

[2 seconds][Customer] : Hello.

[4 seconds][Agent] : Hi, Scott, it's Christina calling from One Choice Insurance. How are you?

[8 seconds][Customer] : Oh, good. Thanks.

[10 seconds][Agent] : That's good to hear.

[16 seconds][Customer] : Oh yeah.

[11 seconds][Agent] : I've given you a call today about your online enquiry that you put through with us yesterday about some life insurance. Yeah.

[16 seconds][Customer] : I was just ha, yeah, I was having a muck around last night.

[20 seconds][Agent] : OK. Fair enough. Well, I was giving you a call rather go through some information we can some pricing and explain it to in more detail so I can do that. F can I confirm that your full name is Scott Gilcha?

[28 seconds][Customer] : Yeah, yes, that's me.

[35 seconds][Agent] : Thank you. And can I confirm your date of birth is the 2nd of March 1974? Great.

[40 seconds][Customer] : Yep, that's that's the one.

[42 seconds][Agent] : OK. And may I also confirm that you're a male New Zealand resident and currently residing in New Zealand?

[49 seconds][Customer] : Yep, that's true.

[51 seconds][Agent] : Thanks. I'll let you know that all calls are recorded. Any advice? The provider is limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs, but do not consider your personal circumstances. Thanks for going online yesterday to do the quote with us or mucking around as you as you mentioned. If you don't mind me asking, what has made you decide to look at life insurance?

[1 minutes 9 seconds][Customer] : Yep, just was I received the latest update from my current insurer and I thought, Gee, that seems rather expensive. So that's why I thought, well, I'll go and check the if that's an or if that's an average price or whether I could look around.

[1 minutes 22 seconds][Agent] : Yeah, OK, fair enough. Well, it's great. Obviously you've got some

cover in place means you see the importance of having life insurance, which is good to hear.

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

[1 minutes 40 seconds][Agent] : If you don't mind me asking, what everything made you decide to take out that policy? Was it because of kids or mortgage?

[1 minutes 48 seconds][Customer] : I can't R.E.M. It was probably a mortgage and I can't, but I assume it was that it was probably over 20 years ago.

[1 minutes 55 seconds][Agent] : Oh, wow. Very long time ago.

[1 minutes 55 seconds][Customer] : So I don't do it. Yeah. I don't remember exactly why, but having kids in the mortgage probably would have had a lot to do with it.

[2 minutes 5 seconds][Agent] : Yeah, fair enough.

[2 minutes 11 seconds][Customer] : Yep. Yep.

[2 minutes 6 seconds][Agent] : And I guess over time, you're used to have your mortgage in your home and your kids have probably gotten a little bit older, right?

[2 minutes 15 seconds][Customer] : Yes, I did. Yep.

[2 minutes 17 seconds][Agent] : Yeah. So that's good to hear.

[2 minutes 27 seconds][Customer] : Yep.

[2 minutes 19 seconds][Agent] : As you know, with the life insurance code, it's designed to be able to provide financial protection for your loved ones through a lump sum payment if you were to pass away. That benefit amount when you choose it could be used to help health what that's with your mortgage. And if you are looking at leaving the money behind for your children, you're more than welcome to do that. So the policy allows you to choose up to five people to receive the amount when you pass away. You actually get to select the Pacific for for each of them as well, so you know who's receiving what. Your loved ones are also able to request an advanced pad of \$10,000 to help with funeral costs.

[2 minutes 46 seconds][Customer] : Yep, Yep, Yep, Yep.

[2 minutes 56 seconds][Agent] : So sometimes it can be quite a difficult time the family to come up with money prepared for a funeral, especially with death of sudden.

[3 minutes 5 seconds][Customer] : Yep.

[3 minutes 4 seconds][Agent] : With our policy, they can request an advance payout.

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

[3 minutes 6 seconds][Agent] : It's generally paid within one business day of receiving the relevant document permission. OK, So you've also got that piece of mind. And then with our policy, there's also a timely or advance payment which is included.

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

[3 minutes 20 seconds][Agent] : So this part of the policy is designed to protect you while you're still alive, which means the benefit amount is paid to you. OK.

[3 minutes 27 seconds][Customer] : Yep, Yep, Yep.

[3 minutes 30 seconds][Agent] : And if you wanted to use that with your, your mortgage or medical costs, you can. We're really, we're not going to tell you what to do with it. You can use that however you want to. We do keep everything very simple for you. So everything is done over the phone, which means you don't need the tear doctor or provide us with any of your medical records.

[3 minutes 40 seconds][Customer] : Yeah, yeah, yeah.

[3 minutes 49 seconds][Agent] : What I simply do is just go through some questions with you on the phone, not only yes or no questions and they confirm whether you can get cover with us, they'll also confirm the final price and terms of the policy.

[4 minutes 1 seconds][Customer] : OK.

[4 minutes 1 seconds][Agent] : OK, so I'll bring up the price for you now.

[4 minutes 5 seconds][Customer] : Yeah.

[4 minutes 4 seconds][Agent] : Do you have a quick question about information status?

[4 minutes 8 seconds][Customer] : About what?

[4 minutes 7 seconds][Agent] : Have you had a secret door? The smoking status? Have you had a cigarette in the last 12 months?

[4 minutes 8 seconds][Customer] : Sorry, never smoked in the life.

[4 minutes 15 seconds][Agent] : Well, good on you. Not a lot of people get to say that.

[4 minutes 17 seconds][Customer] : Yeah, I didn't. I thought I was one of the few, but I'm NE never saw the never saw the benefit in it.

[4 minutes 26 seconds][Agent] : Well, yeah, you probably saved yourself a lot of money, but not taking up that habit too. So that's good.

[4 minutes 31 seconds][Customer] : I think so definitely.

[4 minutes 34 seconds][Agent] : And you can choose an amount from \$100,000 up to \$1 million. What about would you like me to quote you on?

[4 minutes 41 seconds][Customer] : I was thinking just 300,000 because my mortgage is under that. So if if that came through well, then the kids could pay off the mortgage and then the house would be theirs to do with as they wish.

[4 minutes 56 seconds][Agent] : Yeah. OK. So is that a different amount to what you've currently got in place at the moment?

[5 minutes 2 seconds][Customer] : I know it's about similar. Yeah.

[5 minutes 4 seconds][Agent] : Similar. OK.

[5 minutes 4 seconds][Customer] : I think they'd put it up. They keep, they keep keep putting it up every year though.

[5 minutes 11 seconds][Agent] : Yeah, fair enough. So you're more about just looking at what you what you need at this time in your life, which is good to hear.

[5 minutes 8 seconds][Customer] : I don't need it to be, but yeah, yeah.

[5 minutes 18 seconds][Agent] : You know, you've taken into consideration, obviously your mortgage gotten lower and your your kids are getting older. So that's good.

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

[5 minutes 24 seconds][Agent] : So \$300,000 of cover is an indicative premium of \$45.68 per fortnight. How does that sound for you?

[5 minutes 32 seconds][Customer] : Yeah, Yeah, it's a bit cheaper than what I've got. Yeah.

[5 minutes 32 seconds][Agent] : Well, that's good to hear.

[5 minutes 38 seconds][Customer] : I don't know, to be honest. I don't know if it's nothing to make

me change. It's probably, it's probably only within a couple of dollars of what what I'm paying now. I think. I think what I'm paying now is like \$96 or something like that.

[5 minutes 57 seconds][Agent] : Say 90.

[6 minutes][Customer] : I think what I'm paying now is about \$96 a month to pay monthly, so it's very similar and on par with what I'm paying.

[6 minutes 5 seconds][Agent] : OK, OK, that's understandable. It's always to change this to to monthly. Yeah, I mean, look, it's \$98.99 per month. When you say it's on par to what you're paying at the moment, do you know what you're covered for under your policy? Do you know what the benefits are besides the amount? Like to know if it covers the death term, the owner's funeral, what's in the policy?

[6 minutes 31 seconds][Customer] : Yeah, all all that, all that is covered. So it it sounds pretty similar, I think.

[6 minutes 38 seconds][Agent] : OK, that's fair enough.

[6 minutes 39 seconds][Customer] : Yeah, No, I don't, I don't, I don't think so, to be honest. It seems it's a lot because, I mean, there's been nothing wrong with the company I've been dealing with.

[6 minutes 41 seconds][Agent] : I mean, would you be like interested in the fact that it is a couple dollars lower or you doing an exercise?

[6 minutes 57 seconds][Customer] : I was just sort of just always looking around to see what bills I can make cheaper, etcetera. And I thought, oh geez, that's gone up a lot from what it used to be.

[7 minutes 6 seconds][Agent] : Yeah, yeah, of course I'm looking at it. I mean the cost of living is going up, so totally understand chipping around and having a look for for a lower amount. OK, you know a cheaper quote I can send you over. I mean, I can't obviously adjust the pricing unless you to look at a a lower benefit amount. So I can send over some information for you to have a look at your e-mail address. You can have a look through the benefits just to say, I know you said that they sound pretty similar. You can have a look just to see and make sure. Just obviously keeping in mind our policy is covering you for death time and illness. There's also the funeral benefit.

[7 minutes 28 seconds][Customer] : Yeah, yeah, yeah.

[7 minutes 45 seconds][Agent] : And if last we approve our life insurance is not expiry age, meaning that it's not going to end in a particular time frame unless of course we went through the questions and that was a different outcome. So that's something else that you can have a look over of course. And you know, while you are on the phone, I mean, we do also have two other products available. We do have income protection and also funeral insurance. Would you be interested in hear hearing about either of them?

[7 minutes 50 seconds][Customer] : OK, Yep, Yep, I get that. No, 'cause I get if I passed away while I'm employed, they pay for, they pay for my funeral anyway.

[8 minutes 25 seconds][Agent] : Well, that's good. Good deal.

[8 minutes 27 seconds][Customer] : Yeah, it is. It's quite, quite handy. And they pay, they have a payout for the family of I think 15,000 if if I die while I'm at work and I've got 20 years of work to go.

[8 minutes 41 seconds][Agent] : Is it while you're at work or is it like while you're employed with them?

[8 minutes 40 seconds][Customer] : So, so yeah, no whi while while I'm while I'm employed.

[8 minutes 48 seconds][Agent] : While you're employed? OK, that's fair enough. And hopefully, you know, you leave Y you leave past that.

[8 minutes 47 seconds][Customer] : I meant yeah, yeah.

[8 minutes 55 seconds][Agent] : Would you be looking at then like having a bit of a top up? So then if you, you know, decide that you're like, I mean, you retire, for example, you're no longer in that industry and at least then you've got some cover in place.

[9 minutes 9 seconds][Customer] : I may do. I may do, but I'm still 20 years from retirement.

[9 minutes 7 seconds][Agent] : See if you know, OK, no, that's all good.

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

[9 minutes 15 seconds][Agent] : Look, I totally get it.

[9 minutes 18 seconds][Customer] : Yep. No, that's you got it. You've got to ask. Is that?

[9 minutes 16 seconds][Agent] : Just asking, you know, when it does come to our funeral policy age is what calculates the premium. That's right. OK.

[9 minutes 24 seconds][Customer] : Yep, Exactly.

[9 minutes 26 seconds][Agent] : So I've been looking at, you know, like looking at a policy now versus looking at a policy in 20 years time. There's going to be a price difference. So if you change your mind, you can always give us a call back.

[9 minutes 39 seconds][Customer] : Yeah, no worries. I thank you.

[9 minutes 40 seconds][Agent] : All right.

[9 minutes 41 seconds][Customer] : I appreciate you calling.

[9 minutes 43 seconds][Agent] : Oh, good. You have a nice day. Thank you, Scott.

[9 minutes 46 seconds][Customer] : Yep, thank you.

[9 minutes 47 seconds][Agent] : Thanks.

[9 minutes 47 seconds][Customer] : See you later.

[9 minutes 48 seconds][Agent] : Bye.

[9 minutes 48 seconds][Customer] : Bye. Bye.