

[3 seconds][Agent] : Welcome to One Choice. You're speaking with Lufiana. How may I help you?

[6 seconds][Customer] : Hi good day, this is speaking.

[14 seconds][Agent] : OK. Thank you for giving us a call back. Let me have a look. And what's your date of birth?

[10 seconds][Customer] : I've received a missed call but I was unable to pick it up 21/09/1972.

[23 seconds][Agent] : OK, thank you. Let me have a look. I'll just have a look to see why we're calling you.

[34 seconds][Customer] : It's most probably because I ask for insurance for me and my husband.

[43 seconds][Agent] : Yeah, I can see. Yes. So we were giving you a call about the life insurance inquiry that you placed with us.

[52 seconds][Customer] : That's great.

[53 seconds][Agent] : Yes. I can go through with, umm, that with you now.

[57 seconds][Customer] : Yeah, we can do that.

[59 seconds][Agent] : OK, perfect. First of all, I will let you know that all our calls are recorded. 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. All right. And can I confirm that you are a female New Zealand resident residing in New Zealand? Residence visa.

[1 minutes 22 seconds][Customer] : I am on a a resident visa Nick.

[1 minutes 29 seconds][Agent] : Umm OK Umm, it's like a work. Is that, is that a work visa?

[1 minutes 36 seconds][Customer] : So I would say that's because we are New Zealand residents now.

[1 minutes 41 seconds][Agent] : OK. And have you been umm, in New Zealand?

[1 minutes 51 seconds][Customer] : Oh yes, we've been here for five years.

[1 minutes 46 seconds][Agent] : Currently residing in New Zealand, umm, continuously for six months, five years. No worries. OK, Umm, just have to read out something for you now. For what we mean by New Zealand resident, it means the person who resides in New Zealand at the time of

application and also New Zealand or Australian citizenship all holds a New Zealand permanent residency visa. All has been in New Zealand continuously for six months or more on a temporary work visa. Do you fit into this?

[2 minutes 26 seconds][Customer] : Yes, I would say yes, I do because we've been here for five years. We've been, we were on a workers visa for three years, then we applied for our residency visa and that came through.

[2 minutes 40 seconds][Agent] : OK, now you're on. Yeah. So you're a umm, New Zealand resident currently residing in New Zealand, correct?

[2 minutes 47 seconds][Customer] : Oh, that's correct, yes.

[2 minutes 48 seconds][Agent] : No worries. Umm, Perfect. OK, thank you so much for that. Now I'm just so I can have a better understanding. Umm, thanks for letting me know that. Umm, Are you new to life insurance or do you currently have some cover in place? OK, and you're looking at, umm, life insurance now.

[3 minutes 4 seconds][Customer] : We've only got general cover in place, that's correct.

[3 minutes 13 seconds][Agent] : OK, no worries. Umm, we can have a look at that for you. So with our life insurance here, one choice. It is designed to provide financial protection for your loved ones for a lump sum payment if you were to pass away. And this benefit could be used to help maintain their lifestyle by helping them pay off a mortgage loan than any other cost involved in raising a family. Basically, it's there to give you the Peace of Mind, but if something happened to you, your family would have that financial security. So who would you be leaving this to? To your husband. OK, no problem. So you can nominate your husband as your beneficiary. You've got up to five.

[3 minutes 47 seconds][Customer] : To my husband, yes it would be. Obviously if we both passed away at the same time, it would be my kids. But I think for now, let's leave it to my husband.

[4 minutes 6 seconds][Agent] : Yeah, yes. So it's up to you who you want to nominate. You've got up to five. You just, when you get this set, when we get this set up for you, umm, we send you a beneficiary form and then it's up to you who you want to nominate.

[4 minutes 24 seconds][Customer] : OK, perfect.

[4 minutes 22 seconds][Agent] : You've got up to five, yeah.

[4 minutes 25 seconds][Customer] : Thank you.

[4 minutes 26 seconds][Agent] : And umm, your beneficiaries can also request an advanced payout of \$10,000 to help with funeral costs or you know, any other final expenses at the time. And we keep everything nice and simple for you. And that's the reason we were giving you a call as everything is done over the phone with nice forms for you to fill in medical checks or blood tests to complete. So we simply take you through health and lifestyle questions as this will determine the pricing and terms of the policy as well.

[4 minutes 57 seconds][Customer] : Sure, sure. No problem.

[4 minutes 56 seconds][Agent] : So let's go through that quote for you now and see how much you'll be paying for the life insurance, all right? And, umm, so that is it, Delta, am I saying it right? Yeah.

[5 minutes 9 seconds][Customer] : Yes, you are correct.

[5 minutes 11 seconds][Agent] : OK, that's good. Umm, have you had a cigarette in the last 12 months?

[5 minutes 15 seconds][Customer] : Just did I have a.

[5 minutes 17 seconds][Agent] : Have you had a cigarette in the last 12 months?

[5 minutes 20 seconds][Customer] : No, no, I, I don't.

[5 minutes 21 seconds][Agent] : No, no. OK, Thank you. All right, now with the cover, you can choose between \$100,000 and \$1 million. What benefit and that would you like me to quote you on? How much cover do you want?

[5 minutes 36 seconds][Customer] : It will depend on how much I will be paying, but I'm looking at at least say 100 DOL 100,000 for now.

[5 minutes 39 seconds][Agent] : Yeah, yes, 100,000. Let's look at 100,000. So for \$100,000 of life cover, you are looking at an indicative payment of \$15.50 per fortnight for yourself. How does that sound?

[5 minutes 44 seconds][Customer] : How much is it 66? Zero.

[5 minutes 58 seconds][Agent] : No, no, sorry. For \$100,000 of cover, the life cover you're looking at

an indicative payment. So estimate of \$15.50 per fortnight, 1515 dollars.

[6 minutes 14 seconds][Customer] : Oh, OK. No, I can leave that. Let's go for 200,000.

[6 minutes 19 seconds][Agent] : Let's look for 203. All right, so for yourself, for \$200,000 of life cover, you are looking at an indicative payment of \$24.27 per fortnight. How does that one sound?

[6 minutes 38 seconds][Customer] : That sounds fine for me. Thank you.

[6 minutes 40 seconds][Agent] : That one's fine. OK, so with this, the next step is to take you through the health and lifestyle questions as the final premium and terms of the policy. So what you'll be covered for is depending on the outcome of your application, which we can go through together now.

[6 minutes 55 seconds][Customer] : Sure. Thank you.

[6 minutes 55 seconds][Agent] : All right, let's do that for you and then we'll tell you what you'll be covered for and how much you'll be paying. So this was an estimate and I'm. So I do need to enter your address. What's your post code?

[7 minutes 8 seconds][Customer] : It's 28 Heidi Crescent. Heidi, Heidi Crescent. That's in Flatbush. 201. No, I'm nine 101. Yeah, yeah. 2016. Sorry, NO2016.

[7 minutes 14 seconds][Agent] : 28 high yeah, and you know the post code two one O 6 3. OK umm and what time did you say it was? OK sorry did you just the line was correct? Is it 3? Umm, O16. Is that what you said? Oh, 2016, Yeah. Thank you. Umm. And yeah, you said it's Flatbush. Is that what you said?

[7 minutes 54 seconds][Customer] : It's in Flatbush, No Two, 2000 and 16 Flatbush, yeah.

[8 minutes 18 seconds][Agent] : Yeah. Flatbush. OK. And it was 28 Heidi Crescent, 28 Heidi Crescent, Flatbush, Auckland. And then post code is 2016. Is that the same as your postal address?

[8 minutes 33 seconds][Customer] : That that is correct.

[8 minutes 34 seconds][Agent] : Yeah. OK, perfect. Thank you so much for that. All right, let's go through the question now. Umm the questions are yes or no answers and I've just got a pre underwriting disclosure to read out to you before you answer the questions so it reads. 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 may share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could recently be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which 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 and answer to our questions, we may be able to decline a claim and place new conditions on your policy or avoid your policy entirely. Do you understand this yes or no?

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

[10 minutes 2 seconds][Agent] : Thank you. Alright, I'm just having bringing up the questions. OK. Now for for the question, the first question is, are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand, yes or no?

[10 minutes 22 seconds][Customer] : And I said it's both this.

[10 minutes 24 seconds][Agent] : You're a citizen or you're just a resident?

[10 minutes 27 seconds][Customer] : I'm in, I'm in. What did I say?

[10 minutes 34 seconds][Agent] : Yeah. But are you a permanent resident or just resident?

[10 minutes 31 seconds][Customer] : We are residents of New Zealand, just a resident.

[10 minutes 39 seconds][Agent] : OK, so and some notes about, because that one's asking you if you're a citizen or a permanent resident of New Zealand or Australia currently residing in New Zealand.

[10 minutes 49 seconds][Customer] : Yes, I am in New Zealand.

[10 minutes 51 seconds][Agent] : Yep. Umm, but with this it's asking if you're a citizen, a permanent resident of New Zealand. So we'll have to end the notes to that one because you're not a permanent resident, you're a resident, is that correct?

[10 minutes 51 seconds][Customer] : Yes, I'm but not a permanent resident.

[11 minutes 4 seconds][Agent] : Yep, correct. So we'll put notes to that and then it asks you, do you hold a current visa that entitles you to reside in New Zealand? Yes, thank you. Now I do need to let you know as well. It is heard by, understood and agreed that cover will cease under this policy if the life insured ceases to reside in New Zealand. OK, Does that make sense?

[11 minutes 14 seconds][Customer] : Yes, I'll just send it again for me. Just repeat yourself again please.

[11 minutes 32 seconds][Agent] : Sorry, no worries. So it is heard by, understood and agreed that cover will cease under this policy if the life insured ceases to reside in New Zealand. So what it means is discover the policy.

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

[11 minutes 48 seconds][Agent] : So cover under this policy will stop if you stop residing in New Zealand.

[11 minutes 53 seconds][Customer] : Oh, OK. So, but if I am, if I go on holiday somewhere that's still, that's not a problem.

[12 minutes][Agent] : Yeah, yeah.

[12 minutes 4 seconds][Customer] : OK, that makes sense. Sure.

[12 minutes][Agent] : So you'll be covered worldwide, but if you stop residing in New Zealand, umm, you won't be covered for this, right?

[12 minutes 8 seconds][Customer] : Thanks, man. Thanks.

[12 minutes 8 seconds][Agent] : This cover will stop. Yep.

[12 minutes 11 seconds][Customer] : Thank you.

[12 minutes 11 seconds][Agent] : Yeah, no worries. OK. So the next one is, have you ever had symptoms of being diagnosed with or treated for intent to seek medical advice for any of the following stroke or heart conditions such as but not limited to heart murmur, heart attack and angina? Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia, thank you. Cancer or leukemia, excluding skin cancer, thank you.

[12 minutes 28 seconds][Customer] : No, no, no, no, no, no.

[12 minutes 45 seconds][Agent] : Kidney disorder, hepatitis, or any disorder of the liver, thank you. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Thank you. Have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for not a neuron disease or any form of dementia, including Alzheimer's disease? Thank you. All right. 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 does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height?

[13 minutes][Customer] : No, No, 164, yes, that's correct.

[13 minutes 35 seconds][Agent] : You can do centimeters or feet and inches, 164 centimeters, Yeah, no worries and thank you. And what is your exact what you can do?

[13 minutes 52 seconds][Customer] : I'm one. We need 2 gaugees.

[13 minutes 49 seconds][Agent] : KGS, pounds or stones one. Sorry, 122. Yeah.

[13 minutes 59 seconds][Customer] : 122, yes, that's correct.

[14 minutes 1 seconds][Agent] : So it's 122 KGS and 164 centimeters. Is that correct?

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

[14 minutes 6 seconds][Agent] : Yeah, no worries. Thank you so much for that. All right, now, umm, let's go to the continue. All right. And that brings us to the end of the application and congratulations. So your application has been approved subject to the following terms and conditions. So we are able to offer you a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. For the first 12 months, you will be covered for accidental death only. After 12 months you will be covered for death due to any cause. However, suicide is not covered in the 1st 13 months of the policy.

[14 minutes 52 seconds][Customer] : Sure.

[14 minutes 52 seconds][Agent] : There is a terminally ill advanced payment included in the cover. After holding the policy for 12 months. If you were diagnosed with 12 months or less to live by a medical practitioner, we will pay your claim in full. Your beneficiaries will still be able to request a

funeral advance payout of \$10,000. Also, please be aware that your premium is stepped, which means that will generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 2% with associated increases in premium. And you can opt out of this indexation each year.

[15 minutes 32 seconds][Customer] : OK.

[15 minutes 32 seconds][Agent] : And yeah, so we can get you covered and the, so \$400,000 of cover, the you're looking at a payment of \$42.28 per fortnight. That's the the premium. How does this sound?

[15 minutes 49 seconds][Customer] : Yeah, that sounds good to me.

[15 minutes 51 seconds][Agent] : Yes. So we, what we can do is we can get you covered today. So you can get you covered from today. However, we don't take payment today. You select the day that suits you best.

[15 minutes 56 seconds][Customer] : OK, OK, alright. That's OK.

[16 minutes 3 seconds][Agent] : All right, yeah, I also want to let you know as well that this policy gives you a 30 day cooling off. So if you decide this policy is not suitable for you and cancel within the 30 days, then you will receive a full refund of your premium unless a claim has been made.

[16 minutes 21 seconds][Customer] : Can I just ask you something?

[16 minutes 21 seconds][Agent] : All right, Yeah.

[16 minutes 24 seconds][Customer] : Well, with regards to the health, I did not hear you. And maybe it's not part of the question that you ask anything about diabetics. Did you ask me something about the diabetic?

[16 minutes 36 seconds][Agent] : No, we didn't ask anything about diabetics.

[16 minutes 39 seconds][Customer] : OK, OK, alright. I just wanted to make sure that I give you all the information.

[16 minutes 40 seconds][Agent] : Yeah, yeah, yeah.

[16 minutes 45 seconds][Customer] : Sorry for that.

[16 minutes 46 seconds][Agent] : Thanks you. Thank you. Now we've answered. You've answered

all of our questions, and thank you so much for that. And you've been approved. So what we do now is we select a day for the first payment. We get you covered from today, but what day do you want the first payment to be? You select a day that suits you.

[16 minutes 53 seconds][Customer] : OK, Can it be not today is Wednesday, not tomorrow, but in two weeks time, Can we start it then or is it too late?

[17 minutes 16 seconds][Agent] : Yeah, two weeks time or what day? Two weeks time. So a Thursday in two weeks time.

[17 minutes 18 seconds][Customer] : So tomorrow in two weeks time, yes, that's correct.

[17 minutes 26 seconds][Agent] : That's the 18th. Is that what you want?

[17 minutes 28 seconds][Customer] : That's correct, please.

[17 minutes 29 seconds][Agent] : Yeah, no worries. 18th of OK, that's umm, Thursday.

[17 minutes 55 seconds][Customer] : Yes, that's correct.

[17 minutes 35 seconds][Agent] : All right, let's do that for you All right, OK, let me just umm get this set up for you now I'll just confirm I've got the correct I've got Zelda, Zelda and then I've got umm. How do I say your last name Van Wyngaard VAN space WYNGAARDT, is that correct?

[17 minutes 59 seconds][Customer] : It's Van Weingart, that's correct.

[18 minutes 11 seconds][Agent] : All right, perfect. And we've confirmed the number is 0220753618. And, umm, your e-mail address is your full name, Zelda Van Wyngaard. And then it's 91@gmail.com. Is that correct?

[18 minutes 24 seconds][Customer] : Yes, that's correct. Yes.

[18 minutes 33 seconds][Agent] : No worries. All right, let's get this set up for you. All right, All right, let's get this set up for you. And you want the first payment to be All right, Give me one second. OK, let's get this set up for you. All right, So first payment will be Thursday 18th of January. All right. And would you like to do direct debit or card? What do you prefer?

[19 minutes 27 seconds][Customer] : You can do a, a debit for us for me, please.

[19 minutes 30 seconds][Agent] : Direct debit? Yeah, no worries.

[19 minutes 38 seconds][Customer] : OK, that's all good.

[19 minutes 32 seconds][Agent] : So for direct debit, we do require the account name and account number, yes. So, umm, whenever you're ready, I'll have the account number and account name.

[19 minutes 46 seconds][Customer] : So alright, that's account number. Hold on, C, Can you hold on for me?

[19 minutes 50 seconds][Agent] : Yeah, no worries. Take your time. That's all right. Take your time.

[20 minutes 21 seconds][Customer] : OK, I'm just logging into my account quickly, right?

[20 minutes 32 seconds][Agent] : Yep, Yep, Yep, Yep.

[20 minutes 29 seconds][Customer] : So my account number, it's 0603690924, 537 00.

[20 minutes 44 seconds][Agent] : OK, I'll repeat it for you. I've got 060369092453700. Is that correct?

[20 minutes 55 seconds][Customer] : That's correct. Yes.

[20 minutes 56 seconds][Agent] : OK. And the account name is under your name, so it's Zelda Vanwin dot, is that correct?

[20 minutes 59 seconds][Customer] : Yes, yes, that's correct.

[21 minutes 5 seconds][Agent] : OK, perfect. And I just need to ask you these questions. Do you have authority to operate this bank account alone and do not need to jointly authorize debits, is that correct?

[21 minutes 15 seconds][Customer] : Correct. Yes.

[21 minutes 16 seconds][Agent] : Yes, thank you. Have you canceled the Direct Debit Authority for one choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? Thank you. Are you happy to set up a Direct Debit Authority without signing the form?

[21 minutes 26 seconds][Customer] : No, Yes, I'm happy with that.

[21 minutes 33 seconds][Agent] : Thank you. In order to proceed, I need to read the following declaration and I will need your confirmation at the end. You agreed this Authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this Authority. You authorize your bank to allow Pinnacle Life, who is the initiator for One Choice, to direct debit this account in accordance with these terms and conditions.

Yes or no? Perfect. Now I've got one final declaration to read out to you, and then I'll send you the documents to you by e-mail and by mail as well.

[22 minutes 2 seconds][Customer] : Yes, yes. Thank you. Yeah. Thank you.

[22 minutes 11 seconds][Agent] : All right, OK, let's get this. OK, so it reads. Thank you. Zelda Van Winkert, it is important you understand the following information. I will ask for your agreement to these terms at the end, and your policy will not be enforced unless you agree to these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Z Limited, whom I refer to as GFS issue and arrange this insurance on its behalf. GSS 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 Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this Yes or no?

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

[23 minutes 39 seconds][Agent] : Thank you. Your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure, Yes or no?

[24 minutes 5 seconds][Customer] : Yes.

[24 minutes 6 seconds][Agent] : Thank you. We may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By

agreeing to this declaration, you can sense allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or anytime by contacting us or by using any unsubscribed facility on communications we sent you. The accepted cover pays a lump sum benefit amount of the following. Delta Van Winker received \$100,000 in the event of life insurance in addition to the standard exclusions contained within the policy document. The following exclusions apply for Zelda Van Winded. Life Insurance is hereby understood and agreed that cover will cease under this policy if the life insured ceases to reside in New Zealand. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. In the 1st 12 months, your policy is enforced. A death benefit is paid only in the event of accidental debt. You'll cover ends on January 16th, 2044 at 12:00 AM. Your premium for the first year of cover is \$42.28 per fortnight. Your premium is a step premium, which means that will be calculated at each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% with eight Sorry, I'll repeat that your sum insured will also increase automatically by 2% each year and you can opt out of this each year.

[25 minutes 49 seconds][Customer] : None.

[25 minutes 49 seconds][Agent] : Included in your premium is an amount payable to GFS of between 12% and 53% of each premium calculated on a level basis over the life of the policy. Your premium will be debited from your nominated bank account in the name of Zelda Van Wyntert, which you are authorized to debit from and have provided to us. 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 good and Triple B Minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. We may provide written communications to you via the e-mail address you have provided to us. This will include any legal notices we are required to provide to you. If you would prefer to receive these only via mail, you can update your communication preference at any time. The policy documentation will be sent to you via mail, and if you have provided us with an e-mail address, this documentation will also be emailed to you today. We'll also be sending you a key fact sheet which outline and key aspects of

your cover in plain language. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GSS on 0800005804 or e-mail [support@onechoice.co dot NZ](mailto:support@onechoice.co.nz) now. So I've just got two questions for you and then we're all done.

[27 minutes 39 seconds][Customer] : Sure.

[27 minutes 39 seconds][Agent] : Yes. So the first question is do you understand and agree with the declaration? I've just read you yes or no?

[27 minutes 40 seconds][Customer] : Thank you. Yes, I did.

[27 minutes 47 seconds][Agent] : Thank you. And the next question is, would you like any other information about the insurance now or would you like me to read any part of the policy document to you?

[27 minutes 57 seconds][Customer] : No, I'm OK. Thank you.

[27 minutes 59 seconds][Agent] : All right, so I'll just accept that declaration for you. And then I'm going to send you your documents by e-mail and by mail as well.

[28 minutes 8 seconds][Customer] : Thank you.

[28 minutes 8 seconds][Agent] : My name and number will be on the if you have any questions, please give us a call.

[28 minutes 19 seconds][Customer] : Alright.

[28 minutes 13 seconds][Agent] : All right, also with your beneficiaries form, you know how I told you to nominate up to five beneficiaries? So what you, so once you receive the documents, there's a beneficiaries form on there. So what you do is you put the name of the person, the person you want to nominate and the percentage or you can give us a call and nominate them over the phone, whatever is easier for you.

[28 minutes 38 seconds][Customer] : OK, I understand. Thank you very much.

[28 minutes 40 seconds][Agent] : OK, no worries. And.

[28 minutes 42 seconds][Customer] : We would also like to take that account from my husband.

[28 minutes 48 seconds][Agent] : Yes, Sir, we're done for your one. I just need to just, I can give you a quote for your husband as well. But with the questions, is your husband there? We can go through the questions with him.

[28 minutes 45 seconds][Customer] : So I don't know if you can help him as well when we are done, he is here.

[29 minutes 2 seconds][Agent] : Yeah, OK. No worries. Let me just finish your one off and then we can do your husband's as well. OK, OK, I'm just going to place you on a quick hold. I just need to, umm, send you the documents and then I'll go into, I'll find your husband's profile.

[29 minutes 9 seconds][Customer] : OK, OK, sure. Thank you.

[29 minutes 18 seconds][Agent] : OK, OK. I won't be long. Thank you so much for holding. OK, I'm all done with your one. OK, now, umm, did your umm, husband have a profile? Did you put a profile for, umm, him?

[30 minutes 59 seconds][Customer] : No problem, I did. I did please.

[31 minutes 11 seconds][Agent] : Yeah. OK, let's have a look. I'll just search your husband's. OK. And what's your husband's full name and date of birth? Yep. And the last name.

[31 minutes 26 seconds][Customer] : So it's Johannes JOHA Double NES and it's 24/09/73 and then one got as well.

[31 minutes 40 seconds][Agent] : OK, thank you. Let me have a look. All right, OK. And is he after the life insurance as well?

[32 minutes][Customer] : That's correct, yes.

[32 minutes 1 seconds][Agent] : OK, no worries. All right. And I'll just confirm this is the best contact number as well for him. I've got 0220753618.

[32 minutes 20 seconds][Customer] : So that's my number. So I can give you his number.

[32 minutes 23 seconds][Agent] : Yeah, 027, 22, Yep. 395. OK. And umm, am I explaining the life insurance, umm, to you or to your husband?

[32 minutes 23 seconds][Customer] : It's 027, 22, 66395 and he is sitting here. So you're welcome to

Speak to him direct.

[32 minutes 46 seconds][Agent] : Yeah. OK, so I will let you know. Umm, So I'm on speaker.

[32 minutes 51 seconds][Customer] : Yes, you are.

[32 minutes 52 seconds][Agent] : Yes. And my name is Lafayana from One Choice and I will let you know all calls are recorded. 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. All right. And I'm. Can I get him to? Yeah. Thank you. Can I get you to please confirm your full name and date of birth for me? Thank you. Thank you so much for that. And can I confirm that you are a male New Zealand resident currently residing in New Zealand?

[33 minutes 17 seconds][Customer] : OK Johannes and Wine book 24/09/1973 Yes I am.

[33 minutes 32 seconds][Agent] : Thank you so much for that. All right, perfect. So let's look at the life insurance as well. And just to double check, so are you new to life insurance as well?

[33 minutes 46 seconds][Customer] : Yes, I am.

[33 minutes 48 seconds][Agent] : OK, all right, all right, no problem. Let's look at the let's give you a quote. Umm, and have you had a cigarette in the last 12 months?

[34 minutes 2 seconds][Customer] : No cigarettes. That's Vapia.

[34 minutes 4 seconds][Agent] : Yes. So you have had a vape. So because the vape is classified as a cigarette, we have to answer yes to it. Thanks for that. Yes. Thank you so much for letting me know. I'll put yes. All right, now for the cover that you can choose, you can choose between \$100,000 and \$1 million.

[34 minutes 12 seconds][Customer] : Yes, 200,000 please.

[34 minutes 26 seconds][Agent] : So how much cover would you like me to quote you on, 200?

[34 minutes 33 seconds][Customer] : Yep.

[34 minutes 33 seconds][Agent] : Yeah, let's look at 200. OK, so for \$200,000 of life cover, you are looking at an indicative payment of \$60.07 per fortnight. How does that sound?

[34 minutes 50 seconds][Customer] : That's good.

[34 minutes 51 seconds][Agent] : That's good. All right, so with this again, the next step is to go

through the questions. Yes, on my question to confirm your UMM, to see what you are the final premium will be and what you'll be covered for. So let's do that for you now. All right, great. Let's have a look. OK, Johannes, because this is, umm, your profile now, umm, I do need to enter your address. What's your post code again, please?

[34 minutes 50 seconds][Customer] : That's good. Yeah.

[35 minutes 23 seconds][Agent] : Yeah. Flatbush. Yep.

[35 minutes 21 seconds][Customer] : The 28 Heidi Crescent, Redbush, Oakland, 2016.

[35 minutes 29 seconds][Agent] : OK, thank you. 28 Heidi Crescent, Flatbush. Umm, post code 2016, Correct.

[35 minutes 37 seconds][Customer] : Yep.

[35 minutes 38 seconds][Agent] : OK. Is that the same as your postal address as well? You, you receive all your mail there?

[35 minutes 41 seconds][Customer] : Yes, yes, that's correct.

[35 minutes 43 seconds][Agent] : Yes, no worries. OK, OK, let's go through the questions for you now before we go through the questions, I have a pre underwriting disclosure to read out to you before you answer the questions. OK, so it reads.

[36 minutes 2 seconds][Customer] : MMM.

[36 minutes 2 seconds][Agent] : 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 may share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could recently be expected to know, which may affect our decision to ensure you, and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure. You have this duty until the time we enter into the contract. If you fail to disclose the

matter, you make a false statement and answer to our questions, we may be able to decline a claim in place new conditions on your policy or avoid your policy entirely. Do you understand this, Johannes, yes or no?

[37 minutes 13 seconds][Customer] : Yes, Yes, I do.

[37 minutes 14 seconds][Agent] : Thank you. Thank you. Let's go through the question now for the questions. You have to answer the questions yourself, OK. And if you need me to repeat it, please let me know. It's yes or no questions. All right, All right. The first one is, are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand?

[37 minutes 26 seconds][Customer] : Yeah, Yes.

[37 minutes 35 seconds][Agent] : So you're a permanent resident or are you just a resident?

[37 minutes 38 seconds][Customer] : No, it's for now.

[37 minutes 40 seconds][Agent] : Yeah, just the residence.

[37 minutes 40 seconds][Customer] : Yeah, OK.

[37 minutes 41 seconds][Agent] : So we answer notes to that one and then the next question it asks you, do you hold a current visa that entitles you to reside in New Zealand?

[37 minutes 53 seconds][Customer] : Yes.

[37 minutes 54 seconds][Agent] : Yes. OK, Thank you. And I do want to let you know, is her buy understood and agreed that cover will cease under this policy if the life insured ceases to reside in New Zealand, which means if you stop residing in New Zealand, cover under this policy will stop. OK, OK, perfect. Now the next question is 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 heart murmur, heart attack and angina? Yes or no?

[38 minutes 12 seconds][Customer] : Yes, yes, yes.

[38 minutes 35 seconds][Agent] : Yes. So you did have umm, you have stroke or heart conditions?

[38 minutes 40 seconds][Customer] : Lightstroke. Yep.

[38 minutes 43 seconds][Agent] : Stroke.

[38 minutes 44 seconds][Customer] : Yes.

[38 minutes 45 seconds][Agent] : OK, so we enter yes to that one. All right. And based on your response, please enter yes or no for each of the following stroke. Yes or no.

[38 minutes 56 seconds][Customer] : Yes. Lightstroke. Yep.

[38 minutes 56 seconds][Agent] : So you had a stroke, light stroke. OK, They call it like a light stroke. Is that what it's what it is. OK. So we have to answer yes to the stroke then. All right. And have you been admitted to hospital as an inpatient because of that? Really.

[39 minutes 3 seconds][Customer] : Yes, yes, yes, yes, yes.

[39 minutes 19 seconds][Agent] : So you will need to nominate up to five people. So you went to So umm Johannes, did you go to?

[39 minutes 25 seconds][Customer] : Only when I have the I had the symptoms and then I go to the doctor and then they send me to the hospital for tests.

[39 minutes 25 seconds][Agent] : I had just sent them and then I go to the doctor and then I sent them to the hospital. OK.

[39 minutes 33 seconds][Customer] : Yeah, so they couldn't found nothing on me.

[39 minutes 38 seconds][Agent] : OK. But did they tell you it was a strike?

[39 minutes 41 seconds][Customer] : They say that according to them they say it's the livestock, but they couldn't found nothing on me.

[39 minutes 49 seconds][Agent] : OK. And you went to hospital? OK. All right, let me just see how we answer that one. Thank you so much for letting me know.

[39 minutes 47 seconds][Customer] : Anyway, yes, just say something. I know my doesn't sound. So what they were saying is that you had symptoms, but I couldn't find anything from any of the things. So that's basically what it is. That's why they said they they think he might have had a light stub.

[40 minutes 21 seconds][Agent] : OK, But they didn't find anything.

[40 minutes 20 seconds][Customer] : No, I didn't find that, not at all.

[40 minutes 26 seconds][Agent] : OK, All right.

[40 minutes 27 seconds][Customer] : You can even send it a little if you want it.

[40 minutes 30 seconds][Agent] : OK, let me just see how we have to answer that. Umm, OK, one

second. All right. And you went to hospital for the tests. OK, All right. I just need to double check with that. Do you mind if I place you on a quick hold while I check? OK, I won't be long. Thank you so much.

[40 minutes 49 seconds][Customer] : Yes, after with you, Yeah, yeah, yeah.

[45 minutes 12 seconds][Agent] : Thank you so much for holding.

[45 minutes 14 seconds][Customer] : Yep.

[45 minutes 14 seconds][Agent] : OK, so I'm yes, so because you had the symptoms and they said it might be a light stroke. So we'll answer yes to the stroke. And then the next one was asking you, have you been admitted to hospital as an inpatient and inpatient means, umm, did you stay overnight?

[45 minutes 32 seconds][Customer] : Yeah. Because they didn't finish my test. They did on me. Yep.

[45 minutes 37 seconds][Agent] : OK, so you say that you and that you admitted to hospital as an inpatient until they did the test. OK, so answer yes to that.

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

[45 minutes 47 seconds][Agent] : All right. And, umm, how many strokes have you had?

[45 minutes 52 seconds][Customer] : Oh, no. It was a 15 minute stroke, that's all.

[45 minutes 54 seconds][Agent] : OK, so it was just the one.

[45 minutes 57 seconds][Customer] : Yes. Yeah.

[45 minutes 58 seconds][Agent] : That's correct. Yeah, just the one. Thank you.

[46 minutes][Customer] : Yes. Correct. Yeah.

[46 minutes][Agent] : All right. And umm, the next question is all right. Umm was was it a Tia transcend is ischemic attack.

[46 minutes 18 seconds][Customer] : What does that mean?

[46 minutes 22 seconds][Agent] : OK, so umm, OK, so I'll tell you what it is. So it's often referred to as mini stroke. Atia is caused when blood flow to the brain is impaired. Symptoms are usually shorter in duration than a full stroke and can often resolve. Other names for Tia include umm, umm, once, umm, sorry, I'm just, I'm just bringing get it, I'm bringing it for you. All right, give me one

second. So did they say it was a Tia?

[47 minutes 13 seconds][Customer] : They said it was a mini strap.

[47 minutes 16 seconds][Agent] : A mini stroke?

[47 minutes 17 seconds][Customer] : Yeah, it's time to take the letter for you. What the doctor say, But if that is complete with a because he has got no negativity that stays behind after the stroke. They only said the symptoms is the same but they could not for the fact say that it wants a stroke.

[47 minutes 23 seconds][Agent] : Yes, yeah, I understand. Sorry to interrupt you, but I just need to answer this because they're his questions. Thank you so much for helping us just because.

[47 minutes 53 seconds][Customer] : We just tried to get the letter for you.

[47 minutes 54 seconds][Agent] : Yeah, yeah, thank you so much for that. Yeah. Just because we have to go through like, you know how we went through the questions with you. Umm, yeah. With this, we have to go through, umm, the questions with him. Yeah. Thank you so much. Let's just say, umm, if it's a Tia.

[48 minutes 4 seconds][Customer] : Yeah, yeah, I'm here.

[48 minutes 14 seconds][Agent] : Now other names for TIATIA include vertebral balasla insufficiency, vertebral bacilla syndrome or amyrosis. Circus. Umm, yeah. And TI as themselves are risk factors for full blown strokes. So, so Johannes, umm, was it a mini stroke? Yes. OK, so answer yes to that.

[48 minutes 51 seconds][Customer] : Yes, Yep.

[48 minutes 55 seconds][Agent] : Thank you so much. And was it due? The next one is was it due to a migraine or a contraceptive pill?

[49 minutes 5 seconds][Customer] : No migraines. No migraines. No.

[49 minutes 7 seconds][Agent] : No, no. So it wasn't due to migraines. Is that correct?

[49 minutes 14 seconds][Customer] : No, it wasn't.

[49 minutes 15 seconds][Agent] : OK, thank you so much for letting me know. All right now, umm, for thank you so much for umm answering those. OK. Umm, so based on the information disclosed, we are unable to offer you discover at this time. What I can do is refer you to our insurer Pinnacle Life to

complete an online application or I can provide you with information and a quote on our funeral cover product, which we don't ask any host questions. Which would you prefer?

[49 minutes 55 seconds][Customer] : No, it's OK. It's fine.

[49 minutes 56 seconds][Agent] : It's all good. OK, Thank you so much for your time today.

[49 minutes 57 seconds][Customer] : Yeah, all good. It is Atia. I've had it.

[50 minutes 5 seconds][Agent] : All right, yes, sorry. I'm it's CIA is like mini stroke.

[50 minutes 15 seconds][Customer] : Yeah. Yes. Yes.

[50 minutes 16 seconds][Agent] : So we had to because because you said it was a mini stroke. So we did have to answer yes to that because they told you it was a mini stroke because with these questions, it's really important to answer the questions, umm, properly because it does affect the claim.

[50 minutes 21 seconds][Customer] : Yeah, Yeah, Yeah.

[50 minutes 31 seconds][Agent] : Yeah.

[50 minutes 32 seconds][Customer] : Alright.

[50 minutes 33 seconds][Agent] : All right. All right. Thank you so much for your time and I hope you both enjoy the rest of your day.

[50 minutes 35 seconds][Customer] : No problem. Thank you. Bye. Bye.

[50 minutes 42 seconds][Agent] : Thank you. Bye.

[50 minutes 44 seconds][Customer] : Yes, bye.