16 seconds][Customer] : Rebecca Agentson sure is.

[1 hours 6 minutes 25 seconds][Agent] : Beautiful. And then, uh, just double check. I've got all your details correct. So full name is Rebecca Dixon, 30 O3 1988. And you're a female New Zealand resident currently residing in New Zealand.

[1 hours 6 minutes 36 seconds][Customer] : Yes.

[1 hours 6 minutes 37 seconds][Agent] : And home and postal address 286 Suleimet Rd. in the RD80 Amaru 9495. That's what your home and postal address is for the next two weeks. That's all correct. All right, umm, again, we do just call me and ask if you just update that with us when the time does come.

[1 hours 6 minutes 55 seconds][Customer] : I had a lot of papers I need to update.

[1 hours 6 minutes 54 seconds][Agent] : Once you do move, this is just another one to the list. So it's getting pretty long now.

[1 hours 6 minutes 59 seconds][Customer] : Yeah, yeah, I wanna do start writing them down.

[1 hours 7 minutes 6 seconds][Agent] : I think you obey too. There's always that one you'll forget.

[1 hours 7 minutes 10 seconds][Customer] : I'll remember when my mails start. Well, my mail will turn up at the garage and Josh's gonna be like, you need to change the address. Not so bad.

[1 hours 7 minutes 16 seconds][Agent] : Yeah, well, you'll have to keep just doing these big trips down. Uh, too good. Oh, listen, I'm taking quite a lot of your time. I really appreciate your patience. I have a final declaration to read, and then I'll get out of your head. I'll let you enjoy the rest of your night from there.

[1 hours 7 minutes 20 seconds][Customer] : Yes, OK.

[1 hours 7 minutes 32 seconds][Agent] : So it does read. Thank you. Rebecca Dixon, it is important you understand the following information. I will ask for your agreement for 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 will refer to as Medical. Pinnacle has an agreement with Greenstone Financial Services and then Limited, whom I refer to as GFS the

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 License, sorry 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 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 it's acts on any advice we provide with a clear yes or no. Can you please confirm that you understand and agree to this? For the phone lines come back to warns us. Is that a yes? Sir, I don't hear you.

[1 hours 8 minutes 55 seconds][Customer] : Yes.

[1 hours 8 minutes 56 seconds][Agent] : Thank you. Your answer to the application questions and any related documents form the basis of your contract of insurance and depending on 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 with a clear yes or no. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure.

[1 hours 9 minutes 19 seconds][Customer] : Yes.

[1 hours 9 minutes 20 seconds][Agent] : By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum. Benefit amount of Rebecca Dixon receives \$600,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year of cover is \$21.28 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5 sorry by 5% each year and you and you can opt out of this. Included in your 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 you have provided to us. I am Best has rated Pinnacle with AB Plus financial strength

goods and Triple B minus issue our credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. Uh, sorry, I'll just repeat that last flight. You can read more about these writings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address, it 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 made will be refunded in full unless you have launched a claim. Thank you again so much for your patience while I read that to you. Two final questions, if I can just have a clear yes or no for H starting with, do you understand and agree with the declaration? Would you like any other information now or would you like me to read any parts of the policy document to you? OK, all OK, alright, so I've accepted that now that's all been sent through to our insurer for them to further assess. So just to triple check with you. So again, if it comes back fully approved, no changes in any way, shape or form, you're happy for me to record your acceptance of the policy.

[1 hours 11 minutes 10 seconds][Customer] : Yes, no, yes.

[1 hours 11 minutes 34 seconds][Agent] : Uh, now and then we'll send you out the policy information to your e-mail and postal address, OK?

[1 hours 11 minutes 39 seconds][Customer] : Yep, sounds good.

[1 hours 11 minutes 41 seconds][Agent] : If there's any changes in any way, shape or form, of course, I'll get back in contact with you directly. Umm, I believe based on otherwise I've sent through in the past around this time. I think I'll be getting it back tomorrow.

[1 hours 11 minutes 47 seconds][Customer] : Yeah, that's on.

[1 hours 11 minutes 53 seconds][Agent] : What's your work schedule like? Can I talk to you during the day? We've gone through all the heavy lifting and the long process. It wouldn't take too long at all if I did need to speak to you.

[1 hours 12 minutes 2 seconds][Customer] : I finish work at 4:30, otherwise I may be hitting there.

[1 hours 12 minutes 5 seconds][Agent] : OK, it's very hit and miss. Like one day you'll have it early. One day you'll have it probably just before you finish. Hey, Yep.

[1 hours 12 minutes 16 seconds][Customer] : Yeah, yeah.

[1 hours 12 minutes 17 seconds][Agent] : Uh, OK.

[1 hours 12 minutes 18 seconds][Customer] : So, so anytime after 4:30 is pretty good. Yeah.

[1 hours 12 minutes 21 seconds][Agent] : Any time off the 4:30, I'll make a note of that and it does automatically come into me. So I would still try and give you a call as it just comes through.

[1 hours 12 minutes 30 seconds][Customer] : Yeah, no worries.

[1 hours 12 minutes 30 seconds][Agent] : Uh, but if I can't get in touch, then I'll give a call back, uh, after 4:30, then tomorrow all OK. Umm, but again, if it comes up fully approved, no changes, I won't call you then I'll just accept that, get the information sent out to you as well. Umm, if that's the case, if you need a hand with anything at all, direct contact details will be on those documents. We're open from 8:00 AM to 8:00 PM Monday to Friday, just excluding public holidays.

[1 hours 12 minutes 44 seconds][Customer] : OK, OK.

[1 hours 12 minutes 54 seconds][Agent] : Reach out if you need a hand with anything. I'll be happy to help you.

[1 hours 12 minutes 57 seconds][Customer] : Awesome. Sounds good.

[1 hours 12 minutes 59 seconds][Agent] : So it's been lovely talking to you.

[1 hours 13 minutes 1 seconds][Customer] : You too.

[1 hours 13 minutes][Agent] : Uh, it's been a really good shot. Was there anything else I can help with?

[1 hours 13 minutes 1 seconds][Customer] : No, I'm pretty good.

[1 hours 13 minutes 5 seconds][Agent] : No, it's too easy. I'll let you get back to it then. You have a great night.

[1 hours 13 minutes 8 seconds][Customer] : Awesome. You too.

[1 hours 13 minutes 10 seconds][Agent] : Take care. Bye.

[1 hours 13 minutes 11 seconds][Customer] : Bye.