

[3 seconds][Agent] : Hi Josepha, my name is David giving you a call for One Choice Life Insurance. But how's your day going?

[10 seconds][Customer] : Yeah, just yes thing.

[13 seconds][Agent] : Yes, so the reason I'm giving you a call is we received your expression of interest today only about one minute ago in regards to the life insurance. So giving you a call to explain how it works and go through the prices and the questions for you.

[24 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah.

[32 seconds][Agent] : But am I speaking to Mr. Josefa? Do you like Kiba? Loma? Loma, sorry if I mispronounced it. Is that your name? Yep, perfect. And I got your date of birth as the 31st of May 1975.

[42 seconds][Customer] : Yeah, yes, yes, correct.

[52 seconds][Agent] : Yep, perfect. Thank you Josepha, Please also note 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. And can I also confirm that you are of course a male New Zealand resident currently residing in New Zealand? Listen, how long have you been on the work visa for?

[1 minutes 15 seconds][Customer] : I'm on a work visa since 2000 and 1718.

[1 minutes 26 seconds][Agent] : Oh, so like 7 years? Oh, it's a long time.

[1 minutes 29 seconds][Customer] : Then I then I I went back to PG. I was stuck during COVID day. Then I came back in 2020.

[1 minutes 38 seconds][Agent] : Oh, OK. So you've been over here more than a year, is that correct?

[1 minutes 41 seconds][Customer] : Three. Yeah, more than a year.

[1 minutes 43 seconds][Agent] : That's OK. Look, you might be a New Zealand resident. So I just want to let you know what our definition of New Zealand resident is. It means a person who resides in New Zealand at the at the time of application and holds in New Zealand or Australian citizenship or holds in New Zealand permanent residency visa or has been in New Zealand continuously for six

months or more on a temporary work visa. Now have you been OK? You've been in New Zealand continuously for six months or more on a temporary work visa, have you? So that. Yeah. So you could just answer yes to the New Zealand resident question because it seems like you want one, but can I confirm I just have to ask it again? Can I confirm that you are a male New Zealand resident currently residing in New Zealand, yes or no?

[2 minutes 9 seconds][Customer] : Yeah, yeah, yeah, yeah, yes.

[2 minutes 31 seconds][Agent] : Yep. Perfect. Thank you for that. And thank you for putting in that expression of interest today. But what made you just have to start looking into some life insurance for yourself?

[2 minutes 48 seconds][Customer] : My what's to call this?

[2 minutes 59 seconds][Agent] : OK, OK.

[2 minutes 52 seconds][Customer] : I have a current insurance, but but they have seen to what's it called make changes.

[3 minutes 4 seconds][Agent] : So you said, oh, OK, so you have a, you have a life injured policy and the company that you would have made some changes to it.

[3 minutes 20 seconds][Customer] : Yeah, it come, come again.

[3 minutes 29 seconds][Agent] : So you said that you had with your current life policy, the company's made some changes to your policy. WH what changes do they make?

[3 minutes 35 seconds][Customer] : Yeah, yeah, like. Yes, I, I got a injury during at work in May last year. It's like a strain and a muscle in my inguinal area from lifting. Yeah. Then after that, maybe a one month later, then I signed up for that insurance.

[3 minutes 57 seconds][Agent] : OK, OK, OK.

[4 minutes 16 seconds][Customer] : So now last two months they have eliminated my they have taken out my income protection cover and another cover. You know, they have done it.

[4 minutes 37 seconds][Agent] : I can I say.

[4 minutes 34 seconds][Customer] : So I it's because they have said that because now they know that they'll get injury to me. It was really, really unfair. They've decreased all my my cover to and

everything. So yeah, that's why I want I want that is more cautious and fair.

[5 minutes 7 seconds][Agent] : You look, oh, OK, that's OK. So if you you're looking for a car, a sort of better company for yourself, that's OK. Well, look, I know that you are thinking about replace. Have you cancelled that policy already or do you still have it?

[5 minutes 23 seconds][Customer] : Yes, yes, I was I made a a complaint la last week. So it's been processing it and I don't know S.

[5 minutes 40 seconds][Agent] : Oh, I see, I see. That's OK. It's just some what we do recommend if you are replacing an existing policy, we recommend that you do not cancel it until you have a view this policy in full as it may not be identical to your existing cover. But it's something that I do know that you had a bad experience with, with the company that you're currently with.

[5 minutes 55 seconds][Customer] : Yeah, yeah. OK.

[5 minutes 59 seconds][Agent] : WH What I'll do is I'll explain how L1 works and then we'll go into some prices together and let me know if you have any questions for me and I'm happy to answer anything you might have. OK, so how it all works is our life insurance is designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away. Are you looking into it for financial protection for your loved ones?

[6 minutes 11 seconds][Customer] : Yeah, yeah, yeah.

[6 minutes 29 seconds][Agent] : Yeah, perfect. And have you thought about what family members you'd like to receive the money?

[6 minutes 37 seconds][Customer] : Just my wife.

[6 minutes 39 seconds][Agent] : Yeah, perfect. So with our policy, you can leave the money to anywhere between one and five people. So if you wanted to leave it to your wife, you definitely can do that. And whoever you do select can also request a funeral advance payout of \$10,000 as well. May need to help with any funeral costings at the time, but it can be used for any expenses. But just Lisa, we keep the process nice and simple as it's all done over the phone.

[7 minutes 9 seconds][Customer] : OK.

[7 minutes 9 seconds][Agent] : The only form you'll need to fill in is the beneficiary form when it's all

set up to select your wife. And there's no, no doctor appointments required. So what we do is after we find a comfortable price, we go through some helpful lifestyle questions. And then this will determine the final price and the terms of the policy as well.

[7 minutes 15 seconds][Customer] : Yeah, OK.

[7 minutes 30 seconds][Agent] : OK. Now we'll go into some prices together now, but I can see that you are looking at \$100,000.

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

[7 minutes 39 seconds][Agent] : Yeah, perfect. Well, let me bring up the quote for \$100,000. Now I need to ask you a smoking question, but have you had a cigarette in the last 12 months, yes or no?

[7 minutes 54 seconds][Customer] : No, I don't smoke.

[7 minutes 56 seconds][Agent] : Oh, perfect, even better. And is your current annual income, is it \$50,000 or more?

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

[8 minutes 6 seconds][Agent] : Yep, perfect. Thank you for that. And just just when, how long ago did you actually have that injury?

[8 minutes 15 seconds][Customer] : May last year.

[8 minutes 17 seconds][Agent] : That's OK. We might have to disclose it in the application, But let me let me get some prices up for you first. So I want to let you know as well. The H, the lowest amount of covers 100,000 and it goes all the way up to \$1.5 million. I'll bring the \$100,000 up now and let me know how it sounds.

[8 minutes 35 seconds][Customer] : Yeah, yeah.

[8 minutes 41 seconds][Agent] : OK, so for \$100,000 of life insurance, you're looking at an indicative payment of \$15.71 a fortnight for that one, so 15, so one \$515.71 a fortnight.

[8 minutes 54 seconds][Customer] : 50 Oh, OK.

[9 minutes 3 seconds][Agent] : How is that amount sounding?

[9 minutes 5 seconds][Customer] : Oh, beautiful.

[9 minutes 7 seconds][Agent] : Yeah, perfect. Well, let's start the questions now. So let me load

those questions.

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

[9 minutes 13 seconds][Agent] : OK, I need to actually read to you something first that we call a pre underwriting disclosure and I'm just going to need confirmation of understanding after just a yes or no if that's OK. OK, so it says. 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 collect your information and lodge complaints about breach to 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 their decision to insure 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've had this, Judy, 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. Do you understand this? Yes or no?

[10 minutes 48 seconds][Customer] : Yes.

[10 minutes 49 seconds][Agent] : Yep. I'll see. Thank you for that. OK, so I'm just loading the questions now. Shouldn't take too long. OK, so I've got the questions up now and most of the questions will need a yes or no response. OK. The first question is about your residency. So are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no? And do you hold a current visa that entitles you to reside in New Zealand, yes or no?

[11 minutes 18 seconds][Customer] : No, yes.

[11 minutes 26 seconds][Agent] : Yep, perfect. Thank you. So I just need to let you know that there will be an exclusion on the policy. So it is hereby understood and agreed the cover will cease under

this policy if the life insured ceases to reside in New Zealand. But we'll move on to the next section now, which is a medical history section. So the overriding question, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? So the first question, stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina, yes or no. Lung disorder, excluding asthma, sleep apnea or pneumonia, yes or no. Cancer or leukaemia, excluding skin cancer, yes or no. Kidney disorder, yes or no. Hepatitis or any disorder of the liver, Yes or no. Anxiety, depression or stress requiring medical treatment or any other mental health disorder? Yes or no.

[12 minutes 8 seconds][Customer] : No, no, no, no, no, no, no.

[12 minutes 43 seconds][Agent] : And have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for most of you run disease or any form of dementia including Alzheimer's disease, yes or no?

[12 minutes 57 seconds][Customer] : No.

[12 minutes 58 seconds][Agent] : Oh, perfect. Thank you for that. OK, so 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. Now, the system does not allow me to enter any approximate figures, words or height and weight ranges. Keeping that in mind, Josefa, what is your exact height? Perfect, Thank you for that. So 5 feet, 11 inches. And what is your exact weight? Is that in kilograms? Perfect. Thank you for that. And have you experienced any unexplained weight loss of more than 7 kilograms in the last 12 months, yes or no?

[13 minutes 26 seconds][Customer] : 5 feet 11 inches One Twenty 120 Yes No.

[13 minutes 58 seconds][Agent] : Perfect. Thank you for that. OK, we'll move on to the next section now. So thank you for all your answers so far. OK, so the next questions about your occupation. So it's just taking a little bit longer to load. There it is. So does your work require you to go underground, work at heights above 20 metres, dive to depths below 40 metres, use explosives or travel to areas experiencing war or simple unrest, or work offshore? Yes or no? And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Yes

or no? OK, we've got a travel question next. Do you have definite plans to travel or reside outside of New Zealand, IE booked or will be booking travel within the next 12 months? Yes or no? And are they?

[14 minutes 14 seconds][Customer] : Yeah, No, no, yes, travelling.

[15 minutes 7 seconds][Agent] : Yeah, yeah. Perfect. Are they definite plans or are they just maybes at the moment?

[15 minutes 6 seconds][Customer] : This is visiting from me maybe.

[15 minutes 16 seconds][Agent] : That's OK. We'll put a no for this one because this one's only definite plan.

[15 minutes 19 seconds][Customer] : Yeah, yeah.

[15 minutes 20 seconds][Agent] : So you're 100% you've already booked a ticket or you're 100% going to book the ticket. That's OK.

[15 minutes 27 seconds][Customer] : Not, no, not this, Not no.

[15 minutes 29 seconds][Agent] : Well, we'll just keep. That's OK. If it's not confirmed, we'll just leave that as a no because these ones are definite plans. But the next question, do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000, yes or no? Nope. Perfect. Thank you for that.

[15 minutes 35 seconds][Customer] : Yeah, no, I have one, but it's not that much.

[15 minutes 51 seconds][Agent] : OK, No, it's OK as long as it's not over \$5,000,000.

[15 minutes 59 seconds][Customer] : Yeah, yeah.

[15 minutes 59 seconds][Agent] : We could just add some know to that one, but no, we'll move on to the next section. Now then we're up to the second medical history section. So the overriding question, have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? OK, so the first question, diabetes raised blood sugar, impaired glucose tolerance or impaired fasting glucose, yes or no? Yeah, that's OK. So the overriding question, have you ever had symptoms of being diagnosed with or treated for? We intend to seek medical advice for any of the following. And then this question is asking about diabetes,

raised blood sugar, impaired glucose tolerance, we impaired fasting glucose. Yes or no? Thank you for letting me know. Type one or type 2 diabetes, yes or no? That's OK. You have type 2 diabetes.

[16 minutes 33 seconds][Customer] : Just read it again please yes like to it's it's not confirmed just like like it said, if I don't change my diet or something I can get that.

[17 minutes 27 seconds][Agent] : Oh, I see. I see. So would you consider, did the doctors say you have type 2 diabetes or did they say that you have something else at the moment?

[17 minutes 27 seconds][Customer] : Oh yeah, yeah, just like you call this like like sometimes the sugar level is high, so.

[17 minutes 53 seconds][Agent] : Oh, OK. OK. So I just want to clarify this. So I guess you said sometimes that sugar level is high. Is that talking about blood sugar?

[18 minutes 5 seconds][Customer] : Yeah. Blood sugar, Blood sugar. Yeah, yeah.

[18 minutes 7 seconds][Agent] : OK, so I just wanted to ask because they they're kind of two separate things and they're both part of the question, but would it have been diabetes or raise blood sugar?

[18 minutes 23 seconds][Customer] : Raise the blood sugar.

[18 minutes 17 seconds][Agent] : What one did the doctor say you had raise blood sugar? Well, thank you so much for letting me know. Well, look, did the doctor ever say that? Did the doctor say you had type 2 diabetes or did the doctor say that if you don't change your diet you'll get type 2 diabetes?

[18 minutes 27 seconds][Customer] : Yeah, yeah. That's it. If you don't change.

[18 minutes 40 seconds][Agent] : OK, well look based based on what you said, we'll put a no to type one or type 2 diabetes just because what you told me is you haven't actually been diagnosed with the diabetes yet and it was the do the doctor said you have raised blood sugar.

[18 minutes 54 seconds][Customer] : Yeah, yeah, yeah.

[18 minutes 55 seconds][Agent] : OK, well say no to that one, but would the next follow up question say yes? So the next one is impaired fasting glucose, impaired glucose tolerance, raised blood sugar or are you a prediabetic yes or no? What a yes to that one because you do have that raised



blood sugar. But thank you for letting me know that. Sorry, it's just taking a little bit of time. So I do apologise.

[19 minutes 10 seconds][Customer] : Yes, yeah, yeah, yeah, it's OK.

[19 minutes 28 seconds][Agent] : OK, well, we'll move it to the next question now. So thank you for answering those additional questions for me. And we're still, we're going back to that overriding question of chest pain, high cholesterol or high blood pressure. Yes or no. Oh, that's good. Tumour, mole or cyst, including skin cancer, sunspots or Melanoma? Yes or no. Have you ever had an abnormal PSA test or any large prostate? Yes or no.

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

[20 minutes 1 seconds][Agent] : Thyroid condition or neurological symptoms such as dizziness or fainting? Yes or no? Disorder of the stomach, bowel, gallbladder or pancreas. Yes or no. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Yes or no. Any illegal drug use, abuse, or prescription medication or receive medical advice or counseling for alcohol consumption. Yes or no, Bladder or urinary tract disorder, yes or no. Blood disorder or disease, Yes or no. And sleep apnea or asthma excluding childhood asthma. Yes or no?

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

[20 minutes 53 seconds][Agent] : No. Perfect. Thank you for that. OK. We'll move on to the next section now. OK. So with this next question, we can disclose that injury that you said you had last year in this question. But the question is, other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no? Thank you for disclosing that for me. OK. And what condition required the medical examination or advice? What? What actually happened?

[21 minutes 37 seconds][Customer] : Yes, I was approaching. I'm a Carpenter. I was approaching some pegs was driven into the ground. So while approaching those, I felt a strain on my inguinal area. Yeah. That's. Yeah, I strained that. That's right. I yeah, I strained the muscle in my inguinal

area.

[22 minutes 2 seconds][Agent] : OK, OK, So you had a strain, Has it? Has it recovered now? Are you still experiencing pain there?

[22 minutes 29 seconds][Customer] : Recovered. Great change. Yes. Locked. Yeah. Yeah.

[22 minutes 33 seconds][Agent] : OK, no problem. Well, thank you for letting me know that you did have a strain in. Thank you for that. Was there anything else in the last three years or was it just a S this? Was it just a strain?

[22 minutes 48 seconds][Customer] : That one and so just this year because I, I was, I went for scan again to that area for my I went to a consulting surgeon.

[23 minutes 6 seconds][Agent] : Oh, OK.

[23 minutes 5 seconds][Customer] : So then my consulting surgeon then said that you've got a hernia on your umbilical area, a small one.

[23 minutes 18 seconds][Agent] : Oh, OK. Did you have a small hernia? Was there any complications with the hernia at all?

[23 minutes 23 seconds][Customer] : No, no pain or anything. But the doctor told me it's to have a habit, surgery related. They didn't care on work again. No.

[23 minutes 37 seconds][Agent] : Oh, OK, so you have the hernia, but there were no complications and you're going to get it looked at again for that surgery.

[23 minutes 44 seconds][Customer] : Yeah. I don't even feel anything. But he told me because he knows it all. He says that there's a hemia here in the American area.

[23 minutes 52 seconds][Agent] : OK, No problem at all. Thank you for letting me know that as well. And so apart from the strain and apart from the hernia, was there anything else in the last three years?

[24 minutes 1 seconds][Customer] : No, nothing.

[24 minutes 2 seconds][Agent] : No, that's OK. Well, thank you for disclosing that for me.

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

[24 minutes 6 seconds][Agent] : Now we'll move on to the next question now, which is other than

what you have already told me about. So nothing that we've already discussed are you contemplate, sorry, I'll say that again, nothing that we've already discussed in the application. But are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Yes or no?

[24 minutes 29 seconds][Customer] : Next weeks. Next weeks. Oh yeah, yeah.

[24 minutes 32 seconds][Agent] : You're any doctor's appointments or anything in the next two weeks at all?

[24 minutes 37 seconds][Customer] : Tomorrow. Tomorrow is my G appointment with my GP.

[24 minutes 41 seconds][Agent] : What's that appointment for?

[24 minutes 43 seconds][Customer] : Yeah, that it's for that earlier.

[24 minutes 46 seconds][Agent] : That's OK. So look, we've already disclosed to Herdiev in the next question.

[24 minutes 45 seconds][Customer] : Yeah, OK.

[24 minutes 49 seconds][Agent] : So we don't need to disclose it here. It's anything that we haven't talked about yet in the application.

[24 minutes 55 seconds][Customer] : No, nothing.

[24 minutes 55 seconds][Agent] : Is there anything, nothing. OK, we'll put a no for that one because we don't need to disclose to Herdiev again. But I, I in saying that I do hope your doctor appointment goes well. I hope it's all positive. OK, we're up to the second last section now, which is family history. So when I talk about immediate family, I'm only talking about your parents and any siblings that you might have.

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

[25 minutes 20 seconds][Agent] : So 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 adomatis polyposis? Yes or no? No, that's good. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to 860? Yes or no?

[25 minutes 34 seconds][Customer] : No, no.

[25 minutes 50 seconds][Agent] : No, that's good. Perfect. Now we're down to the last question. Now other than one of events, gift certificates, slash vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paid passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper the 40 meters, cave or wreck diving or any other hazardous activity? Yes or no? No, Perfect. Thank you for that. And that's all the questions I have. So thank you so much in going through them with me. I'm lo just loading the results now. It shouldn't take me too long and then I'll be able to let you know what you're covered for.

[26 minutes 23 seconds][Customer] : No, OK, OK.

[26 minutes 42 seconds][Agent] : It sometimes takes a few moments here. OK, there we go. Thank you for waiting. So I want to start by saying congratulations, your application for some life insurance. It has been approved and I'll be AB. I'll let you know what's included in the cover. So the policy will cover you for death due to any cause except for suicide in the 1st 13 months.

[27 minutes 6 seconds][Customer] : OK.

[27 minutes 6 seconds][Agent] : There's also a terminally ill advance payment in the cover as well. What that means is if you were diagnosed with 12 months or less to live by a medical practitioner, we'll pay the money into your bank account so you can use it to get the best care possible. I do hope you never have to use that one. And whoever you selected the beneficiary, they can still request the funeral advance payout of \$10,000 as well. But please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy is automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. You can update this indexation each year. Now I do need to let you know that the price has risen a little bit just because of the BMI reading and the raised blood sugar. So I'll let I'll let you know what the final price is for \$100,000 and let me know if it still sounds good. So the final price for \$100,000 of life insurance is \$31.40 a fortnight for that one.

[27 minutes 40 seconds][Customer] : Yeah, yeah, yeah, OK.

[28 minutes 20 seconds][Agent] : How is that amount sounding?

[28 minutes 22 seconds][Customer] : Nice.

[28 minutes 24 seconds][Agent] : Perfect. Well since you have been approved for the cover, what I can do is get you covered for the \$100,000 today and I'll send you all the policy documents to your e-mail, but I'll also post you a copy as well to your home address so you can get a paper copy and an electronic copy. The policy. It also has a 30 day cooling off. If you decide the policy is not suitable and decide to cancel within the 1st 30 days, you will receive a full refund of your premium, unless of course the claim has been made. But I hope you don't make any claims in the 1st 30 days. A little bit too soon. OK now because we post it all, I need to confirm a home and a postal address. But do you know what your post code is? Yeah, the four digit post code. Do you know your one 2675? Is that Rd. one perfect again? And what is your street number and name?

[29 minutes 15 seconds][Customer] : Post code 2675 Yeah Great South Rd.

[29 minutes 33 seconds][Agent] : Yeah, tell me what number on Great South Rd. 1832 Perfect. Thank you for that. And is that your home and your postal address? Yep. Lovely, thank you for that. So we'll, we'll post you a copy of the policy documents to that address. Is your best e-mail address, joedulo@yahoo.com.

[29 minutes 36 seconds][Customer] : 1832 3/2 yeah yes.

[29 minutes 59 seconds][Agent] : Lovely. Well, we'll send you an e-mail copy as well. Now, the final thing we do to get this all set up for you and then send you out all the policy documents is we enter either bank account details or card details, but you're not required to make any payment today. And we normally collect the first payment anytime over the next seven days, but we always try to line it up with whenever your payday is. Do you want us to make the first payment on your payday? Yeah, perfect. What day would you like that to be?

[30 minutes 28 seconds][Customer] : Yeah, can can I first read everything?

[30 minutes 39 seconds][Agent] : Yeah, absolutely. I'm more than happy for you to read everything.

[30 minutes 42 seconds][Customer] : Yeah.

[30 minutes 42 seconds][Agent] : What's the main thing that you did need to read?

[30 minutes 45 seconds][Customer] : Start again.

[30 minutes 47 seconds][Agent] : What's the main thing that you did need to read? Yeah. So we have an income protection policy as well. Yeah. So what we could do is we could sign you up for the life insurance and then go through an income protection quote if that works, because you can actually take out both life insurance and income protection. There's sets of policies, but you can take out both of them.

[30 minutes 49 seconds][Customer] : Is there any other cover like in in income protection cover because you know, because of the construction industry you know for OK, OK.

[31 minutes 28 seconds][Agent] : Perfect. But were you happy to proceed with the life insurance today and then I can discuss income protection with you after.

[31 minutes 38 seconds][Customer] : Yeah. OK.

[31 minutes 40 seconds][Agent] : It's OK. Yeah.

[31 minutes 38 seconds][Customer] : Another question, what California can, what about can I take income protection alone or I have to take life insurance together?

[31 minutes 53 seconds][Agent] : So you could if, if you wanted income protection instead of life insurance, then we can look at income protection. Just leave the life insurance for now.

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

[32 minutes 4 seconds][Agent] : Yeah, well, what I'll do is I'll take you through, I'll take you through our income protection policy now. And then after we've gone through that, I'll be able to let you know what the outcome is. And you can either take out income protection, take out life, where you can even take up both of them if you'd like to. But once again, it always comes down to affordability. OK. So I'm just going to go into, I'm just going to go into income protection quickly.

[32 minutes 10 seconds][Customer] : Yeah, yeah, yeah.

[32 minutes 32 seconds][Agent] : OK. So I'll let you know how income protection works. I wanted to know, are you new to income protection? No, I know that you have the income protection policy at the moment. Have you ever had any before that with that? Is that the first time you got some?

[32 minutes 45 seconds][Customer] : Oh, the the income protection is is I don't have income

protection.

[32 minutes 56 seconds][Agent] : Oh, you don't have an income protection? No, that's OK. Did you used to have one? Yep.

[32 minutes 58 seconds][Customer] : Yeah, with that's what I said on the other, my other insurance company, they started off with including income protection, but they took it away.

[33 minutes 17 seconds][Agent] : Oh, I see.

[33 minutes 17 seconds][Customer] : And just so that's why, you know, in the construction industry right now in New Zealand is in a low, you know, 20 people are under and sometimes you can find work, sometimes you don't.

[33 minutes 28 seconds][Agent] : Yeah, yeah, absolutely. I completely understand. And I know a few other people who have that problem.

[33 minutes 35 seconds][Customer] : Yeah, yeah, yeah.

[33 minutes 39 seconds][Agent] : But look, the income protection policy is quite new. We've only had it for just over a month now. So what I'll do is I'll explain the main features and benefits and then we'll go through some pricing together.

[33 minutes 50 seconds][Customer] : Yeah.

[33 minutes 50 seconds][Agent] : Now I just, I just have a few initial questions to go through shortly, but how income protection works, is it, it's designed to provide a monthly income benefit paid directly to you if you are unable to work due to a disabled sickness or injury and you suffer a loss of income. So it's designed to help cover your bills and living costs if your salary is interrupted. And you can apply if you work at least 15 hours per week, you're paid employment. So what we do is we offer an income benefit of up to 75% of your monthly pre tax income starting from \$1000 up to a maximum of \$15,000. And just like our life insurance is all done over the phone with no forms or medical checks. Now we've already gone through some of the questions. So some of the questions are the same as the life insurance. So we're not going to need to go through any questions that we've gone through. It's only the ones we haven't been through.

[34 minutes 53 seconds][Customer] : OK.

[34 minutes 54 seconds][Agent] : Now after we go through the questions. And if you are accepted through the policy and once it's in place, it will cover you until your policy anniversary following your 75th birthday. Keep in mind that there are some exclusions that apply as outlined in the policy document. And also keep in mind that the premiums are generally tax deductible. So you can always talk to your tax professional to find out a bit more about that. But I'm just going to open some initial questions first. Now before answering any of our questions, it is important that you are aware of your duty of disclosure to answer all of our questions accurately and honestly and fail. Failure to do so could impact your cover at claims time. OK, perfect. So let me open the first question. Do you work 15 hours or more per week? Yes or no?

[35 minutes 21 seconds][Customer] : Yeah, yeah, yeah, yeah. And what?

[35 minutes 52 seconds][Agent] : Oh, perfect. And I know that you, you told me you're under the construction industry. I'm just going to ask this next one anyway. But is your role of an administrative, managerial or professional nature? Will you spend the majority of your time indoors in an office or clinical environment?

[36 minutes 15 seconds][Customer] : Yeah, I'm outside, Yeah.

[36 minutes 10 seconds][Agent] : Yes or no outside. So we'll put a no for this one then. Do you spend most of your time outside?

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

[36 minutes 23 seconds][Agent] : Yep. Put a no for that one. And do you perform heavy physical duties, use heavy machinery or drive a vehicle? Yes or no?

[36 minutes 35 seconds][Customer] : No, I in the construction site, I don't drive, I don't operate machinery, but I do car petrol work.

[36 minutes 44 seconds][Agent] : OK, so would that be physical duties? Heavy physical duties.

[36 minutes 51 seconds][Customer] : Not a heavy physical because there are limitations that we have to do with.

[36 minutes 57 seconds][Agent] : That's OK. Look, look, let me you said you don't drive a vehicle at work, so we'll say no to that part of the question.



[37 minutes 3 seconds][Customer] : Yeah.

[37 minutes 3 seconds][Agent] : With heavy physical duties, it may include driving commercial vehicles or operating machinery. Now I know that you don't drive commercial vehicles at work.

[37 minutes 8 seconds][Customer] : No, no, no.

[37 minutes 11 seconds][Agent] : Do you operate any machinery and are you does your job, does it require you to carry, lift, push, pull, or operate heavy machinery at all? No, we'll put a no for that one. And then heavy machinery, also known as heavy equipment, refers to powerful vehicles, the machines designed for construction, mining, or earth moving that are typically used for tasks that have too difficult or impossible to perform manually. And some of these tasks will be digging, lifting, or transporting large items. Do you do that at all? We'll put a no for that whole question there.

[37 minutes 23 seconds][Customer] : No, no, no, no.

[37 minutes 52 seconds][Agent] : Now the next question, are you qualified skilled or semi skilled or hold the required licenses to perform your role? Yes or no?

[38 minutes 2 seconds][Customer] : Skilled. Yeah.

[38 minutes 4 seconds][Agent] : Skilled? Perfect, thank you for that. And the next question, do you work in any of the following fields, aviation as a pilot or crew, entertainment or sporting industry, Air Force, Army, armed forces, or do you handle explosives? Yes or no? Perfect, put a note for that one. Do you regularly work underground or underwater, work at heights above 10 meters, work offshore or carry a firearm, Yes or no? Well, thank you for answering those initial questions for me.

[38 minutes 23 seconds][Customer] : No, no, yeah.

[38 minutes 45 seconds][Agent] : OK. I'm just going to go into some prices for you now. So this just takes a little bit of time to load. So it shouldn't take too long. Now. Also keep in mind that your premium is stepped, which means it will generally increase each year to age. And I'll be able to let you know what prices. But I need to start with the smoking question. Have you had I, I know I've already asked you, but I just have to ask it again. Have you had a cigarette in the last 12 months? Yes or no? No, Perfect. And I need to confirm your employment. Are you currently employed or self-employed?

[39 minutes 17 seconds][Customer] : No employed.

[39 minutes 28 seconds][Agent] : Employed. Perfect. Thank you for that. Now what we need to do now is, is determine your your pre tax income. So I'll provide you with a definition of pre tax income. Pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular commissions or bonuses. However excluding employer, Kiwi saver and super contributions. Now based on that, what is your annual pre tax income?

[40 minutes 6 seconds][Customer] : And multiple tax \$65 an hour by 30 by 52, 72K72K.

[40 minutes 28 seconds][Agent] : \$72,000 yeah. Perfect. Thank you for that. Is it exactly 72 or is there any other dollars as well?

[40 minutes 38 seconds][Customer] : 72800.

[40 minutes 40 seconds][Agent] : 72800 Thank you for that. OK, so based on your duties and income, you can select the monthly benefit amount starting from \$1000 being the lowest and up to 4549 dollars being the highest. Now did you do you want me to select the \$4549 or do you want me to select another amount? Perfect. So we'll go 4549, which would be the 75%. OK, so there's two other things that we're going to need to select and I'm going to go through them with you now. So the first thing is the waiting period. Now what the waiting period is, it's a non payment period that you must wait before the income benefit is payable after the insured event. OK, so it's the amount of time before the in before the insured event, but you have to wait until we start paying. You can choose 30 days or 90 days. So normally 90 days is a little bit cheaper, but you do end up waiting longer and the 30 days is a bit more expensive, but you know, you only have to wait 30 days. Which one of those do you want me to select?

[41 minutes 7 seconds][Customer] : Yeah, 4000 900.

[42 minutes][Agent] : 30 days? Yep, perfect. And then the benefit. Is the maximum amount of time that we will pay the income benefit for anyone injury or illness.

[42 minutes 9 seconds][Customer] : Yeah, Yeah.

[42 minutes 12 seconds][Agent] : And you can choose either six months, one year, 2 year or five years. Now obviously five years is the most expensive because that's the maximum that will pay you

will be five years and the six months will be the cheapest. But the maximum that will pay you for anyone injury would be or illness would be just six months. So do you want me to select six months, 1-2 or five years?

[42 minutes 21 seconds][Customer] : Yeah, yeah, yeah, yeah. Essex, Yeah.

[42 minutes 47 seconds][Agent] : Six months, Yep, perfect. Let me select the six months now. OK, Now I'll let you know what the price is and then we'll start with the questions. So the the price for for \$4549 as the monthly benefit amount for 30 days and six months. So a 30 day waiting period and a six month benefit, It's coming in at \$45.34 a fortnight for that one.

[43 minutes][Customer] : Yeah, yeah, yeah.

[43 minutes 22 seconds][Agent] : How is that about sounding?

[43 minutes 24 seconds][Customer] : 45 in fortnight. Oh, fortnight. Yeah.

[43 minutes 26 seconds][Agent] : It's a \$45.34 a fortnight as an indicative payment, so every two weeks.

[43 minutes 38 seconds][Customer] : Oh, oh, nice, nice.

[43 minutes 38 seconds][Agent] : So \$45.34 every two weeks, How's that sounding? Yeah, perfect. Well, let's let me get those questions up for you now. So I'll just, I'll load them up again. Now I know I've read you something just before called a pre underwriting disclosure.

[43 minutes 51 seconds][Customer] : Yeah, yeah.

[43 minutes 59 seconds][Agent] : I need to read another one for income protection just because there's a bit of a different wording and I'm just going to need confirmation after just yes or no says. 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 an income protection contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect

their decision to insure you and on what terms. You do not need to tell us SIGS that we already know or should know as an insurer or which reduces the risk we insure and you have this duty until the time we enter into the contract. If you fail to disclose a 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. Do you understand this yes or no?

[45 minutes 30 seconds][Customer] : Yes.

[45 minutes 31 seconds][Agent] : Yep. Perfect. Thank you for that. OK, so I'm just going to load the questions now. It shouldn't take too long. So it shouldn't be taking a little bit of time. It shouldn't be too much longer.

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

[46 minutes 3 seconds][Agent] : OK, Thank you so much for waiting there. OK, so I'm just laying the question now. We've already gone through quite a few of the questions because lots of them are the same as the life insurance. So I'm just going to skip through the questions. We went. We've already gone through. Shouldn't take me too long to get up to the right question. OK, so I've got a question about your occupation. Does your work require you to use explosives, travel to areas experiencing war or civil unrest, or work offshore? Yes or no? And I know I've asked this question but it does look, the next one is are you employed or self-employed? You already told me that you're employed.

[46 minutes 51 seconds][Customer] : No, Yes.

[47 minutes 2 seconds][Agent] : And do you, have you been in your current occupation for at least 12 months, yes or no?

[47 minutes 9 seconds][Customer] : Yes.

[47 minutes 12 seconds][Agent] : Do you intend to change your current occupation in the next 12 months? Yes or no? OK. And do you have a second occupation that generates a taxable income, yes or no? Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration, yes or no?

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

[47 minutes 39 seconds][Agent] : And do you have an ex? Do you have existing income protection

cover? I know that you already told me that you don't.

[47 minutes 47 seconds][Customer] : No.

[47 minutes 48 seconds][Agent] : We'll put a no for that one and we'll move on to the next question.

OK, so the overriding question, have you ever had symptoms of, been diagnosed with or treated for? We tend to seek medical advice for any of the following the first question, back or neck pain or disorder, yes or no. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia? Yes or no. Joint or muscle pain? Ligament injuries, including replacement or reconstructive surgery? Yes or no. Osteoporosis or osteopenia? Yes or no. Any defect of hearing or sight other than which is corrected by glasses or contact lenses? Yes or no.

[48 minutes 16 seconds][Customer] : No, no, no, no, no.

[48 minutes 53 seconds][Agent] : Oh, perfect. Thank you. OK. I'm just going to see if there's any other questions that we haven't answered. Sorry, bear with me one minute. OK, I've just, I'm just go, I'm just up to the question where we you already put the strains in the hernia. It's just a little bit of a distance. So I'm just going to see if if that's on there or if I need, if I just need to ask a few additional questions. So just give me about one minute. I won't be too long.

[49 minutes 33 seconds][Customer] : Yeah, yeah.

[49 minutes 51 seconds][Agent] : OK, so I'm just going to have to ask a few additional questions about the strange just because it's not on this list. So give me one second. I just want to check if Ernie is on there. OK, so I'm going to ask a few additional questions about both the hernia and the strains. So I'm basically going to write down the answers as you give them to me. So there's no incorrect answer here. So I'm just you're honest about it. So bear with me. I'm just just getting it organised. Won't be too long. I appreciate your patience why I do this. It sort of takes a little bit longer. OK, So the first question I'm going to be asking the question to both just talking about the strain 1st and then the Hernia laughter. Now please describe the reason for the consultation including systems and diagnosis. So we'll, we'll start with the strain.

[50 minutes 33 seconds][Customer] : Yeah, yeah.

[51 minutes][Agent] : So you said, you said you strained your was it the groin area area? And that

was when you were trying to hammer something in and you pulled, you pulled your blowing muscle.

Did you pull or push? Was it? And it was a peg that you pulled, wasn't it?

[51 minutes 19 seconds][Customer] : Yeah, but pulling, pulling from the the ground, Yeah, yeah.

[51 minutes 41 seconds][Agent] : OK, I'm just writing this down and strain groin muscles. OK. And with the hernia, what W what were the symptoms of that? Where do you have the hernia? Is that the same area, the groin muscles? Oh, the abdomen on AB.

[51 minutes 57 seconds][Customer] : And the umbilical area, you know the no the end, you know the abdomen, you know when when we are a baby is the umbilical cord.

[52 minutes 13 seconds][Agent] : Oh, OK. Which is the belly button?

[52 minutes 17 seconds][Customer] : Yeah. Oh, OK.

[52 minutes 19 seconds][Agent] : Yeah, I'll write that down. Billy Button.

[52 minutes 18 seconds][Customer] : The belly button there just just beside me.

[52 minutes 23 seconds][Agent] : I actually have AF OK, I have a friend who has a herdia on his belly button as well.

[52 minutes 29 seconds][Customer] : Oh, yeah.

[52 minutes 28 seconds][Agent] : So I think I know exactly what you do, Abby. It's the same thing. So I I do understand that he he's only got it removed a few months ago actually. But I I write that you strain your Gordon area from pulling a peg from the ground and you strain the groin muscles and you have a hernia on your belly muscle.

[52 minutes 33 seconds][Customer] : Yeah, yeah, yeah, yeah.

[52 minutes 47 seconds][Agent] : Now, we'll ask, so when did the strain occur? Like when did it actually occur? What month?

[52 minutes 53 seconds][Customer] : May last year.

[52 minutes 56 seconds][Agent] : May 2023.

[52 minutes 55 seconds][Customer] : May last year, Yeah.

[52 minutes 58 seconds][Agent] : And when did the hernia first occur?

[53 minutes 1 seconds][Customer] : This year in March. April, yeah.

[53 minutes 4 seconds][Agent] : March 20. I'll say April. Perfect. So April 2024.

[53 minutes 5 seconds][Customer] : April, April, yeah.

[53 minutes 11 seconds][Agent] : OK, the next one's asking about medical tests. So please provide details of medical tests. So examination, X-rays, scans, blood tests or biopsy, including dates and results. So we'll start with the strain. What medical tests have you had?

[53 minutes 30 seconds][Customer] : Scan.

[53 minutes 31 seconds][Agent] : Scan. Yep.

[53 minutes 33 seconds][Customer] : Ultrasound scan, Just a scan. Scan and recovery just resting.

[53 minutes 33 seconds][Agent] : Anything else or just a scan and recovery? And how about the hernia?

[53 minutes 46 seconds][Customer] : Scan 2.

[53 minutes 43 seconds][Agent] : What what test do you have for that one scan? Yep. OK, thank you for that.

[53 minutes 50 seconds][Customer] : Yeah, just a scan.

[53 minutes 53 seconds][Agent] : Anything else or just a scan that again? Then the next question is asking about is any further treatment or investigation plan and if so, when so with the strain, what's is there any further investigation or treatment plan?

[54 minutes 9 seconds][Customer] : It's healed. Strain is done. It's healed.

[54 minutes 16 seconds][Agent] : OK, so like no further investig, No, no further required. And how about the hernia? Did you say that you have you're going to be having surgery?

[54 minutes 19 seconds][Customer] : Yeah, yeah, yeah, I am. I'm. That's why tomorrow I'm talking with my deputy and we are trying to get me to the government system for that surgery.

[54 minutes 40 seconds][Agent] : OK, I'll write that down now. So got appointment tomorrow to to discuss upcoming surgery.

[54 minutes 40 seconds][Customer] : She's trying to yeah, yeah, yeah.

[54 minutes 50 seconds][Agent] : Do you know, do you know when the surgery is going to be or it's, it's not organised yet?

[54 minutes 55 seconds][Customer] : Not, not yet organized. Not yet organized.

[54 minutes 58 seconds][Agent] : There's a go, There's a go. I've got an appointment tomorrow to discuss the upcoming surgery. I'll write that for now. And then with this last question, it's asking if a full recovery has been made. So you said have you fully recovered from the strain and you haven't helped fully recovered from the hernia yet?

[55 minutes 13 seconds][Customer] : Yes, no hernia.

[55 minutes 23 seconds][Agent] : No, no, it's OK.

[55 minutes 19 seconds][Customer] : Just from the consultation it OK?

[55 minutes 26 seconds][Agent] : OK, now what? So what consultation was it actually from? Was that the one? So are you saying the hernia was from the consultation when they tried to check out the corner area?

[55 minutes 39 seconds][Customer] : Yeah, just this year I did another scan to see that it's healed. Then the surgeon consultant tell me you got a small hernia on your belly button beside it.

[55 minutes 58 seconds][Agent] : Perfect. Thank you for that. So I'm just writing that down now. It's discovered from a scan. So I just wrote that down now. Yeah, perfect. Thank you for answering those additional questions for me. We'll move on to the next one, which is other than what you've already told me about.

[55 minutes 59 seconds][Customer] : Yeah, yeah, yeah.

[56 minutes 15 seconds][Agent] : Have you ever during your working career required more than two consecutive weeks of work due to illness or injury? Yes or no?

[56 minutes 26 seconds][Customer] : Come again. Come again?

[56 minutes 27 seconds][Agent] : OK, so I was asking, other than what you've already told me about, have you ever during your working career, acquired more than two consecutive weeks of work due to illness or injury? Yes or no?

[56 minutes 41 seconds][Customer] : Two consecutive weeks of work.

[56 minutes 43 seconds][Agent] : Yeah. So you basically say took two weeks of work in a row. So that's what it's asking.



[56 minutes 49 seconds][Customer] : Yeah. It's just because of this, the strain.

[56 minutes 53 seconds][Agent] : OK. So just to confirm when you had the strain. So I just want to also say that this is other than what you have already told me about question.

[57 minutes 2 seconds][Customer] : OK. Other than that, yeah. No, no. Oh, no, no.

[57 minutes 2 seconds][Agent] : So what that means is yeah, yes, other than anything we've disclosed already, no. Perfect.

[57 minutes 8 seconds][Customer] : Other than it was, yeah.

[57 minutes 11 seconds][Agent] : That's OK. The this question just say other than what you already told me about. So even though you took it off for this, I'm strained. We don't need to mention it here just because we already have before, but we'll move on. I'm just going to check if there's any more questions, so it won't be too long.

[57 minutes 19 seconds][Customer] : Yeah, yeah.

[57 minutes 29 seconds][Agent] : And that's all the questions I have for you. So I'm just going to load the results now. But thank you for going through them with me. OK, shouldn't take too long. Sorry, take you a little bit slow, won't be too long. OK, So in reference to your health and lifestyle answers, your application needs to be referred to the other right of assessment just for the income protection just so they can check the answers that we put down with the hernia in the scrape.

[58 minutes 18 seconds][Customer] : Yeah, yeah.

[58 minutes 18 seconds][Agent] : So the otherwise you're just going to check that now I, I just want to let you know what the terms will be with the policy.

[58 minutes 25 seconds][Customer] : Yeah. Yeah.

[58 minutes 24 seconds][Agent] : So as I mentioned to you before, there's a residency exclusion where it is hereby understood and agreed that cover will sit under this policy if the life insured fees is to reside in New Zealand. So that's part of this one.

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

[58 minutes 38 seconds][Agent] : And I also wanted to let you know that there has been a premium adjustment just like the life insurance just because of the BMI and the raised blood sugar. So I'll let

you know what the price is at the moment. It does have to go to our underwriters for assessment. So it is subject to change. But the final price at the moment for \$4549 of the monthly benefit for the income protection 30 day waiting period and the six month benefit.

[58 minutes 48 seconds][Customer] : Yeah, Yeah, yeah, yeah, yeah.

[59 minutes 10 seconds][Agent] : Is \$119.61 a fortnight for that one.

[59 minutes 16 seconds][Customer] : Yeah.

[59 minutes 17 seconds][Agent] : How is is that still within the budget?

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

[59 minutes 22 seconds][Agent] : Perfect. So what up? So there's two ways that we can proceed now. So while this is being assessed by the underwriter, what I can do is collect your payment re details and read you a declaration.

[59 minutes 21 seconds][Customer] : Yes, yeah, yeah, yeah.

[59 minutes 34 seconds][Agent] : Did you want to proceed that way at all?

[59 minutes 37 seconds][Customer] : Come again?

[59 minutes 38 seconds][Agent] : So what what we can do now, just to make it a bit quicker next time, is we can always collect your payment details now and read you a declaration while this is being assessed by the underwriters. Are you happy to proceed that way, Jacifa? Yeah, perfect. So the commencements of your cover will be subject to final assessment by the insurer. If the insurer approves cover without any changes, are you happy for me to record your acceptance of this policy now and we will send out all your policy doc information to your e-mail and postal address? Yeah, Perfect. Well, what I'll do then is we'll collect those details for you now and I'll read you that declaration.

[59 minutes 54 seconds][Customer] : Yeah, Yeah, yeah, yeah, yeah.

[1 hours 23 seconds][Agent] : Sorry, the computer's just going.

[1 hours 24 seconds][Customer] : Can I ask the question?

[1 hours 26 seconds][Agent] : Absolutely.

[1 hours 28 seconds][Customer] : OK. She like yeah, if it's supposed and. Like 3 next month or

maybe the other month I am booked for surgery OK.

[1 hours 45 seconds][Agent] : That's OK. Yep.

[1 hours 47 seconds][Customer] : And it and if I maybe after 30 days from today I'm booked for surgery OK.

[1 hours 57 seconds][Agent] : OK.

[1 hours 58 seconds][Customer] : So after I'm booked for surgery then I after surgery I need to help recover.

[1 hours 1 minutes 10 seconds][Agent] : OK. Yeah, that's a good question that one. So it's basically let me it is a bit of a new policy. So just just bear with me one minute just so I get that information up for you. So you're talking about, are you talking about the hernia?

[1 hours 1 minutes 3 seconds][Customer] : I have to rest if the deficit is recovery, so by then I can utilize my income protection or yeah, yeah, yeah.

[1 hours 1 minutes 41 seconds][Agent] : OK, no problem at all. Let me, it's a pretty new policy. So let me just double check that I'm waiting too long while I do that. But it is a very good question, that one.

[1 hours 1 minutes 50 seconds][Customer] : Yep, Yep.

[1 hours 1 minutes 51 seconds][Agent] : I'm just going to check that for you now. So it won't be too long. I just just bear with me because my computer is just going a little bit slow today.

[1 hours 1 minutes 59 seconds][Customer] : Yep.

[1 hours 1 minutes 59 seconds][Agent] : So I do apologise for that.

[1 hours 2 minutes 1 seconds][Customer] : Yep.

[1 hours 2 minutes 3 seconds][Agent] : So it won't be too long. So just bear with me. Won't be too long. So just sorry, just bear with me about a couple of minutes. I won't be too long. I really appreciate your patience here.

[1 hours 2 minutes 33 seconds][Customer] : Yep. Yeah.

[1 hours 2 minutes 32 seconds][Agent] : Sorry, I'm just, it's just taking a little bit longer than it is, but I won't, I won't be too long so. OK, so I'm just going to find out the answer to the question so it it's not

I won't be too long while I do this.

[1 hours 3 minutes 21 seconds][Customer] : Yep.

[1 hours 3 minutes 50 seconds][Agent] : So it won't be too much longer.

[1 hours 3 minutes 53 seconds][Customer] : Yeah, yeah. No worries. Yeah, yeah, yeah.

[1 hours 4 minutes 37 seconds][Agent] : So do you mind if I put you just on a short hold fairly? It won't be too long. Thank you for that. Thank you so much for holding. I apologise it was a bit of a longer wait, but are you still there? Yep, perfect. So with the last one, I guess just to answer the question. So it's gone to the underwriters now just so they can check those questions.

[1 hours 7 minutes 51 seconds][Customer] : Yeah, yeah, yeah.

[1 hours 8 minutes 3 seconds][Agent] : And then when they get back to us, I guess we'll be able to answer the question then just because they might put something on to say whether it would or not. But it's just a bit hard to say at the moment just because they need to do the assessment on that one, OK? So it's just a little bit, just a bit hard to give you an answer because the underwriters could change it and then it could change.

[1 hours 8 minutes 17 seconds][Customer] : OK, OK, OK, nice.

[1 hours 8 minutes 28 seconds][Agent] : OK. But what we'll do is we'll, we'll enter the payment details and read you the declaration. Now while this is being assessed, but what day would you like the first payment to start on? It can be normally anytime in the next 7 days, but we'll always try to match it up with when you get paid. Yeah, that's what day next week, Friday. So that will be the 15th.

[1 hours 8 minutes 48 seconds][Customer] : So next week, Next week Friday, Yeah.

[1 hours 9 minutes 7 seconds][Agent] : Yep. Perfect. Thank you for that. And did you want to you, you will be covered from when the underwriters get back to us so that if they approve it with no changes. But did you want to use a direct debit or do you want to use a card? Yeah. So it's so it's, it's really completely up to you. So like I mentioned before, what has to happen now? I'm just go. I'll just explain it again. Sorry, just just bear with me one minute so it won't be too long.

[1 hours 9 minutes 28 seconds][Customer] : For me to set it up here, yeah, yeah.

[1 hours 9 minutes 54 seconds][Agent] : OK. So sorry, I'll just I'll just explain that again. So basically what has to happen now is that this has to be assessed by the underwriters and they're just going to check you've those open-ended questions you went through about the hernia. They just need to check those answers. And so there's basically two ways that we can proceed. What we could do is we could enter payment details now and read you the terms and conditions now, or we could just wait until the underwriters get back. But which way do you want to proceed?

[1 hours 10 minutes 2 seconds][Customer] : Yeah, yeah, yeah.

[1 hours 10 minutes 27 seconds][Agent] : OK, I'll just have to change a few things in my system because I thought you wanted to do the payment now. So just bear with me another few minutes. I just need to change it around.

[1 hours 10 minutes 24 seconds][Customer] : I'm just waiting for that and then I just get back then, yeah.

[1 hours 10 minutes 38 seconds][Agent] : OK. So if your application is successful your cover will not start until we agree until we discuss the outcome with you and you agree to be covered as part of the assessment the underwriter, the underwriter may request additional information and if that is required I will contact you on the details that you have provided. OK, So what this off to the underwriters to make that assessment. I will give you a call back most likely tomorrow.

[1 hours 10 minutes 57 seconds][Customer] : Yeah, yeah.

[1 hours 11 minutes 6 seconds][Agent] : They normally get back to me very quickly with this, but it could take a little bit longer. But Please note that if your application. Yeah.

[1 hours 11 minutes 12 seconds][Customer] : OK, Yeah, OK, nice.

[1 hours 11 minutes 15 seconds][Agent] : So Please note that I'll get back to you as soon as they get back to me and I'll let you know what the underwriters say now. So we went through both income protection and life insurance. What do you want to do with the life insurance at the moment?

[1 hours 11 minutes 33 seconds][Customer] : So that, that approximate figure from the yeah, I, I assume that they wait for the underwriters.

[1 hours 11 minutes 42 seconds][Agent] : OK, no, perfect.

[1 hours 11 minutes 44 seconds][Customer] : So when they get back then I'll let you know of both insurance, how much check how much both together.

[1 hours 11 minutes 53 seconds][Agent] : OK, Yeah, you and like I said earlier, you can take out both covers if you like to. You don't have to take out just one and not the other. They are both different types of covers.

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

[1 hours 12 minutes 6 seconds][Agent] : So what I'll do is I've put it through so the underwriters will start the assessment now and most likely I'll be giving you a call.

[1 hours 12 minutes 18 seconds][Customer] : Yep.

[1 hours 12 minutes 13 seconds][Agent] : It will probably be probably be in the morning and then I'll let you know what the outcome is. But I just want to say thank you so much for your time today.

[1 hours 12 minutes 25 seconds][Customer] : Thank you.

[1 hours 12 minutes 25 seconds][Agent] : We've been on the phone since just over an hour 10. So I really appreciate your time there. And we'll speak again most likely tomorrow or yeah, not too long after, but it will probably be tomorrow when I give you a call.

[1 hours 12 minutes 31 seconds][Customer] : Yeah, Yeah. No worries.

[1 hours 12 minutes 43 seconds][Agent] : Thank you so much for your time. I hope you have a lovely rest. Lovely evening.

[1 hours 12 minutes 41 seconds][Customer] : Thank you very much for your your information S same to you, Sir.

[1 hours 12 minutes 49 seconds][Agent] : Alright.

[1 hours 12 minutes 49 seconds][Customer] : Thank you.

[1 hours 12 minutes 49 seconds][Agent] : Thanks, Josepha. Bye now.

[1 hours 12 minutes 51 seconds][Customer] : Bye. Bye.