

[2 seconds][Agent] : Good afternoon. Welcome to our choice. You're speaking with Lucy. How may I help you?

[7 seconds][Customer] : Hi Lucy, I have a policy with you guys and the number is policy number. Where will I find it?

[5 seconds][Agent] : Umm, Mm. Hmm. Mm. Hmm. Mm. Hmm. Thank you. And your name and date of birth.

[19 seconds][Customer] : Oh, here we go 3341 001953 So Winnie Musgrove 4560.

[42 seconds][Agent] : Could I get your address including the post code please? Thank you. Umm a couple more things. Your e-mail address. Thank you and the type of policy that you have with us.

[46 seconds][Customer] : 535 Happy Cisco Highway, Hetzel Beach, Orewa 931
whoyt2008@gmail.com A life policy. Life insurance.

[1 minutes 10 seconds][Agent] : Thank you. And we have your contact on 02102462579.

[1 minutes 18 seconds][Customer] : Yes.

[1 minutes 19 seconds][Agent] : Thank you. OK. And how can I help you today?

[1 minutes 23 seconds][Customer] : So I'm just checking because I took my daughter as the Co policy online. Can you check?

[1 minutes 39 seconds][Agent] : So what do you mean? So you can have, you're the policy owner, so you're the person insured. Are you talking about perhaps a beneficiary?

[1 minutes 48 seconds][Customer] : No. OK, Yeah. Who do I have as a beneficiary?

[1 minutes 46 seconds][Agent] : So in the event something was to happen, you don't have one listed at the moment.

[2 minutes][Customer] : Why not?

[2 minutes 3 seconds][Agent] : Umm, one is you would have either needed to complete a form and send that in to us, or we can do it over the phone. So it looks like that has never been arranged.

[2 minutes 14 seconds][Customer] : Alright so because I remember talking to that Lady, it was just before my squash game I'm sure I told her to put my daughters name as the Co policy because she was going to be the beneficiary. That's why it didn't happen because she was going to be the

beneficiary, the only beneficiary. And I thought Oh well why the hell put as the beneficiary? Just put her as her name as the policy in the policy.

[2 minutes 44 seconds][Agent] : Sorry with that.

[2 minutes 39 seconds][Customer] : So if anything happens, she also can do anything with the policy, but it's not it there.

[2 minutes 46 seconds][Agent] : No, there's no so you've got no one listed here. So if you're wanting to nominate a beneficiary, I can certainly do that over the phone with you.

[2 minutes 55 seconds][Customer] : OK, so you don't, you can't have a policy with two people like a coal. OK, no worries. Yeah.

[3 minutes][Agent] : No, not no, no, I'm sorry an insurance you'd be the insured person so we wouldn't be able to if you're mentioning if it's your daughter shouldn't need to take out her own cover.

[3 minutes 13 seconds][Customer] : And she but she can be the beneficiary, eh? Yeah, OK.

[3 minutes 16 seconds][Agent] : If you wanted to say something was happened to you, who would umm, make the payment out to you? Yeah, I'm just going to ask you to do that. Just a couple of more questions. I certainly can help you. So with your policy, do you pay 4 nightly, monthly or annual? And umm, do you know how much you're insured for?

[3 minutes 21 seconds][Customer] : So I cannot add, add it on them please now, because yeah, sure, fortnightly 100,000.

[3 minutes 43 seconds][Agent] : Thank you. That's fine. Let me just call this up.

[3 minutes 48 seconds][Customer] : If I increase it, how much will it be to 200? OK.

[3 minutes 52 seconds][Agent] : To increase you would need to yes. So if it was you need to umm, apply. So you go to your health and lifestyle questions. Umm, the 200,000 you're looking at. Let me just check Umm, the account is 8234. Umm to increase it so be price free. Questions are so let me just check.

[4 minutes 15 seconds][Customer] : Yeah, yeah.

[4 minutes 32 seconds][Agent] : Let me check. You're making sense. So you're paying 8234

currently. Sorry. It's just have you had a cigarette in the last 12 months? Yep.

[4 minutes 51 seconds][Customer] : That's alright, yeah, smoke to a daddy.

[5 minutes 5 seconds][Agent] : OK, that's OK. And let me just do that for you. That's probably why.

[5 minutes 16 seconds][Customer] : I know. I should give it up probably next year.

[5 minutes 20 seconds][Agent] : All right, so let me. So let me just get that based on your details. So 200. So 200 will be an additional umm 3 questions asked. So it's saying 6888 but I'm not sure because you're currently paying 8234. So it's saying a hundred 5122.

[5 minutes 50 seconds][Customer] : Yeah, OK, Alright. I'm gonna assist you. OK, Let's just add the beneficiary and then I'll. I can assist at any time, right?

[5 minutes 54 seconds][Agent] : But if you were to something to think about, yeah, you just have to, it all comes down to the time that, uh, when you call and you, you have to have health and lifestyle questions for sure. OK, so to do the beneficiary, let me just, umm, so the person you're nominating, just the one person.

[6 minutes 22 seconds][Customer] : Yes.

[6 minutes 23 seconds][Agent] : OK, can I get let me just get that date of birth?

[6 minutes 34 seconds][Customer] : So 7th of March 1983.

[6 minutes 38 seconds][Agent] : OK.

[6 minutes 42 seconds][Customer] : CTSICI.

[6 minutes 38 seconds][Agent] : And first name, sorry.

[6 minutes 51 seconds][Customer] : Yep.

[6 minutes 46 seconds][Agent] : S for Sierra, I for India, yeah.

[6 minutes 52 seconds][Customer] : T for Tango, I for India.

[6 minutes 54 seconds][Agent] : City, yes.

[6 minutes 57 seconds][Customer] : Yep. Middle name.

[6 minutes 59 seconds][Agent] : Uh, yes.

[7 minutes 1 seconds][Customer] : It's Taz Tazzine. So T for Tango, AN for November, Z for zebra. Oh, hang on. What am I doing? No, no, it's T for Tango AN for November.

[7 minutes 22 seconds][Agent] : So that was 1 E though, or 2E S, 2E S OK, so TANZ EE M and then the surname.

[7 minutes 16 seconds][Customer] : Oh yeah, ZE for egg, E for egg, M for mother 2 ES S for Sierra, AM for Mary AT for Tango. Correct.

[7 minutes 40 seconds][Agent] : Samat S AM AT OK and relationship to you OK and the address. Is that the same or different?

[7 minutes 49 seconds][Customer] : Jordan 26 Jordan Rd. Mangri, Auckland.

[7 minutes 57 seconds][Agent] : Yep Yep Yep and the post code. Oh do you know that? Let me just have a quick look man.

[8 minutes 7 seconds][Customer] : I don't know, I'll tell you that.

[8 minutes 14 seconds][Agent] : How do I spell Mangri AH2O22? There is OK, so there is got 2626 Jordan Rd., Mangri, Auckland 2O22 OK And do you have the contact number? Was that 297? Yep, Yep.

[8 minutes 19 seconds][Customer] : Actually I've got back in have one of my mails here 202 two yeah 0212979 correct 909090.

[8 minutes 52 seconds][Agent] : So 0212979090 and that's your daughter. OK, so now listing the one person I set up to 100 percent, 100% for your daughter.

[9 minutes 6 seconds][Customer] : Correct.

[9 minutes 6 seconds][Agent] : OK, so we need Musgrave.

[9 minutes 9 seconds][Customer] : Oh, you have two children, my daughter and my son.

[9 minutes 10 seconds][Agent] : I can, yeah.

[9 minutes 14 seconds][Customer] : Sorry. Yeah.

[9 minutes 14 seconds][Agent] : So you just wanted to, uh, city as to be the beneficiary. Yeah. OK, So, uh, we need Musgrave.

[9 minutes 19 seconds][Customer] : Yeah, to look out for everybody.

[9 minutes 21 seconds][Agent] : Perfect. So which, umm, so we need Musgrave.

[9 minutes 27 seconds][Customer] : Thank you.

[9 minutes 23 seconds][Agent] : Can confirm your beneficiary has been updated and we'll be sending you a policy schedule to reflect these changes. Please insure each information is correct. So this is all done for you. OK.

[9 minutes 31 seconds][Customer] : OK, Awesome. Thank you so so much.

[9 minutes 36 seconds][Agent] : All right. So you will receive that change of insurance and you have a lovely day and thank you for your call.

[9 minutes 42 seconds][Customer] : Thank you. Bye.

[9 minutes 43 seconds][Agent] : Bye bye.