

[3 seconds][Agent] : Welcome to One Choice Insurance. You're speaking with Ashton. How can I help you today?

[8 seconds][Customer] : Hi, Ashton. This is Danny Hopkins. My wife's insured for yourselves for life insurance, and I'd like to do the same thing I've been told by her.

[17 seconds][Agent] : I see no problem at all there. Well, I can definitely help you with that here today, Sir. What I'll do first is I'll just open up your profile, open up a profile, then we can go through that and I'll just grab firstly, like your first name. What is that? No problem at all. OK. And your last name, Daniel, is that double P or just one P? No problem. OK, there we are. And is that HOPK? OK. Yeah. Thank you. And your date of birth there, Daniel.

[29 seconds][Customer] : Yeah, it's Daniel Hopkins, 1P KHOPKINS, 24th of the 5th, 1973.

[1 minutes 10 seconds][Agent] : Fantastic. Great. Now I'll confirm as well. Your title is Misty and you are a male New Zealand resident. Great. And just note, calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether suitable for your needs. We do not consider your personal circumstances.

[1 minutes 16 seconds][Customer] : Yes, Yep, she does. Yes. Yeah. So we have a loan out on the House and a mortgage and it's basically just to cover those things should anything happen.

[1 minutes 29 seconds][Agent] : Now, you mentioned your wife has an insurance policy with us and was this for yourself, for this man to leave money behind for her and your family or OK, I see. Perfect. And that's what our cover is designed to do here. He's providing the support that gets paid out as a lump sum directly to your beneficiary. And like you mentioned, having a mortgage that can also be able to support that mortgage, right? If anything was to happen to you or other areas as well. We have no say, Daniel. OK.

[2 minutes 3 seconds][Customer] : Yeah, yeah.

[2 minutes 13 seconds][Agent] : Now the process with us is very simple with organizing the policy. We do that all over the phone for you. I will open up a quote now and let me know what you're comfortable with. That way we can look at different amounts and also touch base on the benefits. What we include is covering you for death, terminal illness as well as a funeral advance payout. OK,

now for the quote. I'll just confirm your smoking status. Have you had a cigarette in the last 12 months? Yes or no?

[2 minutes 26 seconds][Customer] : Yeah, no.

[2 minutes 44 seconds][Agent] : Fantastic. And the level of insurance, Daniel, that you can select from starts at the \$100,000 as the minimum up to a maximum of \$1 million. What did you have in mind?

[2 minutes 57 seconds][Customer] : Might as well go for the 1,000,000.

[2 minutes 59 seconds][Agent] : Yeah, let's have a look at that for you. No problem. And let me know if you want to look at a different amount. We can. All right, so the \$1 million of cover is a fortnightly premium of \$109.23 per fortnight. How does that sound for you?

[2 minutes 59 seconds][Customer] : I think that's yeah, yeah, that's fine.

[3 minutes 18 seconds][Agent] : No problem. Also to let you know if circumstances do change in the future, you can always give us a call applied to reduce your level of cover down if need be due to eligibility, you let us know. OK, easy. So what I'll do now is we'll go and double check the eligibility for you and it's just answering yes or no to the questions relating to your health, double checking there's any change to the cover or price. I'll let you know what the outcome is afterwards, how those three benefits work in detail. Then we can get that organized and it's all done for you. OK, now so I can post the documents out, I'll grab your home address if you don't mind. We'll start with your post code first. What is that? Thank you. And that's an ID too, and the address. OK. Did you say Thomas?

[3 minutes 58 seconds][Customer] : 4788, it is 38 Somersall Lane Martin, 38 Somersall. It's umm SMSAL.

[4 minutes 20 seconds][Agent] : Oh, I see SONERSAL. OK, Yeah. And that's Lane, right?

[4 minutes 25 seconds][Customer] : Yeah, yes.

[4 minutes 29 seconds][Agent] : Perfect. I've got it here. And your home address and postal address. So that is that the same.

[4 minutes 35 seconds][Customer] : It is.

[4 minutes 36 seconds][Agent] : Great, no problem now read it out to you by pre underwriting disclosure there. Daniel. Please stay aware your 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 to 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 life insurance contract. You have a legal duty to provide to us any information you know, what could reasonably be expected to know, which may affect our decision to ensure you end on what terms.

[5 minutes 19 seconds][Customer] : Yes.

[5 minutes 18 seconds][Agent] : You do not need to tell us things that we already know or should know as an insurer, or which reduce the risk. We ensure you have this duty until the time we enter into the contract. If you fail to disclose a matter or make a false statement, it answers our questions. We may be able to declare the claim. Impose new conditions on your policy, you avoid your policy entirely. Do you understand this, Daniel? Yes or no?

[5 minutes 37 seconds][Customer] : Yes, Yes.

[5 minutes 40 seconds][Agent] : Great to hear. Now the first question just confirming here, are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand.

[5 minutes 50 seconds][Customer] : Yes.

[5 minutes 48 seconds][Agent] : Yes or no Great. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as been not limited to heart murmur, heart attack and angina?

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

[6 minutes 4 seconds][Agent] : Yes or no great Lung disorder excluding asthma, sleep apnea or pneumonia.

[6 minutes 13 seconds][Customer] : No, no, I was dehydrated once and I have to drink more water. Does that count?

[6 minutes 11 seconds][Agent] : Yes or no Cancer or leukemia excluding skin cancer, kidney disorder, yes or no I understand well in in regards to just dehydration. Sorry, go ahead.

[6 minutes 33 seconds][Customer] : But you would I don't think it was, was it? I I basically I went to the doctor and said the kidneys are aching and he said you they chested me and said you're dehydrated. Used me to drink more water.

[6 minutes 47 seconds][Agent] : Oh, I see perfect. So and that's good to hear. I'm glad that she wasn't diagnosed anything before yourself and that's what we just confirming here is this question is asking kidney disorder yes or no fantastic Hepatitis or any disorder of the liver great anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[7 minutes 1 seconds][Customer] : No Nope, I have PTSD.

[7 minutes 18 seconds][Agent] : I see, so the answer yes there and then it has a drop down. Just confirming in the last five years have you attempted suicide or been hospitalized for mental health condition? Yes or no? Great. Is your condition a form of schizophrenia, bipolar or circadic disorder? Yes or no?

[7 minutes 29 seconds][Customer] : No, no.

[7 minutes 38 seconds][Agent] : Great and then it's confirming here is your condition. So we have 4 categories here which I'll read out to you and just let me know afterwards what yours falls under. So A is depression, anxiety, post Natal depression or stress including post traumatic stress disorder, B is anorexia, nervous or bulimia, C is ADHD or ADD and these other mental illnesses not listed here or what is yours full under?

[8 minutes 6 seconds][Customer] : A.

[8 minutes 5 seconds][Agent] : No problem now with that. It's just confirming How many episodes have you had which required treatment? Was that one to two episodes 3 to 4-5 to six or seven plus? No worries at all. Great to hear. And then also confirming here, have you had symptoms or treatment for this condition within the last six months, Yes or no? No worries. And have you ever?

[8 minutes 6 seconds][Customer] : A 1 it'll be yes I I have a day.

[8 minutes 36 seconds][Agent] : Yeah, sorry, I just missed out. What did you say?

[8 minutes 41 seconds][Customer] : That's what you mean. I take a pill every day.

[8 minutes 46 seconds][Agent] : Yeah. And that's that's correct. So that'll be form that'll fall under like treatment, right. So we can answer yes to that question. And have you ever seriously contemplated or attempted suicide, Yes or no?

[8 minutes 48 seconds][Customer] : Just yes, no, it doesn't affect me that way.

[9 minutes][Agent] : Fantastic. Perfect. I'm glad to hear. Great. So we can move on to a new question It's asking here. Have you been diagnosed with or currently undergoing testing for or as a doctor advised you to be tested for motor neuron disease or any form of dementia including Alzheimer's disease? Yes or no fantastic? The next section is in relation to your height and weight. Please be aware that I am required to obtain a continent single finger measurement for each in order to continue with the application. The system doesn't allow me to enter any approximate figures worth of height and weight ranges. What is your exact height in centimeters or feet and inches?

[9 minutes 18 seconds][Customer] : No 5 foot 6.

[9 minutes 41 seconds][Agent] : Fantastic And what is your exact weight fantastic? Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Yes or no Fantastic. Does your work require you to go underground? Work at heights about 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest.

[9 minutes 46 seconds][Customer] : 85 KG, yeah, No, no.

[10 minutes 9 seconds][Agent] : The work offshore yes or no to the best of your knowledge. Are you infected with the Were you in a high risk category for contracting HIV which causes AIDS?

[10 minutes 22 seconds][Customer] : No.

[10 minutes 23 seconds][Agent] : Do you have definite plans to travel or reside outside of New Zealand? Example booked or will be booking travel within the next 12 months? No worries at all. And which country do you intend to travel to or reside in?

[10 minutes 32 seconds][Customer] : Yes, going on holiday to the United Kingdom.

[10 minutes 43 seconds][Agent] : OK, great. No problem at all. There we go. And then it's just confirming with you here as well. Will you be overseas for longer than three consecutive months,

Yes or no? No worries. Now when you do travel there Daniel, you have the Peace of Mind that you are covered worldwide, OK and moving on for you. Do you have existing life insurance policies with other life insurance companies with a combined total sum of short of more than \$5,000,000? Yes or no?

[11 minutes 2 seconds][Customer] : No, OK, no.

[11 minutes 23 seconds][Agent] : But have you ever had symptoms of, been diagnosed with a, treated for, or intend to seek medical advice for any of the following diabetes, Raised blood sugar, impaired glucose tolerance or impaired fasting glucose? Yes or no? Chest pain, high cholesterol or high blood pressure yes or no?

[11 minutes 37 seconds][Customer] : No, Yes.

[11 minutes 45 seconds][Agent] : No worries. And based on your response, please answer yes or no for each of the following Chest pain yes or no? High cholesterol, yes or no?

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

[11 minutes 59 seconds][Agent] : Great. High blood pressure, yes or no?

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

[12 minutes 3 seconds][Agent] : No worries. Now for the high blood pressure. Just confirming here. Is your high blood pressure caused by heart disease or kidney disease? Yes or no?

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

[12 minutes 15 seconds][Agent] : Great to hear. Have you been prescribed medication to treat this condition? Yes or no?

[12 minutes 21 seconds][Customer] : Yes.

[12 minutes 22 seconds][Agent] : Very good. And the treatment commenced within the last three months. Yes or no?

[12 minutes 29 seconds][Customer] : No.

[12 minutes 31 seconds][Agent] : Very good. Have you had your blood pressure checked in the past six months by your GP? Great. And were you told by your doctor that your blood pressure has returned to within normal range the last time you had it checked?

[12 minutes 37 seconds][Customer] : Yes, Yes.

[12 minutes 47 seconds][Agent] : Yes or no right here. So no changes in regards to the high blood pressure for you, Daniel. So great news for you there. You have that support with high blood pressure that's covered. We can move on to a new question now. Tumor, mole or cyst including skin cancer, sunspots or Melanoma. Yes or no?

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

[13 minutes 9 seconds][Agent] : Great. Have you ever had an abnormal PSA test or enlarged prostate, thyroid condition or neurological symptoms such as dizziness or fainting, disorder of the stomach, bowel or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis?

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

[13 minutes 37 seconds][Agent] : Any illegal drug use, abusive prescription medication or receive medical advice or counseling for alcohol consumption? Bladder or urinary tract disorder, blood disorder or disease, Sleep apnea or asthma excluding childhood asthma?

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

[14 minutes 3 seconds][Agent] : Great, now other than what you have already told me about in the past three years that you sought medical advice or treatment by medical practitioner or specialist while you awaiting the results of any medical test investigations, yes or no? Great, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks, yes or no?

[14 minutes 17 seconds][Customer] : No, no.

[14 minutes 30 seconds][Agent] : Fantastic, and on to the last three questions for you Daniel. And that's all done 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 Ebimitis Polyposis? Yes or no? To the best of your knowledge. Have any of your immediate family suffered from cancer, heart condition, stroke or other holiday disease prior to age 16 years ago? Great. And the last question for you here is other than one of the events, gift certificates or vouchers, do you

engage in no intent to engage in any of the following aviation other than as a fare paying passenger on the recognized airline, motor racing, parachuting, mountaineering, amp sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity, Yes or no?

[14 minutes 47 seconds][Customer] : No, no, no. That's what.

[15 minutes 26 seconds][Agent] : Perfect.

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

[15 minutes 26 seconds][Agent] : Great to hear. Well, that's all the questions done for you there, Daniel. So thanks a lot for that. Umm, so I'll just put you on a short hold there while I just umm, bring up those results for you here.

[15 minutes 39 seconds][Customer] : Yeah, no worries.

[15 minutes 38 seconds][Agent] : OK, no worries. One second. Thanks a lot for holding there, Daniel.

[16 minutes 29 seconds][Customer] : Yep.

[16 minutes 29 seconds][Agent] : Perfect. So I've got the results for you now and that has been back approved for the life insurance policy. So congratulations.

[16 minutes 29 seconds][Customer] : No thank you.

[16 minutes 39 seconds][Agent] : Great to hear that it has been approved for you. You keep it up nice and healthy. I see there.

[16 minutes 46 seconds][Customer] : I do.

[16 minutes 45 seconds][Agent] : Now what I'll do is I'll go, I'll go through the questions. Sorry, the benefits for you of what's all included with the cover.

[16 minutes 53 seconds][Customer] : Yep.

[16 minutes 52 seconds][Agent] : All right, then we can get you organized and that's all done. Please bear with that. Your premium is stepped, which means it'll generally increase each year. In addition, this policy has automatic indexation, which means each year, your benefit amount will increase by 5% with associated increases in premium. You can, of course, opt out of this indexation each year. Now like I mentioned earlier, we have 3 benefits. So the first benefit we include is a guest benefit

and there's no waiting period that you have to go through with us, Daniel. What that means is that you'll be covered immediately for death due to any cause except suicide in the 1st 13 months. So you have that Peace of Mind, OK. Also we include here is a living benefit, which is a terminally in advance payment. If you were diagnosed with 12 months or less to live by a medical practitioner, we can pay your claim out in full. So that's where you can receive the money yourself, even use that towards medical costs or treatment. That's up to you. All right.

[17 minutes 12 seconds][Customer] : Yep, Yep, Yep.

[17 minutes 49 seconds][Agent] : And then the last benefit here is that when you pass away, your beneficiary can request an advanced payout of \$10,000 to help with any funeral costs. So all three of these benefits are all included in your cover right now.

[17 minutes 59 seconds][Customer] : OK, right. Fantastic.

[18 minutes 3 seconds][Agent] : I do need to advise that the wait the year now, I do need to advise that the premium has risen and the reason for that was just in regards to the mental health. OK.

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

[18 minutes 14 seconds][Agent] : So I'll let you know what that has changed to now and let me know if that is something you still comfortable with. If not, we can also look at a different amount for you. So it is now for the \$1 million, a \$163.85 per fortnight. So that's \$81.92 per week.

[18 minutes 33 seconds][Customer] : Yep. I'm not sure. So that's I'll tell you. Well, say yes and I'll talk to me wife. She takes care of all the finances.

[18 minutes 31 seconds][Agent] : Is that something you still comfortable with, Daniel, or that's OK because pre, Yeah, I see. No, that's all right.

[18 minutes 48 seconds][Customer] : Yes, she's ring. Yeah, yeah.

[18 minutes 48 seconds][Agent] : Because what I was going to say is, umm, is that previously you're happy with the \$109.23 per fortnight, we can look at a different amount for the insured, which will bring that premium down as well. And in that way, we can look into something different. Or if you are happy with this, you know, it's up to you. The only pens, right? Because when, once the policy is in place, you can always, you know, at later stage, give us a call, apply to either increase your level of

cover or apply to reduce your cover due to eligibility.

[19 minutes 23 seconds][Customer] : Yep.

[19 minutes 22 seconds][Agent] : You have that option as well. All right. Would you like me to show you a different amount while we're here or keep it as is? Yes, no worries at all there. So we can keep that. OK, I understand. No worries at all. Now, when we set that policy up for you, you're not required to pay anything today.

[19 minutes 34 seconds][Customer] : Keep it as is, like I'll talk to my wife and if she thinks that it's too much, we'll get in touch to have it reduced the level of yeah.

[19 minutes 52 seconds][Agent] : So you have that time to still be able to go through and sit down with your wife and go through that now. I'll just confirm here as well. I'll grab your contact number. And what is your your number there, Daniel? Yeah, that'd be good. Yep.

[20 minutes 7 seconds][Customer] : Can I give you my mobile number that OK, 0273006661?

[20 minutes 19 seconds][Agent] : Great. So that's 027300 Super 6/1. And do you have an e-mail address?

[20 minutes 25 seconds][Customer] : Yeah, yes, it's Daniel dot Hopkins at cobhamplumbing.net. Cobham COBH AM yeahplumbing.net.

[20 minutes 39 seconds][Agent] : Did you say at cabin plumbing OK and then plumbing OK great no worries at all. So I'll get that for you here. So we do also send you out the documents to your e-mail that you'll be able to receive today. OK.

[21 minutes 2 seconds][Customer] : Yep, Yep.

[21 minutes 5 seconds][Agent] : And we also, we also provide you with the hard copy documents being sent out to your post.

[21 minutes 15 seconds][Customer] : Yeah, no worries.

[21 minutes 13 seconds][Agent] : OK andyousaidits.net at the end of your e-mail.

[21 minutes 21 seconds][Customer] : Yeah, Yeah, there's no NZ on ititsjust.net.

[21 minutes 19 seconds][Agent] : Right, easy as now. Why was it all great? So we'll note that down for you here. And the only thing that you sent back to us when you receive those documents, the

hard copy is your beneficiary form, and you fill that out, you can slip up to five. All right now with the payment date. We'll note that down for you here, which is up to you. You can decide when that's suitable. We generally click payment within the next 7 days when the next seven days will be more suitable for you. Daniel, what day works best for you?

[21 minutes 56 seconds][Customer] : I suppose just today, tomorrow sort of thing. Yeah.

[22 minutes 3 seconds][Agent] : Yeah, well, it's up to you.

[22 minutes 4 seconds][Customer] : Does it does?

[22 minutes 4 seconds][Agent] : What would you prefer we can do tomorrow for you, if you like? Or today?

[22 minutes 11 seconds][Customer] : Yeah, today.

[22 minutes 13 seconds][Agent] : No. What was it all? And then with the payment method, we can note down here direct debit when using an account number or Visa, MasterCard. What works best for you?

[22 minutes 28 seconds][Customer] : Definitely direct debit.

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

[22 minutes 29 seconds][Customer] : I just don't know my ID.

[22 minutes 34 seconds][Agent] : Oh, I see, so if you have your phone on you at the moment, you can double check like your online banking.

[22 minutes 43 seconds][Customer] : I'm not that.

[22 minutes 38 seconds][Agent] : I can hold the line if you need to find that or if you have like your card on you, if that's OK. If you have your card on you, we can note down the card as well. Links to that same account as well.

[22 minutes 54 seconds][Customer] : Yeah, actually it doesn't. I only have an card. There's no number on it.

[22 minutes 57 seconds][Agent] : Oh, OK, I see.

[23 minutes 1 seconds][Customer] : I don't have a Visa card or anything.

[23 minutes 3 seconds][Agent] : Oh, I see.

[23 minutes 3 seconds][Customer] : My wife has that and I don't.

[23 minutes 5 seconds][Agent] : Yeah, no problem at all there. Well, what we can do for you?

[23 minutes 7 seconds][Customer] : I don't worry about bring her up on on.

[23 minutes 11 seconds][Agent] : Yeah, all we can do for you, Daniel, is if you want to double check what your account is, I can always touch base later on this afternoon for you. And then we can be able to just continue from where we left off and put that in place.

[23 minutes 21 seconds][Customer] : Yeah, OK. Or if you're happy to do it, you call my wife and get the details of her.

[23 minutes 27 seconds][Agent] : Yes, I see. Is that, yeah. Is that like a joint account or is that your account? Because if it's, if it's, it's a joint account, yeah. OK.

[23 minutes 32 seconds][Customer] : She has all the Yeah, we have a joint account, Yeah.

[23 minutes 43 seconds][Agent] : So what I'll do for you is I'll note down here her contact number and I can touch base with her. I'll be later this afternoon as well. Umm. And you can let her know that we'll touch base with her. What is her mobile number there, Daniel? Yeah, yeah.

[24 minutes][Customer] : 02211351259.

[24 minutes 8 seconds][Agent] : OK, great. No problem. Now I'll let you know what the process with that is like. If you are able to touch base with us to grab that, I will try to give you a call first later, because when we do note down the banking, we do need to read out to you with the declaration, right?

[24 minutes 25 seconds][Customer] : OK, Yep, fair enough.

[24 minutes 25 seconds][Agent] : So that way we don't have you. You. Yeah. That way we don't have to call your wife and then be able to call you back after as well. We can do that as well, right? Umm, but I'll touch base with you first later. Double check if you've got it. If not, then we can touch base with your wife.

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

[24 minutes 38 seconds][Agent] : OK, easy. All right, great. So I'll set a call back for later this afternoon and then we can continue from where we left for left before you, Daniel.

[24 minutes 49 seconds][Customer] : OK.

[24 minutes 47 seconds][Agent] : All right, perfect. OK, great. Thank you so much for that. Umm, you enjoy the rest of your day. We'll touch base this afternoon.

[24 minutes 57 seconds][Customer] : OK. Thank you, Ashton.

[24 minutes 59 seconds][Agent] : My pleasure.

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

[24 minutes 59 seconds][Agent] : Thank you for that. Bye. Bye.