

[2 seconds][Customer] : You're the Damon speaking.

[4 seconds][Agent] : My, my name is Aiden, I'm calling from One Choice Insurance. How are you doing? Well, thanks. Sure you know the reason I'm calling.

[8 seconds][Customer] : You good yourself Here. He quit.

[12 seconds][Agent] : We're very quickly that as you can see just received your online enquiry for the long insurance. So thanks again so much for taking the time. I was here to help you further within your enquiry. I'll answer any questions you have as well. Just before I do take you through it, if you don't mind if I can have you confirm your full name and your date of birth please?

[30 seconds][Customer] : Yeah. Teddy Giles. So the Knights, 2000.

[35 seconds][Agent] : Good. Thank you. You said your first name is Damon.

[37 seconds][Customer] : You, Damon.

[39 seconds][Agent] : Oh, Damon. My apologies. Must have misheard for a second.

[41 seconds][Customer] : Yeah, you.

[41 seconds][Agent] : And you're.

[41 seconds][Customer] : You're right.

[42 seconds][Agent] : Oh, good. And you're a male New Zealand resident currently residing in New Zealand. Beautiful. And you too.

[47 seconds][Customer] : Yeah, I've been in the whole of.

[50 seconds][Agent] : Amazing and need to let you know as well. All calls are recorded. Any advice I provide is limited to the product we offer and assisting you to make a decision about whether they are suitable for your needs. We do consider your personal circumstances so now and thank you again so much for taking the time to inquire. Thanks for your trust in us. I can see that you did have a look at I'll cover a couple years back. Did you end up ever getting anything sorted or are you still currently uninsured?

[1 minutes 11 seconds][Customer] : Yeah, no, I didn't know what, I didn't know what my my height and weight is, but I'm I'm pretty certain I know it now.

[1 minutes 19 seconds][Agent] : Yeah, check.

[1 minutes 23 seconds][Customer] : I got, I got, I went and bought some scales. Burroughs.

[1 minutes 27 seconds][Agent] : Oh, good on you. You're prepared for this time round. Oh, good stuff. But at that time, while you were looking, yeah, you had just bought a house. Good on you.

[1 minutes 30 seconds][Customer] : Yeah, yeah, yeah.

[1 minutes 35 seconds][Agent] : You're still so, so young. You've got a home for yourself. But congratulations.

[1 minutes 40 seconds][Customer] : Thanks, brother. It's been about a year now, so it's starting to finally kick in.

[1 minutes 41 seconds][Agent] : Yes, as good as that. So you live in the in the home as well, are you?

[1 minutes 47 seconds][Customer] : Yeah.

[1 minutes 48 seconds][Agent] : Oh, good stuff. There's nothing better than living in your own home. Is that you?

[1 minutes 52 seconds][Customer] : Oh, hard out.

[1 minutes 53 seconds][Agent] : You must be happy.

[1 minutes 55 seconds][Customer] : That's good.

[1 minutes 56 seconds][Agent] : And is that what's kind of prompted this? Is that what you're more wanting to cover the mortgage on that or just wanted to leave some points behind for the family? What's the real importance of how you're having to cover?

[2 minutes 6 seconds][Customer] : Pretty much both of it. And probably get it.

[2 minutes 7 seconds][Agent] : Yeah, not to worry. I'll help you with everything.

[2 minutes 8 seconds][Customer] : And I want to get funeral insurance too brother, just in case anything happens.

[2 minutes 14 seconds][Agent] : Yeah, I hear you. For the family do not need to claim on this insurance for a very, very long time. But as you know, it's really a just in case if something does happen, if you were to pass away, that's where we can step in, pay the entire lump sum to your family. And then with the funds available, they can use those funds for what they made. If it's

covering the mortgage, if there's loans, any unpaid bills really, that'd give the peace in mind to you if something happens. Your family have financial support for a really difficult time.

[2 minutes 20 seconds][Customer] : Yeah, yeah, that's it. Yeah.

[2 minutes 43 seconds][Agent] : So you know, family, who do you want to leave the money to? Do you have a partner or family? Children. Oh, nice.

[2 minutes 47 seconds][Customer] : Yeah, I got a partner, but yeah, we've already got a will that says that they they like my money, gets passed down Tiffany, which is my partner, and then when she passes away gets put on to the kids.

[2 minutes 59 seconds][Agent] : Yep, completely understand. And you mentioned kids. Do you have children? Do you? Good on you. How many kids do you have?

[3 minutes 6 seconds][Customer] : Yeah, two I just got I just we started their new year off. Was her a newborn too?

[3 minutes 15 seconds][Agent] : That right? There you go.

[3 minutes 15 seconds][Customer] : So the this she was born on the 1st or the 1st 2025.

[3 minutes 22 seconds][Agent] : You'll never forget her birthday. Well, yeah, absolutely it is.

[3 minutes 24 seconds][Customer] : Nah, it's good too, because my my other daughter's on the 1st of May so that's like first to me to be first might be my lucky number.

[3 minutes 35 seconds][Agent] : I think it is #1 good stuff day. Congratulations to you. You've got a little baby at home. Must be a busy time for you though, having a little baby at home.

[3 minutes 37 seconds][Customer] : Yeah, yeah, yeah, yeah. It's good though, because with being a male, you only get like 5 days off maternity leave. Well, I am my job and we we don't go back to the 13th. So it worked out perfect.

[3 minutes 55 seconds][Agent] : Just how it is, you understand how good is that and is that every year? Pretty much.

[4 minutes 7 seconds][Customer] : Yeah, yeah, yeah, yeah. That's awesome.

[4 minutes 5 seconds][Agent] : Then you'll have some holiday can celebrate your baby's birthday every year and with some time off, how good's that baby's very lucky too. They never have to work

on their birthday on the 1st. It's a tough time to have a birthday at the same time because it's so busy as well you guys. Christmas, New Year's Eve, New Year's Day and the birthday on the same day will be a busy time for it, that's for sure. Nothing to worry about till a long time away anyway.

[4 minutes 18 seconds][Customer] : Yeah, yeah, yeah, be pretty **** though, Cos Cos like just say she has a 21st then it'll be everyone will be everyone will be away Yeah yeah, yeah, how there Yeah exactly.

[4 minutes 45 seconds][Agent] : And we watched nine days old, uh, good stuff. Well, big congratulations for you once again.

[4 minutes 52 seconds][Customer] : Thanks, brother.

[4 minutes 52 seconds][Agent] : Now I can 100% understand why you're looking into an insurance like this.

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

[4 minutes 56 seconds][Agent] : You have the mortgage, you have two children, you've got your partner thinking of reason I was asking about your family. You will be in complete control on who receives the money at every stage of your life insurance.

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

[5 minutes 7 seconds][Agent] : And also with the funeral insurance as well, we provide you with what's called a beneficiaries form. So Damon, whoever you nominate is, she will be receiving those funds directly at that time. And then as I mentioned, they'll have complete control on how the money is in use from there. And then in terms for applying, we keep it nice and simple for you. I'll help you with everything.

[5 minutes 28 seconds][Customer] : Yeah.

[5 minutes 27 seconds][Agent] : So it's done over the phone through a series of yes or no questions. But before we do had do anything like that, I want to load up some pricing for you. Let's work out the best amount for you to be covered for. We'll make sure it's all affordable for you as well. OK, just to ask a couple of questions. Have you had a cigarette in the last 12 months?

[5 minutes 41 seconds][Customer] : He's sweet in my head. Did you say surgery?

[5 minutes 50 seconds][Agent] : Yeah. Have you had a cigarette in the last 12 months? Oh, good then.

[5 minutes 52 seconds][Customer] : Nah, Nah.

[5 minutes 55 seconds][Agent] : Good to hear. By the way, very healthy lifestyle choice. They waste your money and they ruin your body at the same time. It's a lose. Lose.

[5 minutes 55 seconds][Customer] : I have a OK what? Especially the prices.

[6 minutes 3 seconds][Agent] : It's a joke.

[6 minutes 4 seconds][Customer] : Sorry.

[6 minutes 4 seconds][Agent] : It's honestly a joke. Unfortunately, I'm stuck with the terrible habit. I bought a packet yesterday, a 40s pack, \$81.00.

[6 minutes 10 seconds][Customer] : Yeah, \$81.

[6 minutes 10 seconds][Agent] : It's over 2 bucks a cigarette. Yeah, it's over 2 bucks a cigarette now. It's insane.

[6 minutes 14 seconds][Customer] : I remember.

[6 minutes 19 seconds][Agent] : Yeah, Yep.

[6 minutes 15 seconds][Customer] : I remember I bought a 50 grand when I first started work and it was like 2016 and it was 50 bucks.

[6 minutes 24 seconds][Agent] : You will not be getting that now, I can promise you that.

[6 minutes 26 seconds][Customer] : No way. It'd be like 140.

[6 minutes 30 seconds][Agent] : Oh, it'll be a lot more, honestly. It'll be like triple the price of what you bought about.

[6 minutes 35 seconds][Customer] : Yeah, OK.

[6 minutes 34 seconds][Agent] : So it's good that you put them down early. Uh, but can I just confirm as well, is your current and your income \$50,000 or more?

[6 minutes 46 seconds][Customer] : Yeah.

[6 minutes 47 seconds][Agent] : OK, So we'll be able to offer you cover from a minimum of \$100,000 to a maximum of \$2,000,000. There is then \$50,000 increments in between and what I mean by that

is the minimum you can choose is 100,000. Next one up is one 5200 all the way up to 2 million. Just having a look at which one you look at that online.

[7 minutes 10 seconds][Customer] : I just got a click today.

[7 minutes 10 seconds][Agent] : It was, yes, that's fair. Well, it's designed to be personalized for you in a sense where it's an amount that you're comfortable with your family receiving, but at the same time you have your own bills, your own expenses, so it needs to fit within your budget as well.

[7 minutes 26 seconds][Customer] : Yeah, yeah. How much a fortnight would it be if it was a meal?

[7 minutes 26 seconds][Agent] : Do you have an idea on what you feel like would be best to be covered for one mil that would come in at a fortnightly premium of So it's just loading, uh, just under 50 or Fortnite. It will be \$48.07 per fortnight. So if I work that out.

[7 minutes 49 seconds][Customer] : And is it including funeral, too?

[7 minutes 53 seconds][Agent] : Mm hmm. It has, sorry, that name as you were saying.

[7 minutes 53 seconds][Customer] : Or was it just yeah, Oh yeah. Or will it just be what coming out of that money?

[8 minutes 4 seconds][Agent] : Yeah. So how it works is there's an advanced payout with your life insurance policy of \$10,000.

[8 minutes 11 seconds][Customer] : Oh yeah.

[8 minutes 11 seconds][Agent] : So that's already included, umm, so and with that claims made quickly, usually within one business day of completed documents being received. So that's included with the life cover and about \$1 million benefit where the 10,000 would be taken out of that.

[8 minutes 27 seconds][Customer] : Are you sweet?

[8 minutes 28 seconds][Agent] : Yeah, not a worry at all. What we need to do first though, the next step is going through the yes or no questions. So this is an indication at the moment that fortunately premium, the \$48.07, we need to head through those questions to confirm what the final price is going to be in the exact sense of your policy.

[8 minutes 28 seconds][Customer] : It would do that then, yeah.

[8 minutes 46 seconds][Agent] : We'll guide you through those questions now. OK, Umm, there's just

a quick paragraph that I need to read to you, uh, which will let you know what to expect of the questions as well. So it reads. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue to cover and other related services. We will share this with your insurer and you 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 breaches of privacy. I also need to inform you about your duty of disclosure. So before you enter into a life insurance contract, you're having legal duty to provide to us any information you know or could reasonably be expected to know, which may effects our decision to insure you and in what terms. You do not need to tell us things that we already know or should know as an insurer, or it reduces the risk. We insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement in the other 12 questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. So with a clear yes or no, can you please confirm? Do you understand this? OK with the questions just require clear yes or no for each place. But if you need me to clarify anything along the way, just please let me know. OK? The first question I need to read is are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes or no?

[10 minutes 9 seconds][Customer] : Yes, yes, yes.

[10 minutes 33 seconds][Agent] : Yeah. Next section now is a pre qualifying medical history. So it reads have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following? First question with this one reads stroke or heart conditions such as not limited to palpitations, heart murmur, heart attack and angina. Yes or no? Sorry anyone I must have lost you for a second. Was that a yes or a no for that one? Thank you. Lung disorder excluding asthma, sleep apnea or pneumonia, yes or no? OK, asthma. Thanks for looking in.

[10 minutes 56 seconds][Customer] : No, Oh no, yes, ezma, but there was there was there was like years ago.

[11 minutes 19 seconds][Agent] : I understand that completely in regards for asthma, it actually

doesn't come included with this question. Umm, it's excluding asthma in this question.

[11 minutes 17 seconds][Customer] : I oh, oh, didn't they?

[11 minutes 29 seconds][Agent] : So we'll get back to that a little bit later on there. Uh, then we can drop that down for you.

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

[11 minutes 33 seconds][Agent] : Uh, but I'll just reconfirm just for the asthma cycle spinel for uh, lung disorder excluding asthma like apnea or pneumonia. Is that a yes or no? Next question asks for cancer, leukaemia excluding skin cancer, yes or no? Anxiety, depression or stress requiring medical treatments or any other mental health disorder? Yes or no? Have you been diagnosed with a terminal illness, motor neuron disease? Any form of dementia including Alzheimer's disease? We've been told by a doctor that you have a condition that's will reduce your life expectancy yesterday. In the last 10 years, have you used illegal drugs? Have you used prescription medication or received treatments for counseling for drug or alcohol consumption? Yes or no?

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

[12 minutes 31 seconds][Agent] : The next section is in relation to your heights and your weights. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or heights and weight ranges. Can I ask what is your exact heights, any of the centimeters or feet and inches ways? Thank you. So that was 5 feet 7 inches.

[12 minutes 52 seconds][Customer] : A5 foot 7, Yep.

[12 minutes 57 seconds][Agent] : And then what is your exact weight place, OK. And so that was 97.2, is that in kilograms?

[13 minutes][Customer] : 97.2 Yep.

[13 minutes 8 seconds][Agent] : OK. And then I asked, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? That's ordinary. OK, moving on now. Thanks for double checking though. I know when it got the scale.

[13 minutes 18 seconds][Customer] : No, it is.

[13 minutes 26 seconds][Agent] : Then you're very prepared for this name on so you made it past it. The next question it does ask about your occupation, so it reads, does your work require you to go underground worker heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Yes or no? Oh yeah.

[13 minutes 51 seconds][Customer] : So I work on the boats down in Bluffbow TH TH they're N they're about probably 15 metres.

[14 minutes 2 seconds][Agent] : When you say 15 meters, is that like 15 meters high or is that 15 meters away from shore or?

[13 minutes 59 seconds][Customer] : So what would you count that it No, Oh, no. It would be like like the boats pull onto the shore and wait, unload the box.

[14 minutes 16 seconds][Agent] : Oh, I see, I see. OK.

[14 minutes 18 seconds][Customer] : Would it be?

[14 minutes 18 seconds][Agent] : So is it the working offshore part that you're a bit unsure on or?

[14 minutes 22 seconds][Customer] : It'll be the working below 20 minutes.

[14 minutes 29 seconds][Agent] : OK, so there's does your work require you to go underground?

[14 minutes 36 seconds][Customer] : Oh no, no, Oh no.

[14 minutes 35 seconds][Agent] : Work at heights above 20 meters, dive, dive the depths below 40 meters, use explosi, use explosives, or travel to areas experiencing war or civil unrest, or work offshore. That's what the question reads.

[14 minutes 51 seconds][Customer] : Oh, you know, definitely knows it.

[14 minutes 52 seconds][Agent] : Alright then not a worry. Give me one second. Yeah, that's fine because it's just with that question. Then I'll just reconfirm for the whole question for the call recording with that would be a yes or no.

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

[15 minutes 5 seconds][Agent] : Oh good. Next question reads to the rest of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS yes or no? Do you have definite plans to travel or reside outside of New Zealand, for example books or will

be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with the combined total sum assured of more than \$5 million?

[15 minutes 4 seconds][Customer] : No, no, no, no.

[15 minutes 37 seconds][Agent] : OK, Damon, I'm so sorry to be a bit of a pain. I need to repeat that occupation question. And you answered. Yeah, No, it it could be seen as a contradiction. I'm so sorry to be a bit of a pain because I know you're saying no, but just for the core recording, I'll just repeat for it. Does your work require you to go underground, work a height above 20 meters, dive to depth below 40 meters, use explosives or travel to areas experiencing more or simple unrest, or work offshore? Is that a yes or no? OK, thanks for confirming. I'll be very sure.

[15 minutes 44 seconds][Customer] : Oh, no, yeah.

[16 minutes 13 seconds][Agent] : The next section I'm about to take you through it is in relation to your medical history. So it does read. Have you ever had symptoms of, been diagnosed with or treated for, or intend to seek medical advice for any of the following? First question with this one reads diabetes raise blood sugar, Impaired glucose tolerance or impaired fasting glucose. Yes or no? Chest pain, high cholesterol or high blood pressure tumor, Molar cysts, including skin cancer, sunspots, or Melanoma. Have you ever had an abnormal PSA test or an enlarged prostate? Thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel, gallbladder or pancreas. Hepatitis or any disorder of the liver.

[16 minutes 35 seconds][Customer] : No, no, no, no, no, no, no, no.

[17 minutes 12 seconds][Agent] : Epilepsy. Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Bladder or urinary tract disorder? Kidney disorder, blood disorder or disease? Sleep apnea or asthma, excluding childhood asthma. OK, I'm so sorry. Just for blood disorder or disease, was that a yes or no?

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

[17 minutes 48 seconds][Agent] : OK, just one thing you did mention to me. Asthma, but it was a long time ago.

[17 minutes 54 seconds][Customer] : Yeah, yeah. That was when I was about 8.

[17 minutes 54 seconds][Agent] : When you say it was a long time ago, was that like in childhood was like from a childhood asthma, was it or alright, Oh yeah, fair enough. Then just so you know, our definition of childhood asthma, childhood asthma is diagnosed between the ages of zero to 17 and last symptoms of asthma seems to be for age 18.

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

[18 minutes 16 seconds][Agent] : So that's what's considered as childhood asthma. And if it is that it's not included in this question.

[18 minutes 21 seconds][Customer] : Hi.

[18 minutes 20 seconds][Agent] : So just confirm for sleep apnea or asthma excluding childhood asthma, would you say that's a yes or a no?

[18 minutes 28 seconds][Customer] : No.

[18 minutes 29 seconds][Agent] : OK, well, good. Give me one quick second. I'll go into the next question. Just loading that up. Thanks for your patience with everything.

[18 minutes 49 seconds][Customer] : No worries.

[18 minutes 50 seconds][Agent] : Not too long to go.

[18 minutes 50 seconds][Customer] : I just need, I just feel like I need to get covered. Hey, just in case anything does even.

[18 minutes 51 seconds][Agent] : I understand, I hear what you're saying again. Once again, touch with the family. Do not need to claim on this for a very very long time. I wish you a very long, healthy and happy life. But surely do. But wait, just in case it truly is there for that.

[19 minutes 2 seconds][Customer] : Yeah, yeah, Nah, it is just covering all bases.

[19 minutes 10 seconds][Agent] : I hear you. Ah, well, you're doing very well so far with these questions. Very healthy so far, but we've still got a few to go. Umm.

[19 minutes 16 seconds][Customer] : There's no worries.

[19 minutes 16 seconds][Agent] : So this next question I'm about to take you through. It's relating in the past three years, so it reads other than what you have already told me about. In the past three years, have you sought medical advice or treatments by a medical practitioner or specialist? Or are

you awaiting results for any medical medical tests or investigations such as been not limited to any surgeries, X-rays, scans, blood tests or biopsy? Yes or no other than what she had already told me about? Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Next section is for family history. Now this is referring to immediate family, which is your mother, father, brother or sister. So it reads 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 abnormal polyposis? To the best of your knowledge, have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60?

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

[20 minutes 32 seconds][Agent] : One last question for you, other than one off events so gift certificate slash vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

[20 minutes 56 seconds][Customer] : No.

[20 minutes 55 seconds][Agent] : OK, good to hear you like to keep your feet on the ground. By the way. I couldn't agree with you any more on that one, that's for sure. Oh, yeah. Not jumping out of any airplanes. No, nothing like that.

[21 minutes 2 seconds][Customer] : Oh, I do a bit of diving for Parlour, but like it's like only like 2 metres away from shore then I don't, no way.

[21 minutes 16 seconds][Agent] : My biggest fear of life is heights. I truly don't get it. I can't understand how anyone does it. But once again, I'm glad to hear you're crazy on that one. Yeah.

[21 minutes 23 seconds][Customer] : It's near the old adrenaline junkies. Hey.

[21 minutes 26 seconds][Agent] : Yeah, it is crazy.

[21 minutes 27 seconds][Customer] : Quite contagious.

[21 minutes 27 seconds][Agent] : Hey, they're both different.

[21 minutes 30 seconds][Customer] : Yeah. Hard here.

[21 minutes 33 seconds][Agent] : Umm, now just with the diving though, because I actually is considering this question and we do need to just jot that down, but I know it's no more than two meters, but would still need to record it.

[21 minutes 44 seconds][Customer] : Hi.

[21 minutes 44 seconds][Agent] : Anything disclosing the questions Just needed to note it down. So I'll just get back to that. Umm, is that what what were you diving for? Did you say?

[21 minutes 53 seconds][Customer] : Just power I I don't go for anything else. Oh, like every now in the game.

[21 minutes 54 seconds][Agent] : Oh yeah, very nice you do that often or yeah, be a good re release for you. Nothing, nothing based on it.

[22 minutes 5 seconds][Customer] : So like yeah, yeah, but yeah oh, I'm definitely never going too deep.

[22 minutes 13 seconds][Agent] : Good safety first while you're having your fun, but gotta keep safety in mind. Nemo.

[22 minutes 17 seconds][Customer] : Yeah, they want to they want to see old Bruce from yeah, I'm broke. I want to see that follow.

[22 minutes 28 seconds][Agent] : No chance. I honestly have a phobia of sharks because of Bruce. Bruce alone. He's really sharks for me.

[22 minutes 34 seconds][Customer] : Yeah, yeah, hard out.

[22 minutes 36 seconds][Agent] : Oh it's too good. My mom bought me a shark. Oh it's crazy. Ay for sure. My mom bought me a shark diving thing for my birthday, my 18th birthday and she didn't know my big fear of sharks. Apparently I couldn't do it. She went and did it herself.

[22 minutes 41 seconds][Customer] : I'll just heard too many stories and bluff a heard way too many stories cracker.

[23 minutes 2 seconds][Agent] : That's a waste anyway.

[23 minutes 10 seconds][Customer] : Nah, no way you'd get caught if you get caught doing that.

She's she's all over.

[23 minutes 5 seconds][Agent] : But with diving, is it like a form of scuba diving that you do or no?
That's OK.

[23 minutes 16 seconds][Customer] : Yeah, 'cause it's just that abalone, the power. So, so they're just, they're just on the rocks.

[23 minutes 22 seconds][Agent] : I understand on the rocks. OK, so you're but you're going in in the water like what What would you say it would be? I know it's a form of like diving.

[23 minutes 30 seconds][Customer] : Yeah, yeah, it's just free, free diving. This is cool free diving.

[23 minutes 33 seconds][Agent] : Is it just going under just like OK, pre diving.

[23 minutes 47 seconds][Customer] : So it's just a snorkel?

[23 minutes 47 seconds][Agent] : It's got a list here in front of me and I need to I is it like snorkelling?

[23 minutes 52 seconds][Customer] : Yeah.

[23 minutes 51 seconds][Agent] : Is it OK that that that's something that will need to be recorded into the system. So it's all fine. So based on your response, please answer yes or no for each of the following. It's like a process of elimination to get to it. So I just didn't ask some questions before it.

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

[24 minutes 6 seconds][Agent] : So for aviation other than is affair paying passenger or crew for recognized passenger airline, is that a yes or a no Mountaineering, rock climbing or absolutely yes or no long distance sailing then glide excluding one time glides Scuba du Oh sorry, skydiving or parachuting, excluding one time jumps, scuba diving.

[24 minutes 33 seconds][Customer] : No, yes.

[24 minutes 37 seconds][Agent] : So because it's snorkeling and scuba diving, we consider to be different. So I is it scuba diving or is it SH snorkeling?

[24 minutes 43 seconds][Customer] : No, it's so good.

[24 minutes 49 seconds][Agent] : OK, Because if it's snorkeling, we consider it a different. But if it's scuba diving, we need to disclose it under that. So would you say for scuba diving, would it be a yes or a no?

[24 minutes 47 seconds][Customer] : So there's just be a no, Yes.

[25 minutes 1 seconds][Agent] : OK, so it, it is scuba dive, it's not snorkeling, it's scuba diving.

[25 minutes 4 seconds][Customer] : Oh, sorry. No, no.

[25 minutes 5 seconds][Agent] : It's, it's OK. We're getting confused.

[25 minutes 6 seconds][Customer] : Oh, yeah, I'm getting infused. Yeah. We're in a bed of a rat.

[25 minutes 11 seconds][Agent] : Let me clarify it. Umm, so again, if it's scuba diving, then we'll note it down here, but if it's snorkeling, umm, only limited to snorkeling, we consider that as different to scuba diving all together. So yeah. So I'll just reconfirm for you with scuba diving, which is that'll be a yes or a no. All good. Uh, Motorsports excluding recreational travel, bike riding, yes or no. And then other hazardous is useful sports. Yes or no?

[25 minutes 21 seconds][Customer] : Oh yeah, no, no, no.

[25 minutes 41 seconds][Agent] : We will answer yes. It is just to jot down the scuba diving. So then it just asks what pursues or sports are you engaged in.

[25 minutes 47 seconds][Customer] : Oh, yeah, yeah.

[25 minutes 47 seconds][Agent] : So I'll knock down smoking. Was there anything that there's nothing else you need to drop down here?

[25 minutes 50 seconds][Customer] : So it Nah, it's pretty much all I do.

[25 minutes 56 seconds][Agent] : Not a way at all.

[25 minutes 55 seconds][Customer] : I and then that's not even that all.

[26 minutes][Agent] : Yeah, exactly right. I've done snorkeling that many times. It's incredible. I love snorkeling. Just being here.

[26 minutes 5 seconds][Customer] : I didn't realise the first time, mate. Like like just seeing actual under the water.

[26 minutes 7 seconds][Agent] : Yeah, yeah. It's like another world, honestly. It's like another world underneath you, which you don't even notice. As soon as you got the stalkers on, you can stay down there as long as you want and then get to see how many different things.

[26 minutes 13 seconds][Customer] : Yeah, far you should have seen it in you should have seen it in

Have you ever heard of Royal Porky?

[26 minutes 25 seconds][Agent] : I haven't. No.

[26 minutes 27 seconds][Customer] : Far out? If you ever go free diving there far out, that's a that's a psycho.

[26 minutes 30 seconds][Agent] : Yeah, Something different. Hey.

[26 minutes 33 seconds][Customer] : You're like you get like on the ship day. It's like 25 meters plus vision.

[26 minutes 40 seconds][Agent] : Wow. And that's on a bad day.

[26 minutes 41 seconds][Customer] : It's pretty wicked. Yeah, right.

[26 minutes 47 seconds][Agent] : Yeah. Wow.

[26 minutes 44 seconds][Customer] : There was like and like the the powers they're like stacked on top of each other because it's quite a that's like what do you call it? It's like multi lens.

[26 minutes 56 seconds][Agent] : Yeah.

[26 minutes 55 seconds][Customer] : It's quite cool.

[26 minutes 58 seconds][Agent] : Amazing. It gives us something to look forward to. I'm about to go on a cruise. I'm about to go to Queensland from the Great Barrier Reef. OK.

[27 minutes 5 seconds][Customer] : Oh, cool.

[27 minutes 6 seconds][Agent] : It's not green. Yeah. Yeah, that would be crazy. I mean, bit different these days. So I'm taking a look at some photos and the race. Not as nice as it used to be, which is a bit unfortunate, but I'm still looking forward to it. It'll be good.

[27 minutes 8 seconds][Customer] : Hard yeah, that'd be awesome. Bye.

[27 minutes 19 seconds][Agent] : Yeah sure I'm looking forward to it.

[27 minutes 23 seconds][Customer] : Hard Yeah.

[27 minutes 24 seconds][Agent] : Umm, no. I've just been double checking our list because we've got a list of pre approved things and if it's not on the list we actually need to know if there's a bit more information on it. Snorkeling isn't 1 on the list.

[27 minutes 36 seconds][Customer] : Oh yeah.

[27 minutes 36 seconds][Agent] : Got so many different ones. Snorkeling isn't 1. So I just need to ask a couple of questions if you don't mind. Umm, so just ask. Please provide details for each sport activity. So it's snorkeling. Umm, and that's for a form of fishing. Would it be? Would you consider fishing? It's a bit different, isn't it?

[27 minutes 51 seconds][Customer] : Yeah, yeah, yeah, 'cause there's like spearfishing, which I definitely don't do.

[28 minutes 1 seconds][Agent] : Yeah, I could just say catching, Catching what you catch. Umm.

[28 minutes 6 seconds][Customer] : Oh, that would be yeah, power.

[28 minutes 17 seconds][Agent] : Just shut that down just so it's clear.

[28 minutes 19 seconds][Customer] : Oh yeah.

[28 minutes 20 seconds][Agent] : And then how many times per animal hours per week do you participate in these sport activities? So how often do you think you would go?

[28 minutes 29 seconds][Customer] : The whole once every couple months.

[28 minutes 28 seconds][Agent] : Oh, yeah, yeah. All good.

[28 minutes 34 seconds][Customer] : You know what? Specially the bluff Weaver, bro, she's no good.

[28 minutes 38 seconds][Agent] : Yeah, that's it.

[28 minutes 37 seconds][Customer] : It'd be different if it was hot all year round.

[28 minutes 43 seconds][Agent] : Yeah, for sure. If only that was the case.

[28 minutes 45 seconds][Customer] : Probably once a week, yeah.

[28 minutes 49 seconds][Agent] : I have everything our way, unfortunately now it's. What licence or certification do you hold? Is there any? You don't have a licence or certification for snorkelling to do.

One on this thing, geographical location of activity, is it solely in New Zealand or? Yeah, OK.

[29 minutes 2 seconds][Customer] : Nah, the snorkelling, yeah, just in Bluff, where I always go, yeah.

[29 minutes 26 seconds][Agent] : And all located in New Zealand only, by the way. All good. That comes to the end of the question then. I just want to thank you very much for your patience and the

time you took out your day to go through that. I want to praise you. First of all, you're very, very helpful for yourself. You must be taking great care in terms for your application. It needs to be referred to the under out of for further assessment, but it's in regards to snorkeling. Again, if I don't have it on the list, I need to record a bit more further information, but I didn't want to take that away from how could you take care of yourself? You've answered no for essentially all of of those questions, but they'll just have a quick review over the snorkeling. They'll see again. We've shut it down. You do it once every couple of months only in New Zealand only. And then they're going to bring us and now come back very shortly. But the great news is the heavy lifting done. We finish all those lifestyle questions.

[30 minutes 2 seconds][Customer] : Hi, Hi, hi.

[30 minutes 18 seconds][Agent] : So what I just want to do is take a moment to explain to you in a bit more detail on exactly what's going to come included as part of your life insurance. All approved, umm, because if approved, once the policy does commence, you will be covered immediately for death due to any cause. Just accept the suicide in the 1st 13 months.

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

[30 minutes 39 seconds][Agent] : So that's where we're going to pay the entire lump sum directly to your family. Understanding the reason you're looking to take out the cover. You have your partner, you have two young children, you've got the mortgage you're wanting to cover up again with the funds available for them. They can use these funds for whatever they need moving forward from there. Umm, and then is a terminally ill advanced payment included with your policy. This is a living component and it's if you were diagnosed with 12 months or less to live by a medical practitioner who will pay the entire lump sum to you. And that's designed to help you with the medical expenses, ensuring you're getting the best care possible as well. And then as I mentioned, at the time of your passing, your family will also be able to request that advance payout of \$10,000. That is there to help with more of those immediate expenses, such as the funeral cost, unpaid bills, those kind of things.

[31 minutes 16 seconds][Customer] : Oh yeah, cool.

[31 minutes 31 seconds][Agent] : Uh, now with the cover, so please be aware that your premium is stepped, which means it will generally increase each share. In addition, this policy has automatic indexation, which means each of your benefit amounts will increase by 5% with associated increases in premium. However, you can opt out of this indexation each share umm, so once again the application needs to be referred to the insurer for them to further assess in terms of the premium.

[32 minutes 7 seconds][Customer] : 3.

[31 minutes 58 seconds][Agent] : So far, there hasn't been any changes as of yet or any changes made, but we just need to get that final outcome back from the underwriter as well in relation to the snorkeling umm. So once we've got an outcome back, if it is all approved, we can get that policy all immediately started from there because I'll let you know what the next steps are from here, even though it needs to be referred to the insurer. I will complete the whole process with you now and what that looks like is we'll line that up through a preferred payment method. I'll read your final declaration, but this isn't doing this is. Then once we have that final outcome back, if it comes back fully approved, no changes in any way, I can actually go ahead and accept that on your behalf and then we'll send you out all your policy information to both your e-mail address and in writing to your home address as well. Now as part of this, while your application is being assessed, you will be covered for accidental death, which pays out if death was due to a direct result of an accident. Cover under this loss until the insurer makes a decision on your application for 30 days from today, whichever is earlier.

[33 minutes 6 seconds][Customer] : 3.

[33 minutes 7 seconds][Agent] : And just to double check with you. So the commencement of your cover, it is going to be subject to a final assessment by the insurer. So if the insurer comes back and they fully approve your application that I'm on without any changes in any way, shape or form, are you happy for me to accept this policy on your behalf and record your acceptance of the policy? Now and then we'll send you out all your policy information to your e-mail and your postal address.

[33 minutes 35 seconds][Customer] : You right?

[33 minutes 37 seconds][Agent] : But that's not a worry. So with fun as in that one, umm, again, I'll record your address so we know where to get the document sent. Oh, actually, I've got it already. It's 26 while place in Kingswell in the cargo 9812.

[33 minutes 51 seconds][Customer] : Yep, that's the one.

[33 minutes 54 seconds][Agent] : Good. And that's the same as your postal address as well.

[33 minutes 57 seconds][Customer] : Yep.

[33 minutes 56 seconds][Agent] : Do you receive them your mail there? OK, not to worry now with lining this one up today, you are not going to need to make any payments straight away. If you want to keep this in line with say a pay cycle or if you have a preferred day at all, I'll help you with that. Now when works best for you, when would you want the first payment to be? Not to worry with doing it today.

[34 minutes 20 seconds][Customer] : It could possibly be today, 'cause it I get paid, 'cause I get paid fortnightly.

[34 minutes 25 seconds][Agent] : Yeah, I see. I see. OK. And is today payday? Happy day isn't it? Love a good payday.

[34 minutes 32 seconds][Customer] : Yeah, it's, it's either, Yeah, it's either today or next fortnight on the Thursday, either or.

[34 minutes 38 seconds][Agent] : The only thing if we selected today and I don't get the outcome back till tomorrow, I have to change it. I believe I will be getting but based on all the ones I've sent through in the past, I'll generally be getting it back today so I can select it for today. But again, if it does come back tomorrow or another day for any reason, I'll call you back to then work out. Or if it doesn't come back today, are you happy for it to be on the next pay cycle in a fortnight?

[35 minutes 5 seconds][Customer] : Yeah, Yeah. No, well, they either all. Yeah, not to worry.

[35 minutes 6 seconds][Agent] : Alright, yeah, two ways in all good. Well, I'll select the 9th for now then. And then again, if anything changes, I'll just change it to the next fortnight. But if I got the I'll come back today all approved. We'll get it in place and then the first payment date will be 9th of January 2025. And then every fortnight on the Thursday for you. OK.

[35 minutes 18 seconds][Customer] : Sweet, sweet. And that would just be if, if all goes well, it'll be \$48 there.

[35 minutes 34 seconds][Agent] : \$48.07 per fortnight. That's right.

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

[35 minutes 36 seconds][Agent] : If there's any changes with the premium, I will get in contact with you and talk to you first before I get anything in place and get your approval of it if there was to be any changes, just so you know.

[35 minutes 46 seconds][Customer] : Yeah, hey, I for I forgot to mention, but do I have to tell you is that I've got health insurance?

[35 minutes 54 seconds][Agent] : No, that's fine. Just double check. It makes you feel a little bit better. But no, that's fine.

[35 minutes 56 seconds][Customer] : Hi, hi.

[35 minutes 59 seconds][Agent] : It doesn't impact anything too easy, uh, lining this one up for you so we can line this through either a direct debit using an account number or through a Visa or a MasterCard.

[36 minutes][Customer] : So it is just just would either by pretty easy.

[36 minutes 10 seconds][Agent] : All would work better for you, yeah.

[36 minutes 17 seconds][Customer] : We'll just go 'cause they'll be yours will be taking the money out out of the camp.

[36 minutes 24 seconds][Agent] : It's designed to keep it as simple and easy for you, where you line it up with an account that you prefer, choose the day you'd like it to come out. So then we handle everything, and then it's just automatically debited from that account you've chosen from on the day that you've chosen. Yeah, it's whatever is preferable. If you want to do it the direct debit, I just need to drop down the account number for you. If you need a moment to grab that off, please take as much time as you need.

[36 minutes 35 seconds][Customer] : I so I just have to give you my right yes, so it is yeah, it's laden answer in here.

[36 minutes 58 seconds][Agent] : OK. Well, that's very convenient. Now everything's on our phones. Yeah.

[36 minutes 59 seconds][Customer] : Ah, oh, it's pretty good, I think.

[37 minutes 4 seconds][Agent] : Can't remember the last time I held a wallet.

[37 minutes 5 seconds][Customer] : So do you need this?

[37 minutes 7 seconds][Agent] : Yep.

[37 minutes 6 seconds][Customer] : So do you need the account number or the what's for the account that is coming from the number?

[37 minutes 16 seconds][Agent] : Yes.

[37 minutes 18 seconds][Customer] : Oh yeah.

[37 minutes 16 seconds][Agent] : Well, we'll need the account number from that for that direct debit. Yep. Yep.

[37 minutes 21 seconds][Customer] : So that's 0609250903340 900.

[37 minutes 35 seconds][Agent] : Thank you. I just reconfirm it with you. So it's 060925090334000, is that all correct?

[37 minutes 44 seconds][Customer] : Yep.

[37 minutes 45 seconds][Agent] : OK. And the account name, is that under your full name? Damon Girls.

[37 minutes 50 seconds][Customer] : Yep.

[37 minutes 51 seconds][Agent] : Thank you. Just some questions I need to ask you in regards for the direct debit, if I can just have a clear yes or no for each place. So do you have authority to operate this bank account alone and do not need to jointly authorize debits? Is that correct?

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

[38 minutes 7 seconds][Agent] : Have you cancelled a direct debit authority for one choice, its pinnacle life as the initiator in the last nine months on the account you are providing? Are you happy to set up a direct debit authority without signing a form?

[38 minutes 15 seconds][Customer] : No, yes.

[38 minutes 22 seconds][Agent] : And you agreed. This authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for One Choice, to direct debit this accounts in accordance with these terms and conditions. All good. OK, so just before I read the final declaration with this one, I just want to double check. I have your details here correct. So your full name is Mr. Damon Giles A. Am I pronouncing your surname correctly? Is it Giles? That was my apologies.

[38 minutes 40 seconds][Customer] : Yes, Giles, I get it a lot.

[38 minutes 58 seconds][Agent] : Do you? I'm sure you would. It's like a 5050 on what?

[38 minutes 59 seconds][Customer] : Yeah, Yeah.

[39 minutes 1 seconds][Agent] : It could be Giles. Giles. Just let it go.

[39 minutes 3 seconds][Customer] : I just let, I just let it let it slide.

[39 minutes 8 seconds][Agent] : So I'll recommend that. Full name is Mr. Damon Giles. Date of birth is 06/09/2000 and you're now a New Zealand resident currently residing in New Zealand. That's all correct.

[39 minutes 19 seconds][Customer] : Yep. Do you need, do you need the middle name?

[39 minutes 21 seconds][Agent] : I will jot it down. Thank you. What's your middle name?

[39 minutes 24 seconds][Customer] : Paddy.

[39 minutes 26 seconds][Agent] : Sure, just record that in. So all other details all correct.

[39 minutes 32 seconds][Customer] : Yep.

[39 minutes 33 seconds][Agent] : Thank you.

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

[39 minutes 33 seconds][Agent] : And then you said your middle name, PA double D Y sure. Your e-mail address daymongiles06@gmail.com completely cut out. Like my apologies Sam, was that alright as well?

[39 minutes 47 seconds][Customer] : 004 04 Yep.

[39 minutes 54 seconds][Agent] : 04 Sorry damoncharles04@gmail.com Beautiful and phone

number 02040896325. OK. There's just a final declaration I need to read now and then I'll ask the understanding in your hurdle and then we'll be all completed with the life insurance side and then it'll be all referred to the insurer from there. Thanks again so much for your patience with everything.

[40 minutes 8 seconds][Customer] : 89632 Yep, no worries. Thanks for your guidance.

[40 minutes 26 seconds][Agent] : Go ahead. My my pleasure there. Sorry it does read. Thank you Damon Patti, Giles, it is important you understand the following information. I will ask for your agreement to the terms at the end and your policy will not be enforced unless you agree to these terms in full. One choice life insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Z Limited, whom I've referred to as GFS. The issue and arrange this insurance it's on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other insurance products or services. We have verified that you understand McCullough and then you consider that the premiums are affordable. We will send you a copy of our financial advice disclosure statement which sets up more information which can assist you. But aside whether to act on any advice we provide with a clear yes or no, can you please confirm that you understand and agree to this?

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

[41 minutes 47 seconds][Agent] : Your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to with a clear yes or no.

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

[42 minutes 2 seconds][Agent] : Can you please confirm you have answered all of our questions in accordance with your duty of disclosure by agreeing to this declaration. You can send to be

contacted by us in relation to other products and services. You can update it is at any time by contacting us. The accepted cover pay for lump sum benefit amount of Damon Paddy Giles receives \$1 million in the event of life insurance. A benefit is not paid in the in the event of suicide in the 1st 13 months of the of the policy. Uh, your total premium for the first year of cover is \$48.07 per fortnight. Your premium is stepped, which means it will be calculated at each policy anniversary and will generally increase as you age. Your summary will also increase automatically by 5% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 24% and the 71% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best has rated Pinnacle with AB Plus financial strength good and Triple B Minus issue our credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address, it will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy at any premium you may have paid will be refunded in full unless you have lodged your claim. Two final questions there. Thanks again for your patience with a clear yes or no. Do you understand and agree with the declaration? Would you like any other information now or would you like me to read any parts of the policy documents to you?

[43 minutes 47 seconds][Customer] : Yes, now this now.

[43 minutes 58 seconds][Agent] : Kind of sorry, I can't accept no. I'm so sorry. Is that a yes or a no for that?

[43 minutes 57 seconds][Customer] : Oh, oh, sorry, no.

[44 minutes 4 seconds][Agent] : We'll get that, umm, now I've sent that off to our insurer for them to further assess. So just to give you the heads up what can happen from here? Again, if it's fully approved, no changes in any way, shape or form, I'll accept that on your behalf and then I'll get the documents all set across. If there's any changes in any way, I'll get in contact with you directly. Umm, now just one last thing just before I let you go because at the start of our call you are asking about funeral cover as well. Now with the life insurance, yes, there is that advance part of the

10,000, but then we also have another insurance with us at one choice. It's a funeral insurance policy if the guaranteed acceptance cover, which means you will not need to answer any more questions, health or lifestyle to apply with the funeral insurance. It offers a cash benefit of up to \$30,000, which is also designed to provide the Peace of Mind and the unfortunate case that you passed away. We pay that money to your family to be able to help with more of those immediate expenses like funeral calls, unpaid bills, claims paid quickly, usually within one business day of completed documents being received. And it would be paid on top and beyond of the life insurance as well in terms of the advance pay and the lump sum. So it's another option that we have available with one choice as well. Did you want me to bring up the quote for you for the funeral insurance that I'm on?

[45 minutes 25 seconds][Customer] : You why not?

[45 minutes 25 seconds][Agent] : All right, we'll have a look into it and then just let me know your thoughts on it all. Have you ever taken a look into a funeral cover before? Would this be your first time?

[45 minutes 35 seconds][Customer] : It'd be my first time bit younger.

[45 minutes 37 seconds][Agent] : OK, well, what was that?

[45 minutes 38 seconds][Customer] : They they're like, but I feel a bit young to be doing that like getting all the covers in it. See, it's my first time.

[45 minutes 40 seconds][Agent] : Sorry, I understand it's 100% up to you it it really is. I understand you are still very young. We're actually one month apart. Literally I'm 5th of August, you're the 6th of September. So we're so so close in age.

[46 minutes][Customer] : Oh, wicked. But do you? Do you? Do you have it?

[45 minutes 59 seconds][Agent] : So I can 100% unders umm, I can 100% understand.

[46 minutes 8 seconds][Customer] : Ah, no, that's where it is.

[46 minutes 6 seconds][Agent] : I'm actually not even allowed to stay if I do or not because I can't say anything like could be saying saying like influences.

[46 minutes 12 seconds][Customer] : Oh Nah, all good.

[46 minutes 12 seconds][Agent] : So I'm sorry, can't it, uh, just out of the rules, but I'll give you a rundown. Just let me know your thoughts on it because I, I know the original reason that you're looking into this is you're thinking of your family. There's insurance with the funeral cover. So ultimately designed to look after that, the unfortunate case that you passed away. Umm, we'll provide you with a beneficiaries form. Whoever you nominate is who receives the money and then with the funds available. It doesn't need to be used specifically just for funeral expenses, only if there's other expenses like unpaid bills that need immediate covering or the loans. The money can be used in any way your family see best fit with because again, keeping in mind claims paid quickly with the funeral insurance usually within one business day of completed documents being received. Umm, and then there's also ways that we can triple the amount you're comfort for. So the first way is if death was due to an accident, your chosen benefit will triple. So say for example, you covered for 10,000 touch would've never happened. So you passed away due to an accident. The 10,000 triple to 30,000. That is how much will be paying to your partner at that point.

[47 minutes 21 seconds][Customer] : Yeah.

[47 minutes 20 seconds][Agent] : OK, There's also cover for you within it. So there's a way that we can triple the amount to pay to you and it's if you were to suffer an accidental serious injury such as quadriplegia or paraplegia before the policy anniversary following your 75th birthday will triple the amount to pay it directly to you. Again, that is a living benefit included with the cover, umm, with applying for the insurance. Very simple and easy for you to do. No medical checks required as I mentioned, so there won't be any more questions you have to answer or forms that need to be filled out to apply. Just so you do know, Damon, as we don't do any medical checks for the 1st 12 months, you will be covered for accidental death and accidental serious injury only. And then after the first 12 months, that's where you'll be covered for deaths that shoot you any 'cause there, OK.

[48 minutes 13 seconds][Customer] : Yeah.

[48 minutes 14 seconds][Agent] : And then there's one other living benefit included. So in addition, there is a terminal illness benefits, which means after holding your policy for 12 months, if you were first diagnosed with a terminal illness this 12 months or less to live by, a medical practitioner will pay

the entire claim. It's designed to help with medical expenses, other expenses you may have at the time. So that all comes included as part of the fuel cover. So if we take a look at this one, we can offer you cover from a minimum of \$3000 to a maximum of \$30,000 and then there's \$1000 increments in between. So for example, minimums 3 makes it up 4-5 all the way up to 30,000. What amounts do you feel like would be best to be covered for under the funeral insurance?

[49 minutes 5 seconds][Customer] : Oh, I don't know, maybe 15. Oh, it's near.

[49 minutes 12 seconds][Agent] : OK, let me bring that one up.

[49 minutes 13 seconds][Customer] : I wouldn't have.

[49 minutes 16 seconds][Agent] : Just let me know your thoughts on that.

[49 minutes 17 seconds][Customer] : I wouldn't have a pretty old privateer funeral.

[49 minutes 19 seconds][Agent] : Yeah, I got some information on it that I'll share with you just so you have an understanding, because research has shown that the average cost of a standard burial funeral service in New Zealand is \$11,000. Well, the average cost of a suddenly cremation in New Zealand is 7 and a half, \$1000.

[49 minutes 41 seconds][Customer] : Yeah.

[49 minutes 45 seconds][Agent] : OK.

[49 minutes 41 seconds][Customer] : Well, we'll probably do the first thing then, OK?

[49 minutes 47 seconds][Agent] : If we look, if we do have a look at the 15,000 and then in case of accidental gas trippers to 45,000, that would be a fortnightly premium of \$13, one \$313.96 per fortnight, so quite \$6.98 per week. That's leaving that additional 15,000 for the funeral cover side. How does that sound to you?

[50 minutes 11 seconds][Customer] : Yeah, it is good.

[50 minutes 15 seconds][Agent] : All good with the premium structure of that covers. So your premiums are level, which means they are designed to stay consistent year on year. Hopefully they'll help you budget those kind of things as the years go by because again, your premiums are level and then there's going to be a couple of options for you at the age of 85. Now, I understand you're still very, very young.

[50 minutes 39 seconds][Customer] : Hey.

[50 minutes 37 seconds][Agent] : You've got a lot of birthdays to celebrate, but a lot of life to live before we're thinking about the age of 85, I understand, but umm still need to let you know. Once you reach the age of 85, your premiums are going to cease, which means you no longer need to pay any more money beyond that point. The funeral insurance continues. What we also do is we add an extra 25% of bonus cover automatically to the amount that you're covered for.

[51 minutes 1 seconds][Customer] : Yep.

[51 minutes 2 seconds][Agent] : The other option you have is what's called an early cash out option, which means that anytime after you reach 85 years of age, you may choose to end your cover. We will pay you 75% of the funeral insurance benefit. So you paid in one lump sum suit if you nominate that option. OK.

[51 minutes 18 seconds][Customer] : Yep.

[51 minutes 20 seconds][Agent] : So I understand you're happy with the \$15,000 benefits in that regards with the cover being guaranteed acceptance for the funeral insurance, there's the ability for you to get this policy organized in the same phone call right now. It's very simple and easy to do. We'll just need to do the same process of lining that up through a preferred payment method, reading a declaration as all completed from there, umm, now then you'll also receive your own set of policy documents for the funeral insurance side. That'll be sent to your e-mail and sent to your home address as well. Gives you a chance to sit down, have a read over that. And then there will be the beneficiaries form. We'll just have you fill out for the beneficiary for the funeral insurance, so we know who to leave those funds to as well. OK.

[51 minutes 44 seconds][Customer] : Yeah, yeah.

[52 minutes 5 seconds][Agent] : I just need to let you know as well. So you may pay more in total premiums over the life of the policy than the benefit amount. Please be aware this insurance does not have a savings or investment element. So if you cancel outside of the 30 days your cover will stop and you will not receive anything back unless you are eligible for and she's the early cash back offer. The reason I mentioned the 30 days, this policy does give you a 30 day cooling off. So if you

decide the policy is no longer suitable for you and you cancel the policy within the 30 days you will receive a full refund of your premium. Just unless the claim has been made. OK, now lining this one up, get to select the first payment date as well. Did you want to have it all on the same day as we have your life insurance? Who started the first payment date today or did you want it like alternating weeks? When would you want the first payment today?

[52 minutes 42 seconds][Customer] : Yeah, yeah. We'll just start the same day.

[53 minutes 1 seconds][Agent] : All good.

[53 minutes 2 seconds][Customer] : And that's the last one.

[53 minutes 2 seconds][Agent] : So I'll have the first payment selected for the night then if that's OK?

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

[53 minutes 7 seconds][Agent] : Too easy. So it'll be the 9th of January 2025 every fortnight on the Thursday. Now I would just need to record the account number one last time, if that's OK, as soon as you provide any details for your security goes all encrypted. Did you want to use the same account as well the direct debit? All right, I will just need to record that account number one last time. If no need a moment again, take as much time as paid.

[53 minutes 24 seconds][Customer] : Yep, yeah, I got it up here now.

[53 minutes 34 seconds][Agent] : Very prepared. Thank you. Yep, thank you. Thank you. And then with the account that end up was under Damon Giles, that's correct.

[53 minutes 34 seconds][Customer] : 060925090334000 Yep.

[53 minutes 51 seconds][Agent] : Thank you. Just need to reconfirm those direct debit questions. So with a clear yes or no, can I confirm to you, you have authority to operate this bank account alone and do not need to jointly authorize debits, is that correct?

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

[54 minutes 6 seconds][Agent] : Haven't answered a Direct Debit authority for one Choice with Pinnacle Life as the initiator in the last nine months on the accounts you are providing. I'm happy to set up a direct debit authority without signing a form.

[54 minutes 14 seconds][Customer] : No, sorry. What was that again?

[54 minutes 25 seconds][Agent] : Are you happy to set up a direct debit authority without signing a form?

[54 minutes 28 seconds][Customer] : Yes.

[54 minutes 30 seconds][Agent] : And one last thing, you agreed this authority is subject to the terms and conditions relating to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorize your bank to allow Pinnacle Life, who is the initiator for One choice, to direct debit this accounts in accordance with these terms and conditions. Sorry but that was a yes for that one.

[54 minutes 48 seconds][Customer] : Yes, yes, yeah.

[54 minutes 53 seconds][Agent] : Alright, perfect. That's just a final declaration. Umm, I need to write for this one and then will be all completed with the funeral insurance side as well. Umm, so it does read. Thank you Damon Patti Giles, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. One Choice Funeral Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle People, has an agreement with Greenstone Financial Services and Zen Limited whom I referred to as GFS the issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Funeral Insurance is suitable for your needs on the cases of the information you provided to us in your general circumstances. When providing this advice, we have not considered your specific financial needs or goals, or considered any other insurers, products or services. We have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our Financial Advice Disclosure Statement which sets out more information which can assist you to decide whether to act on any advice we provide with a clear yes or no. Can you please confirm that you understand and agree to this?

[56 minutes 16 seconds][Customer] : Yes.

[56 minutes 17 seconds][Agent] : Your answer to the application questions and any related

documents form the basis of your contract of insurance and to Pinnacle relies upon the information you have provided when assessing your application. By agreeing to this declaration you can tend to be contacted by us in relation to other products and services. You can opt out of this at any time. By contacting us you have a great to take out a single one choice funeral insurance policy with the following cover. Damon Paddy Giles is covered for \$15,000 in the abandoned death. In the case where that is accidental, or if you suffer a defiant accidental serious injury, the benefit amount will triple in the 1st 12 months your policy is enforced. Say that benefit is paid only in the that of accidental death. Once the life insured reaches age 85, you can choose to voluntarily cancel that person's cover to receive a lump sum of 75% of the chosen benefit amount. If you take up this offer, you will no longer have a right to claim out of the policy for that life insured. This policy is an insurance policy and does not have a savings or investment component. If cover ends prior to age 85, no benefit is payable and there is no refund of premiums after the cooling off. If cover continues beyond age 85, the life insured will receive an additional 25% of bonus cover from that date and it will not be required to pay any further premiums. The bonus cover is not payable if the early cash out option has been taken out. Cover fish life insured ends on a Prior to the 100th birthday we will pay the funeral benefit and bonus cover. So sorry I just repeat that. The cover Fish Life Insured ends on the day prior to the 100th birthday. We will pay the funeral benefit and bonus cover for the life insured. At this point your premium for the first year of cover is \$13.96 per fortnight. Your premiums are level which means they are designed to stay consistent year on year. It will only change if you also will cover or the insurer adjust the the amount supplying to your policy. The insurer can only make a change if it is applied consistently across all policy holders. You may pay more in premiums and the benefit amounts over the life of the policy. Included in your premium is an amount payable to GFS of between 36% and 60%, sorry 36% and to 60% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. I invest has rated pinnacle with AB plus financial strength, good and triple B minus issue our credit rating with an out. Sorry credit rating within I think so time side. I invest has rated pinnacle with AB plus financial strength, good and triple B minus issue our credit rating uh, with an outlook of stable. You can read

more about these ratings on our website and in your policy documentation. The policy documentation will be mailed to you and if you have provided us with an e-mail address, it will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you have lodged your claim. I'm on just to those two final questions now with a clear yes or no. Do you understand and agree with the declaration? Would you like any other information now, or would you like me to read any parts of the policy document to you? OK, I'll go ahead and accept that one for you. Now, if you need a hand with anything at all in the future on the documents we're gonna send you through, please just reach back out to me. I'll be more than happy to help with anything you need. But thank you so much for your trust in us with both the life insurance and the funeral insurance. That one, those both have now been completely well with the funeral insurance is in place. So when for that final outcome with the life insurance for your account?

[59 minutes 34 seconds][Customer] : Yes, no sweet sweeties, bro.

[1 hours 9 seconds][Agent] : So Izzy, did you have any other questions for me or anything else I can help with?

[1 hours 14 seconds][Customer] : I'm pretty sweet at the moment, bro. Sure, I'll give you the ring if there's anything.

[1 hours 15 seconds][Agent] : Yeah, pleased to hear it, definitely. So make sure we're open 8:00 AM to 8:00 PM Monday to Friday, just excluding public holidays. So just reach out. Umm, just one last thing, I don't want to eat into too much of your time of your day.

[1 hours 26 seconds][Customer] : Yeah, yeah.

[1 hours 30 seconds][Agent] : I know you've got work next week so you want to be appreciating every minute of your last bit of time off Umm, but I know you're looking into all your insurances at the moment with umm, the life insurance and funeral cover. There's one other insurance, just wanted to run past you in case something of insurance, it's an income protection cover, provides a monthly benefit directly to you if you're unable to work due to a disabling sickness or injury and you suffer a

loss of income. That's where we're here to step in, provide the funds to be able to help you maintain your Li living expenses if your salary was to be interrupted. Is that something of interest you at all at the moment, Emma?

[1 hours 1 minutes 11 seconds][Customer] : Or maybe later than the track.

[1 hours 1 minutes 13 seconds][Agent] : Yeah, that's fine.

[1 hours 1 minutes 14 seconds][Customer] : Yeah, I'll. Yeah, I'll definitely ring you back though. Yeah.

[1 hours 1 minutes 17 seconds][Agent] : Just reach back out to what I think we'll just leave it with the life insurance and funeral insurance then. And then once again, reach back out if that's something you want to look down down the track of in the future.

[1 hours 1 minutes 28 seconds][Customer] : So it is bro.

[1 hours 1 minutes 30 seconds][Agent] : Too easy. Take enough time out of your morning. I'll let you get back to it. Really do appreciate your patience and your time today. It's been great talking to you.

[1 hours 1 minutes 38 seconds][Customer] : So it is bro. You have a good day too.

[1 hours 1 minutes 40 seconds][Agent] : You too. Take care there. Bye.

[1 hours 1 minutes 42 seconds][Customer] : Alright, so.