

[0 seconds][Customer] : Hello.

[3 seconds][Agent] : My name is Aiden. I'm calling from One Choice Insurance. How are you going today?

[7 seconds][Customer] : Yeah, I'm good. Thank you.

[9 seconds][Agent] : Good to hear, Sir. The reason I'm calling you today. We've received your online enquiry for the income protection cover. I'm a specialist here. I'm here to help you further within your enquiry. I'll answer any questions you have as well. Just before I continue, I'll just double check I've got all your details here correct. Your full name Mr.

[14 seconds][Customer] : Yeah, Yeah, Yeah.

[25 seconds][Agent] : Nirmal Partel or Petrol.

[27 seconds][Customer] : Correct.

[28 seconds][Agent] : Thank you. Date of birth 29th of November 1997.

[31 seconds][Customer] : November 1997. Correct.

[34 seconds][Agent] : And you're a male New Zealand resident and you're currently residing in New Zealand.

[36 seconds][Customer] : Yeah, I'm permanent resident.

[39 seconds][Agent] : They and your gender is male and you're currently residing in New Zealand. That's all correct.

[39 seconds][Customer] : Yeah, Yeah. Correct.

[45 seconds][Agent] : Perfect. Thank you. And I'll just let you know as well. All of our calls are recorded.

[52 seconds][Customer] : Yep.

[48 seconds][Agent] : Any advice I provide is limited to the products we offer for you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. First of all, thank you so much for inquiring today. Can I ask, is income protection something you've looked into before or is this your first time?

[1 minutes 6 seconds][Customer] : Yeah. This is for first time. Yeah.

[1 minutes 8 seconds][Agent] : No worries that? And was there anything that sparked your interest or made you start thinking about income protection for yourself?

[1 minutes 15 seconds][Customer] : Not at the moment, yeah.

[1 minutes 18 seconds][Agent] : No, OK. Because as you know, being an income protection policy, it provides a monthly benefit directly to you. If you're unable to work you with disabling sickness or injury, you suffer a loss of income. It's designed to be able to help you cover your bills and your living costs if your salary was to be interrupted. If you don't mind me asking, what kind of expense are you use are you wanting to have covered? Is it more general expenses of living or bills?

[1 minutes 26 seconds][Customer] : Yeah, Yeah, that was like that was like I'm, I didn't have the moment, but I just painted my end to the house.

[1 minutes 43 seconds][Agent] : Just your wrench?

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

[1 minutes 48 seconds][Agent] : Yep, understand.

[1 minutes 50 seconds][Customer] : And just to previous like that, the income protection insurance can cover for the identity or something like that, because you know, like in this market everyone is just, you know.

[1 minutes 51 seconds][Agent] : Umm yes good question. We don't have a such like a redundancy cover. Umm, yeah, we don't have a redundancy cover, but we do have circumstances in places if you want to be made redundant, which I'll explain as well. Give me one second and I'll bring it up. It's a premium waiver is what it is. So we can cover your, your umm, your premium for a certain amount of time.

[2 minutes 8 seconds][Customer] : Yep, Yep.

[2 minutes 29 seconds][Agent] : I'm just going to get up now and then I can let you know how that works too. Just what we're bringing up. Do you currently have any insurance in place at the moment or would this be a brand new policy for you?

[2 minutes 40 seconds][Customer] : No, no, no, no insurance only just for the my car insurance. That's it.

[2 minutes 41 seconds][Agent] : OK, right, OK, completely fair enough. Because I understand as you were mentioning, you've got renting expenses. I'm sure you've got generally expensive living of bills and life expenses that that come with that.

[2 minutes 56 seconds][Customer] : Yeah, everything, all and stuff, Yeah.

[2 minutes 59 seconds][Agent] : Yeah. And this is what this insurance is designed for. If you're unable to work you to a disabling sickness or injury and you suffer a loss of income, we provide a monthly benefit to you. And that could be there to help with the renting expenses, could be there to help with general expenses of living, even for medical expenses that it's whatever you may need. That's what this insurance is designed for. So I assume this is your first time looking into an insurance like this as well? Yeah, not a worry at all.

[3 minutes 10 seconds][Customer] : Yeah, yeah, this is pasta. Yeah.

[3 minutes 30 seconds][Agent] : I'll, yeah, I'll, I'll give you a bit more of a better rundown and have a good understanding on what this insurance is designed for. I'm still just looking up that that first question you asked in regards for the redundancy and I'm about to get to it. Give me one second. Thanks for your patience. OK, so for redundancy we've got a redundancy premium waiver benefit.

[3 minutes 51 seconds][Customer] : Yeah, OK.

[4 minutes 1 seconds][Agent] : So if you are made involuntary redundant we will cover your premiums for three consecutive months whilst your policy remains active. So you would continue to be covered. We would cover the premiums for you again if you were to be made involuntary redundant then Does that make sense?

[4 minutes 20 seconds][Customer] : Uh, what is the voluntary?

[4 minutes 22 seconds][Agent] : Involuntary.

[4 minutes 24 seconds][Customer] : Yeah. Oh, yeah, yeah, yeah. Correct. Correct, correct, correct.

[4 minutes 24 seconds][Agent] : So to be in no control of your own if you were made involuntary redundant.

[4 minutes 31 seconds][Customer] : Correct. Yeah, I understand.

[4 minutes 31 seconds][Agent] : Yeah, yes. So that that's that part.

[4 minutes 33 seconds][Customer] : So yeah, yeah, go for it.

[4 minutes 35 seconds][Agent] : Mm Hmm, not to worry at all. So I'll let you know a few other benefits with the cover as well. So we can offer you an income benefit of up to 75% of your monthly pre tax income.

[4 minutes 56 seconds][Customer] : OK, OK.

[4 minutes 51 seconds][Agent] : It's from \$1000 up to a maximum of \$15,000 per month in terms for applying. We keep it nice and simple as well. Everything's over the phone. There's no forms that you have to fill out or medical checks. We just go through a series of yes or no questions with you, which I'll personally help you go through. And that's what confirms your eligibility and the exact terms of the policy as well.

[5 minutes 13 seconds][Customer] : Mm hmm.

[5 minutes 13 seconds][Agent] : And then once in place, it, it will cover you until your policy anniversary following your 65th birthday. Just keep in mind that there are some exclusions that are that apply as outlined in the policy document there. OK, So I'll generate some pricing for you now. Then we can work out the best to cover for you to be entitled to. I just have some questions to ask. Uh, just before answering any of our questions, it is important that you are aware of our duty, sorry of your duty to answer all our questions accurately and honestly. Failure to do so could impact your coverage claims time.

[5 minutes 27 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[5 minutes 49 seconds][Agent] : OK, so with the clean, so no. Do you work 15 hours or more per week?

[5 minutes 57 seconds][Customer] : No, I just had a contact there with the 1037.5 hours a week.

[5 minutes 56 seconds][Agent] : Yes, Sir .5 OK. This is just asking if it's a minimum of 15 hours or more.

[6 minutes 9 seconds][Customer] : No, no, no, no.

[6 minutes 7 seconds][Agent] : So do you work 15 hours or more per week?

[6 minutes 9 seconds][Customer] : Not at all. Not at all.

[6 minutes 12 seconds][Agent] : I'm not sure if you're quite understanding the question. So it's asking you if do you work a minimum of 15 hours or more per week. You mentioned you're 37.5 hours per week. Is that right?

[6 minutes 26 seconds][Customer] : Yeah, Correct.

[6 minutes 27 seconds][Agent] : OK, So you, you do work more than 15 hours, 15 hours or more per week.

[6 minutes 33 seconds][Customer] : Yeah. 55 Zero. Right.

[6 minutes 35 seconds][Agent] : That's 1515.

[6 minutes 37 seconds][Customer] : 15. Yeah, definitely. I will do 15 hours. Yeah.

[6 minutes 41 seconds][Agent] : I see that that's all these questions asking. So just with a clear yes or no, I'll confirm it again.

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

[6 minutes 46 seconds][Agent] : So do you work 15, so 1515 hours or more per week? Is that a yes for that?

[6 minutes 47 seconds][Customer] : Yes, Yeah, yes, yes, yes.

[6 minutes 53 seconds][Agent] : Alright, thank you. Is your role of an administrative, managerial or professional nature where you spend the majority of your time indoors in an office or clinical environment, yes or no?

[7 minutes 6 seconds][Customer] : In office. Yeah, correct.

[7 minutes 8 seconds][Agent] : In office like so would that be a yes for that one?

[7 minutes 9 seconds][Customer] : Yeah, yeah.

[7 minutes 13 seconds][Agent] : OK. And are you required to perform any physical duties? OK.

[7 minutes 18 seconds][Customer] : Not not I'm IT professional.

[7 minutes 21 seconds][Agent] : Do you are IT professional? I understand. And do you work in any of the following fields? Aviation as a pilot or crew, entertainment industry, Air Force, Army, armed forces or do you carry a firearm or handle explosives? Yes or no? OK, all good. Sorry a few other questions for you. Have you had a cigarettes in the last 12 months? Sorry, I just need a clear yes or

no please. OK, good to hear that. And then I need to ask as well, your current employment status, are you employed or self-employed?

[7 minutes 31 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[8 minutes 3 seconds][Agent] : Are you currently employed or self-employed?

[8 minutes 5 seconds][Customer] : I'm currently a full time employee with the.

[8 minutes 9 seconds][Agent] : OK thank you for letting me know that. So I do need to ask what your annual income is before tax. But just to provide you a definition of pre tax income. The pre tax income is the total annual remuneration paid to you by your employer before tax, including salary and regular conditions or bonuses. However excluding employer, Kiwi saver and super contributions. So based on this, can I ask what is your annual income before tax? Thank you so much. OK. And then so just to double check, that was \$86,000? That's correct.

[8 minutes 37 seconds][Customer] : Uh, before test last year was \$86,000 Yes, yeah, yeah, yeah, yearly, yeah.

[8 minutes 51 seconds][Agent] : OK yearly before tax. Perfect. And then what that means for your regards to the monthly benefit amount, we can offer you cover from a minimum of \$1000 to a maximum of \$5374. There's \$100 increments in between. For example, minimum is 1000 external 1101 thousand 200 all the way up to \$5374.00 per month. What monthly benefit do you feel like would be best to be covered for?

[9 minutes 22 seconds][Customer] : What is the benefit like? What was the benefit to call like? Still can understand. Yeah, that part.

[9 minutes 27 seconds][Agent] : That's OK. So what we're discussing here now normal is the amount that you will receive on a monthly basis from your income protection. If you're unable to work due to a disabling sickness or or injury and you suffer a loss of income, again, it will be the amount that we pay to you in that event then, so you get to choose the amount you'd like to receive. It ranges from a minimum of \$1000 to a maximum of \$5374. There's \$100 increments as well in between.

[10 minutes 3 seconds][Customer] : And so, so this is top of the my salary, right?

[10 minutes 11 seconds][Agent] : Sorry, can you say that again?

[10 minutes 13 seconds][Customer] : Yeah, this is top of my salary, right.

[10 minutes 16 seconds][Agent] : 75% of your monthly pre tax income is \$5374.

[10 minutes 23 seconds][Customer] : OK, OK. Yeah, go for it. Yeah, Yeah, go for it. That's fine. So then after that I need to be cut down the tax, right.

[10 minutes 24 seconds][Agent] : So that's the maximum we can cover the I'm so sorry, can you say that again please?

[10 minutes 35 seconds][Customer] : So after that I need to be paid for the tax, right?

[10 minutes 40 seconds][Agent] : You have to pay the tax.

[10 minutes 42 seconds][Customer] : Yeah, in a 5400 and something. So it's a before tax is just after tax.

[10 minutes 45 seconds][Agent] : Well, well, this is the amount that we pay to you.

[10 minutes 51 seconds][Customer] : OK, OK, got it. Yeah, go for it. Yeah.

[10 minutes 52 seconds][Agent] : Yeah, this is the amount that we pay for you. OK, So when do you say go for it 'cause I know you were explaining to me that you've got rent expenses, you get general expenses of living that you're wanting to cover. Did you want to go with the top cover? Is that what you're saying? Go for it or what? What amount do you want to receive on a monthly basis?

[11 minutes 10 seconds][Customer] : It's a top goal.

[11 minutes 11 seconds][Agent] : Top cover? OK, so \$5374 and then you've got the waiting period and benefit period to select from. So the waiting period is the non payment MI sorry. The one period is the non payment period that you must wait before the income benefit is payable after the insured event. You have two options, 30 days or 90 days. Which waiting period would you like me to select for you?

[11 minutes 37 seconds][Customer] : So what is the waiting period?

[11 minutes 41 seconds][Agent] : So the waiting period is how long you actually have to wait before you get your first payment after the insured event.

[11 minutes 39 seconds][Customer] : Seems like so do it's. So what is the difference is 30 days and

90 days?

[11 minutes 54 seconds][Agent] : So what the 30 days means you have to wait 30 days after you suffer your disabling sickness or injury and suffer a loss of income. You then need to wait 30 days before you can receive a payment. Umm, in the 90 days is of course 90 days before you can receive a payment in an insured event.

[12 minutes 6 seconds][Customer] : Yeah, yeah. 30 days, please.

[12 minutes 13 seconds][Agent] : Umm, so 30 days all got done. So 90 days is the cheaper option as you've got a longer waiting period. Just to explain umm, but the 30 days of course more expense does it's a shorter time you have to wait. So you just to double check it's the 30 days.

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

[12 minutes 30 seconds][Agent] : You'd like me to quote you one, OK. And then there's the benefits period. The benefit. Is the maximum amount of time that we will pay the income benefit for, for anyone injury or illness. You have the options from six months, one year, two years or five years. Which benefit.

[12 minutes 55 seconds][Customer] : So that was your maximum amount you can pay for it, right?

[12 minutes 52 seconds][Agent] : Would you like me to select the maximum amount of time for anyone, injury or illness that we will pay the monthly benefit?

[13 minutes 9 seconds][Customer] : That one, I'm so confused.

[13 minutes 12 seconds][Agent] : That's alright. Let me clarify.

[13 minutes 14 seconds][Customer] : Yeah. Mm. Hmm.

[13 minutes 13 seconds][Agent] : To say, for example, you suffer a disabling sickness or injury and you suffer a loss of income. OK, it's time to claim you've waited your waiting period and you start receiving your monthly benefit amount from us.

[13 minutes 27 seconds][Customer] : OK, OK, correct.

[13 minutes 27 seconds][Agent] : If you have a one year benefit.

[13 minutes 30 seconds][Customer] : Mm Hmm.

[13 minutes 29 seconds][Agent] : We will pay you a monthly benefit for one year only because that



is your benefit.

[13 minutes 36 seconds][Customer] : OK.

[13 minutes 36 seconds][Agent] : That is the length of time you've chosen to receive the monthly benefit.

[13 minutes 40 seconds][Customer] : Yeah, just one year. Just one year.

[13 minutes 40 seconds][Agent] : If you choose five years and you're you're off work five years. But does that make sense? So does that clarify that?

[13 minutes 47 seconds][Customer] : Yeah, yeah, Correct. Correct. This one. Yeah. Because I don't know, need to be like sitting at home something.

[13 minutes 48 seconds][Agent] : Alright, OK, so it, it, it's the one year you'd like to go with.

[13 minutes 56 seconds][Customer] : Yeah. One yeah, yeah, yeah. One.

[13 minutes 57 seconds][Agent] : OK, not a worry. Well then, alright, thanks for your patience throughout that too. But everything's all nice and clear there with what I've explained.

[13 minutes 58 seconds][Customer] : Yeah, yeah, yes, yes, correct.

[14 minutes 7 seconds][Agent] : OK, all good then. Now what the next steps is for you is running you through our whole and lifestyle questions. We are unsure what we can offer until we go through these questions.

[14 minutes 24 seconds][Customer] : Yes.

[14 minutes 16 seconds][Agent] : And also by going through the questions, what it's going to confirm is first your eligibility, the final price of your policy and the exact terms and conditions as well.

[14 minutes 28 seconds][Customer] : Mm Hmm.

[14 minutes 25 seconds][Agent] : So I'll head through those questions with you now so we can confirm all of those there.

[14 minutes 29 seconds][Customer] : Yep. Correct.

[14 minutes 29 seconds][Agent] : OK, just before heading through those, there's a quick paragraph that I need to read out to you and this is going to let you know what to expect to the questions and what we expected.

[14 minutes 39 seconds][Customer] : Mm hmm.

[14 minutes 39 seconds][Agent] : You are completing these as well. So it rates. 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 make sure it's 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. So before you enter into an income protection contract, you have a legal duty to provide to us any information you know or could recently be expected to know, which may affect our decision to ensure you and in what terms. You do not need to tell us things that we are already know or should know as an insurer or which reduces the risk we insure 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. So with a clear yes or no, can you please confirm? Do you understand this?

[15 minutes 57 seconds][Customer] : Yeah, I understand.

[15 minutes 59 seconds][Agent] : I just did a clear yes or no, please for the call recording. Thank you so much. That's just the same with all these questions that I'm about to ask you. Do you require clear yes or no, please? But if you do need me to clarify anything along the way, of course, let me know. But the first question I need to read out is are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand, yes or no?

[16 minutes 1 seconds][Customer] : Yes, Permanent Resident of New Zealand.

[16 minutes 26 seconds][Agent] : OK, perfect. You're a permanent resident of New Zealand and you're currently residing in New Zealand. Is that a yes or a no?

[16 minutes 31 seconds][Customer] : New Zealand, Yes.

[16 minutes 33 seconds][Agent] : Alright, perfect, next section. Now it's a what call what's called a pre qualifying medical history. So it's rates. 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. Rates 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. Cancer or leukemia, excluding skin cancer, anxiety, depression or stress requiring medical treatments, or any other mental health disorder? Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy?

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

[17 minutes 36 seconds][Agent] : In the last 10 years, have you used illegal drugs, abuse to prescription medication or received treatments or counseling for drug or alcohol consumption? OK, moving on. Now, the next section is in relation to your heights and your weights. Please be aware that I'm required to obtain a confidence single figure measurement for each in order to continue with the application. The system doesn't allow me to enter any approximate figures, words or heights and weight ranges. Can I ask you what is your exact heights in either centimeters or feet and inches, please?

[17 minutes 45 seconds][Customer] : No, sorry. What is height?

[18 minutes 11 seconds][Agent] : Uh, so I'll repeat the whole section. Yeah, it's asking you what is your exact height?

[18 minutes 15 seconds][Customer] : Yeah, it's a, it's a 172.

[18 minutes 15 seconds][Agent] : Were you able to hear and understand everything I explained about this section? No more.

[18 minutes 19 seconds][Customer] : Yeah, yeah, yeah, it's correct. But it's 172 centimeter.

[18 minutes 21 seconds][Agent] : OK, thank you. Thank you so much. So once 172 a 172 centimeters for your exact heights.

[18 minutes 29 seconds][Customer] : Yes, correct. Correct.

[18 minutes 31 seconds][Agent] : OK, what is your height, please? 2, 7575 kilograms.

[18 minutes 34 seconds][Customer] : Oh, rated 75 KG, Yeah.

[18 minutes 41 seconds][Agent] : Thank you very much. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? Yes, sort of.

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

[18 minutes 48 seconds][Agent] : OK, moving on now this next question, here it is in relation to occupation. Just loading it up now.

[19 minutes][Customer] : Mm hmm.

[18 minutes 59 seconds][Agent] : Give me one quick moment. Sorry. Yeah. OK. So it reads. Does your work require you to use explosives, travel to areas experiencing war or civil unrest or work offshore, Yes or no? Are you A, employed or B, self-employed?

[19 minutes 15 seconds][Customer] : No, I'm an employee.

[19 minutes 25 seconds][Agent] : Thank you.

[19 minutes 31 seconds][Customer] : Yeah, more than 12 months.

[19 minutes 26 seconds][Agent] : Have you been in your current occupation for at least 12 months, more than 12 months? So it's a yes for that? That's correct.

[19 minutes 36 seconds][Customer] : Yeah, Correct.

[19 minutes 38 seconds][Agent] : Thank you. Do you intend to change your current occupation in the next 12 months?

[19 minutes 43 seconds][Customer] : Nope.

[19 minutes 44 seconds][Agent] : OK, good to hear that. I'm really happy at your job. So again, pleased to hear that. The next question asked, do you have a second occupation that generates a taxable income, yes or no?

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

[19 minutes 59 seconds][Agent] : Have you ever been declared bankrupt or placed in receivership, involuntary liquidation or under administration, yes or no? Moving on, to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or a side outside of New Zealand for example, booked or will be booking travel within the next 12 months? Do you have existing income protection cover?

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

[20 minutes 34 seconds][Agent] : Moving on now. Next section is in relation to 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? So the first question with this one reads diabetes raise blood sugar, impaired glucose tolerance or impaired fasting glucose. Yes or no? Sorry that I lost you for a second. Was that a yes or a no? OK chest pain, high cholesterol or high blood pressure tumour, molar cyst, including skin cancer, sunspots or Melanoma.

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

[21 minutes 18 seconds][Agent] : Have you ever had an abnormal PSA test or an enlarged prostate, thyroid condition or neurological symptoms such as dizziness or painting disorder of the stomach valve with gallbladder or pancreas. Sorry there is that a yes or a no? OK.

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

[21 minutes 43 seconds][Agent] : Hepatitis or any disorder of the liver, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, bladder or urinary tract disorder, kidney disorder, blood disorder or disease?

[21 minutes 55 seconds][Customer] : No, no, no, no.

[22 minutes 13 seconds][Agent] : Sorry, blood disorder or disease. Is that a yes or a no?

[22 minutes 17 seconds][Customer] : Sorry.

[22 minutes 18 seconds][Agent] : Blood disorder or disease? Is that a yes or a no? Sleep apnea or asthma, excluding childhood asthma?

[22 minutes 23 seconds][Customer] : No, no. Nothing.

[22 minutes 32 seconds][Agent] : OK Back or neck pain or disorder. Arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia.

[22 minutes 38 seconds][Customer] : No, no, no.

[22 minutes 52 seconds][Agent] : Joints or muscle pain. Ligament injuries including replacement or reconstructive surgery.

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

[23 minutes 2 seconds][Agent] : Osteoporosis or osteopenia, any defect, defect of hearing or sight other than which is corrected by glasses or contact lenses.

[23 minutes 16 seconds][Customer] : The Flash, the Com, The ice.

[23 minutes 19 seconds][Agent] : Yeah.

[23 minutes 26 seconds][Customer] : No, no, no. I'm just wearing the compact glasses. That's no. Any issues.

[23 minutes 19 seconds][Agent] : So this is any defect of hearing or sight other than which is corrected by glasses or contact lenses, glasses, OK, that this is just other than that. So if you're just wearing glasses, which then then that's not included in this question, OK.

[23 minutes 38 seconds][Customer] : OK, OK, OK. Yeah.

[23 minutes 41 seconds][Agent] : So just keeping that in mind. So any defect of hearing or sight other than which is corrected by glasses or contact lenses. So is that a yes or a no?

[23 minutes 44 seconds][Customer] : No, no, no, no, no, no, no.

[23 minutes 51 seconds][Agent] : All good. I appreciate you letting me know.

[24 minutes 4 seconds][Customer] : Correct.

[23 minutes 54 seconds][Agent] : So and sorry just to correct with what I said because I said if you're just wearing glasses doesn't consider it's O, if it's being corrected by glasses, then it's not considered in this question. My apology said.

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

[24 minutes 6 seconds][Agent] : So I've explained that a bit wrong. Now that I've find it the right way, I have to explain it. I have to ask the question one more time. My apologies. So any defect of hearing or sight other than which is corrected by glasses or contact lenses. Sorry that was that a yes or I know thanks for your patience not too long ago now you're doing very well so far.

[24 minutes 22 seconds][Customer] : No, yeah.

[24 minutes 26 seconds][Agent] : I have to say next question here is just relating the past three years only. So rates 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 tests or investigations such as the not limited to any SUR surgeries, X-rays scans, blood tests or biopsies? Yes or no? Other than what you have already told me about, Are you contempl? Sorry, other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[24 minutes 38 seconds][Customer] : No, no, no.

[25 minutes 9 seconds][Agent] : Yes or no, Other than what you already told me about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury? Yes or no? Alright, next section here is for family history. Now this is immediate family, mother, father, brother or sister rates. To the best of your knowledge. Have any of your immediate family living or disease ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial abnormalis polyposis? Yes or no? Sorry, is that a yes or a no?

[25 minutes 22 seconds][Customer] : No, no, no.

[25 minutes 48 seconds][Agent] : OK, so the best of your knowledge, have any of your immediate family suffering from cancer, heart conditions or other hereditary disease prior to age 60? One last question for you. So other than one off events to give certificate slash vouchers, do you engage in or intend to engage in any of the following aviation other than the fare paying passenger on a recognised airline? Motor racing, parachuting, mountaineering at sailing, scuba diving deeper than 40 metres, cave or wreck diving or any other hazardous activity, yes or no.

[25 minutes 59 seconds][Customer] : No, no, no, no.

[26 minutes 26 seconds][Agent] : OK, good to hear you like to keep your feet on the ground as well. I couldn't agree with you anymore on that one. That's for sure that. But that comes to the end of the questions there. I just wanted to thank you so much for your patience, your honesty while going through these questions there. But again, that's all the heavy lifting done. We've finished all those questions now. I'm very happy to tell you as well. You must be taking very good care of yourself by the sounds, but you are very healthy for yourself.

[26 minutes 34 seconds][Customer] : Yeah, yeah, yeah.

[26 minutes 52 seconds][Agent] : You've been fully approved.

[26 minutes 52 seconds][Customer] : Non alcohol, not drinking, nothing. It's just pure vegetarian thing.

[26 minutes 57 seconds][Agent] : It really does help. Doesn't it look wrong to you?

[27 minutes 5 seconds][Customer] : Yeah, I did.

[26 minutes 59 seconds][Agent] : And I can say it by going through these questions, you are very, very healthy for yourself, which is great to say that, Umm, my pleasure. So what that means is we can provide that monthly benefit of the \$5374 in full. I understand as you're explaining at the start of our call that you're wanting to have those kind of expenses like the renting expenses, general expense of living. If you weren't able to work again, we will pay that monthly benefit.

[27 minutes 32 seconds][Customer] : Mm, Hmm.

[27 minutes 27 seconds][Agent] : If you're unable to work due to a disabling sickness or injury and you suffer a loss of income, that we can pay you that monthly benefit amounts for the benefit period to help you with those kind of things.

[27 minutes 45 seconds][Customer] : Hmm. Mm.

[27 minutes 38 seconds][Agent] : So for the monthly benefit period of \$5374.00 with a 30 day waiting period and a one year benefit.

[27 minutes 49 seconds][Customer] : Mm. Hmm.

[27 minutes 48 seconds][Agent] : That's going to come in at a fortnightly premium of \$29.13 per fortnight. So it equates to \$14.00.

[27 minutes 56 seconds][Customer] : 8:50 yeah, yeah, yeah. 29 like near to the \$30.00 right fortnightly.

[27 minutes 58 seconds][Agent] : Yeah, sorry, yes, if if you wanted to round up, yeah, it's \$29.13 per fortnight.

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

[28 minutes 8 seconds][Agent] : So it equates to \$14.00, approximately \$0.57 per week.

[28 minutes 13 seconds][Customer] : Mm hmm.

[28 minutes 13 seconds][Agent] : So that would cover you for your income protection that you



selected. Umm And then keep in mind that the premiums for income protection are generally tax deductible depending on the policy structure, which could make it even more cost effective for you. Of course, speak to your tax professional to find out. But in terms for affordability wise, how is that sounding to you at the moment?

[28 minutes 35 seconds][Customer] : Yeah, it can be affordable, \$29.00 for fortnightly. It's just nothing.

[28 minutes 35 seconds][Agent] : I'm happy to hear that it needs to be affordable. So I'm really, really happy to hear you say that.

[28 minutes 40 seconds][Customer] : Yeah, yeah, affordable.

[28 minutes 46 seconds][Agent] : That's \$29.13 per Fortnite yes. OK, so to explain to you a few other things that's going to come included with your cover. There is a rehabilitation benefits that comes included with the cover which can assist you to return to work as well though.

[29 minutes 4 seconds][Customer] : OK, Yeah.

[29 minutes 3 seconds][Agent] : OK, Now with the cover through your premium is stepped, which means it will E will generally increase each. Sorry, your premium is stepped which means it will generally increase each year as your age and also umm. In addition, this policy has automatic indexation which means each year your sum insured will increase by 3% until you reach the maximum benefit amount of \$15,000 per month with associated increases in premium. However, you can opt out of this indexation each year though.

[29 minutes 40 seconds][Customer] : So, so yeah, just have one question.

[29 minutes 40 seconds][Agent] : OK, if not, please.

[29 minutes 43 seconds][Customer] : So it's some the 30 days, the cool down. Technically you can only claim after the 3030 days, right? OK, OK, OK. Yeah, yeah, yeah.

[29 minutes 54 seconds][Agent] : After the 30 day waiting period, after you suffer your deceiving sickness or injury, after the insured.

[30 minutes 16 seconds][Customer] : OK, OK, I understand.

[30 minutes 4 seconds][Agent] : So just to clarify that again, the waiting period is the non payment

payment period that you must wait before the income benefit is payable after the insured event AF after you.

[30 minutes 17 seconds][Customer] : I understand.

[30 minutes 18 seconds][Agent] : Yeah. So after you suffer your DIS if you're unable to work you to a disabling sickness or injuring you suffer a loss of income. There is the 30 day waiting period there. OK.

[30 minutes 28 seconds][Customer] : OK.

[30 minutes 30 seconds][Agent] : OK. So that's everything that comes included as part of the cover for you and I'm very happy to tell you you've been fully approved. So we are able to offer you this insurance today. So what we'll go ahead and do now I hope you get this policy all organized for you. But getting the policy set up today, you will not need to make any payments straight away. You get to select the first payment date in the future when suits you best. In the meantime, what we're going to be doing for you is getting all your tailored documents sent across. It will be sent to your e-mail up to the next 15 minutes time. Generally speaking. Uh yeah.

[31 minutes 3 seconds][Customer] : Yes, yes, yes, yes.

[31 minutes 4 seconds][Agent] : Mm, Hmm.

[31 minutes 5 seconds][Customer] : So I can have a look and you know, let's see if something have a question so I can be here call you maybe tomorrow or Sunday.

[31 minutes 13 seconds][Agent] : Yeah. Well, if you have any questions after going through the documents, of course, call me back. I'll attach the direct contact details. We also do send a hard document to your address as well. So with getting the policy organized today, so your policy will you'll be immediately covered from today, but you don't need to make any payments straight away. So I'll hope you get that all organized. I do need to drop down your address so we know where to get the document sent.

[31 minutes 29 seconds][Customer] : OK, yeah, it's #86AA for Elephant 7 Lindro, L for London, Y for Yankee, N for November, N for November again, and the road Lindrog Bayview post code is 0629.

[31 minutes 59 seconds][Agent] : Thank you so much for that. OK, OK. Give me one second.

[32 minutes 8 seconds][Customer] : Mm, hmm.

[32 minutes 4 seconds][Agent] : And then your home address, is that the same as your postal address as well? Do you receive all your mail there?

[32 minutes 12 seconds][Customer] : Oh yeah, correct. Correct. Same address.

[32 minutes 15 seconds][Agent] : Not to worry at all. And then we'll just before getting this policy organized, just wanted to let you know as well. So this policy also does provide you with a 30 day cooling off. So if you decide this policy it's no longer suitable for you and you cancel the policy within the 30 days, then you are going to receive a full refund of your premium. That's unless your claim has been made there.

[32 minutes 38 seconds][Customer] : OK, OK.

[32 minutes 37 seconds][Agent] : OK, so with setting it up for you today, as I mentioned, you do not 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 like the first payment to be?

[32 minutes 57 seconds][Customer] : Should be after two weeks.

[32 minutes 55 seconds][Agent] : If after two weeks I can do that for you, do you want two weeks from today? That would be the 24th of October. Can you hear me? So I get to lose you?

[33 minutes 1 seconds][Customer] : Yeah, yeah, yeah, yeah, I can hear you.

[33 minutes 18 seconds][Agent] : OK?

[33 minutes 18 seconds][Customer] : So it will be expensive or?

[33 minutes 21 seconds][Agent] : Sorry. Sorry. You asked for the first payment to be in two weeks. Do you want it two weeks from today? That would be the 24th of October on a Thursday. Does that work?

[33 minutes 34 seconds][Customer] : Yes, OK.

[33 minutes 33 seconds][Agent] : OK, alright, not a worry. So your policy will still all immediately commence from today, but you won't make any payments until the 24th of October 2024 and then every 4th on the Thursday for you umm, and then to line this up one, we need to link this to either a

direct debit using an account number or through a Visa or a MasterCard. What would work best for you?

[33 minutes 35 seconds][Customer] : Yes, reader.

[33 minutes 58 seconds][Agent] : OK. I just need to pause the call recording before I note down any of those details. So for security purposes, while obtaining your card details, the call recording will stop and we'll recommend after we have collected your details.

[34 minutes 36 seconds][Customer] : None. The. The.

[35 minutes 53 seconds][Agent] : No, I just have some questions to ask you. So please be advised that the call recording is now resumed for quality and monitoring purposes. So with a clear yes or no, please can you confirm that you are authorised to debit from that card?

[36 minutes 5 seconds][Customer] : Yep, Yep.

[36 minutes 8 seconds][Agent] : That is correct. Sorry. Just with a clear yes or no? Sorry, I need to hear. So is that a yes or a no?

[36 minutes 14 seconds][Customer] : Yep.

[36 minutes 16 seconds][Agent] : OK, the line's going a bit funny. What? What are you saying? Yes.

[36 minutes 21 seconds][Customer] : Yes, yes.

[36 minutes 22 seconds][Agent] : Alright, thank you so much. And also I need to confirm the name of the card. That's NJ. That's all.

[36 minutes 28 seconds][Customer] : OK.

[36 minutes 28 seconds][Agent] : That's all correct.

[36 minutes 29 seconds][Customer] : Yep, correct.

[36 minutes 30 seconds][Agent] : Thank you very much. I actually don't have your middle name, so I'll just record that into the system as well. You have a middle name starting with J.

[36 minutes 38 seconds][Customer] : Yeah, you can type this.

[36 minutes 40 seconds][Agent] : What's your middle name?

[36 minutes 39 seconds][Customer] : Yes, it's a Jitendra Kumar.

[36 minutes 44 seconds][Agent] : I will have have you spell it if you don't mind please just so I can

enter it in.

[36 minutes 48 seconds][Customer] : Yeah, it's a. It's AJ for Jolly, I for India, T for Tango, E for Elephant, N for November, D for Dog, R for Romeo, A for Apple, K for Kite, U for umbrella, M for Monday, A for Apple, R for Romeo.

[37 minutes 17 seconds][Agent] : Thank you so much for that. I'll repeat it back to you. Just make sure I've got it correct. So JITENN for November, DREKUM for Mary AR. That's all correct. Thank you very much. So your full name, Mr. Nermal Jitender Kumar.

[37 minutes 34 seconds][Customer] : Yeah, correct. Yeah, November 1997.

[37 minutes 42 seconds][Agent] : So date of birth 29 November 1997. Perfect. And you are a male New Zealand resident currently residing in New Zealand?

[37 minutes 52 seconds][Customer] : Yeah, all correct.

[37 minutes 51 seconds][Agent] : That's all correct, thank you. Home and postal address 86 A Lynn Rd. in Daveview, Auckland, 0629.

[38 minutes][Customer] : Yeah, correct 85224.

[38 minutes 2 seconds][Agent] : Your phone number O 224085224 perfect e-mail nirmal61.patel@gmail.com.

[38 minutes 7 seconds][Customer] : Yeah, correct gmail.com. Correct.

[38 minutes 17 seconds][Agent] : Thank you.

[38 minutes 26 seconds][Customer] : It's P for Parrot, A for Apple, T for Tango, E for elephant, L for London.

[38 minutes 18 seconds][Agent] : So I've got your your surname on your e-mail spell Patel, but on the profile you spelled it there must have, right? OK.

[38 minutes 31 seconds][Customer] : So my e-mail address are the same thing?

[38 minutes 38 seconds][Agent] : OK. I think you've done a bit of a typo when you were filling out the details online, I had it PATRL. So it's Patel, is that right?

[38 minutes 33 seconds][Customer] : Yeah, my first name, 61 dot my last name at Gmail dot com might be, might be uh, no, that's my last name.

[38 minutes 52 seconds][Agent] : Yes. OK, that was actually for your surname. It was spelled PATRL.

[38 minutes 51 seconds][Customer] : So might be I put incorrect my, uh, e-mail address might be no, no, no.

[39 minutes 2 seconds][Agent] : So I think you've done a bit of a typo.

[39 minutes 3 seconds][Customer] : My surname is P for parrot, A for apple T for tango, E for elephant, L for London.

[39 minutes 10 seconds][Agent] : Yes, OK, I've fixed that now it must have been a bit of an error when you're filling it out. That's OK.

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

[39 minutes 15 seconds][Agent] : I've I can fix it on my end. But what that means I've entered in your surname spell incorrectly because you had it spelled with an R Umm. So that's how I entered it in on the card details. So I'm going to need to re enter the card details if you don't mind, so I can correct that for you.

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

[39 minutes 33 seconds][Agent] : Umm, so I'll just, I'll pause the call recording again so I can fix that. So for security purposes, while attaining your card details, the call recording will stop and we'll recommend after we have collected your data.

[40 minutes 36 seconds][Customer] : The.

[40 minutes 44 seconds][Agent] : For H, just please be advised that the core recording is now resumed for quality and monitoring purposes. So you are authorised to debit from that card. That's correct.

[40 minutes 53 seconds][Customer] : Yep, Correct.

[40 minutes 55 seconds][Agent] : And the name of the card it's NJ Patel. That's all correct.

[40 minutes 59 seconds][Customer] : Yep, Correct.

[41 minutes][Agent] : Alright, I've fixed that now in your in your profile. So surname spelt P for Peter, A for Apple, T for Tango, E for Elephant, for Lemur. That's all correct.

[41 minutes 10 seconds][Customer] : Yep, Correct.

[41 minutes 11 seconds][Agent] : And your e-mail normal61.patel@gmail.com.

[41 minutes 16 seconds][Customer] : Correct.

[41 minutes 17 seconds][Agent] : Alright, again, just a final declaration. I just need to read out. I'll ask for your understanding and your approval by the end. If you do, I'll accept that one for you and let you enjoy the rest of your night. There I go.

[41 minutes 28 seconds][Customer] : Yeah, all good.

[41 minutes 29 seconds][Agent] : Well good. So it rates. Thank you. Normal to tend. Sorry Jitendra Kumar Patel, 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 income protection insurance, Sorry. One choice Income Protection Insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and then 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 with assisting you to make a decision about whether One Choice Income Protection 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 produ products or services. We have verified that you understand the cover and 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 to decide whether to act on any advice we provide with a clear yes or no. Please.

[42 minutes 59 seconds][Customer] : Yes, yes.

[42 minutes 57 seconds][Agent] : Can you please confirm that you understand and agree to this to your answer to the application questions and any related documents on the basis of your contract of insurance and Finnical relies upon the information you have provided when assessing your your application. I need to remind you of the duty of disclosure that you agreed to with a clear yes or no.

Can you please confirm you have answered all of our questions in accordance with your duty of disclosure?

[43 minutes 24 seconds][Customer] : Yes, yes.

[43 minutes 32 seconds][Agent] : OK. By agreeing to this declaration, you can sense to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. We have agreed to take out a single one choice Income Protection insurance policy with the following cover. For normal Jitendra Kumar Patol a monthly and sorry a monthly insured amount of \$5374.00 with a waiting period of 30 days. Sorry, I just missed something so I'll repeat for normal Jitendra Kumar Patol, a monthly and a monthly insured short amount of \$5374.00 with a waiting period of 30 days and a benefit period of 12 months. The monthly income benefit payable in the event of a claim maybe less than the monthly amount insured. Sorry. So the monthly in benefit getting very contacted it's every single day.

[44 minutes 42 seconds][Customer] : Yep.

[44 minutes 40 seconds][Agent] : I'm so sorry normal bear with me. The monthly income benefits payable in the event of a claim, maybe less than the monthly and monthly insured amount as your income benefit is limited to 75% of your average monthly income over any 12 consecutive months during the two years before you suffered your disabling sickness or injury. You'll. Your income benefit can also can also be reduced if you are if you receive other disability payments. Sorry. So your income benefit can also be reduced if you receive other disability payments or offsets from other sources. Your cover expires on October 24th, 2063, 12:00 AM. Your premium for the first year of cover is \$29.13 per fortnight. Your premium is stepped, which means it will be calculated at each policy Ana anniversary and will generally increase as you age. Your monthly benefit amounts will also increase automatically by 3% each year and you can opt out of this. Included in your premium is an amount payable to GFS of between 26% and 56% of each premium. Your premium will be deducted 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 will be. The policy documentation will be sent to you via mail 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. Yeah, 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 a claim. There is no refund of premiums after the cooling off. But a clear yes or no Now I just need to confirm. Do you understand and agree with the declaration? OK. And would you like any other information or would you like me to read any parts of the policy documents?

[46 minutes 57 seconds][Customer] : Yes, yes, not yet. I will. I will go to the documentation when I get the e-mail.

[47 minutes 8 seconds][Agent] : You perfect.

[47 minutes 15 seconds][Customer] : If I have some question, I'll definitely call you again.

[47 minutes 18 seconds][Agent] : Please do, Please do. Again, open from 8:00 AM to 8:00 PM Monday to Friday, just excluding public holidays. So you need anything at all? Call me back.

[47 minutes 18 seconds][Customer] : Yeah, sure.

[47 minutes 27 seconds][Agent] : Umm, but I need to ask you that question again. As for the call recording, I need to hear a yes or no. You're going to be very sick of saying yes or no by the end of our call. I know, but umm, I do need to confirm. Would you like any other information or would you like me to read any parts of the policy doc? Do you?

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

[47 minutes 46 seconds][Agent] : Is that a yes? OK, all good. I'll go ahead and accept that one for you. Thank you very much for taking the time out of your day to go through this and also choosing us for your income protection. But again, that one's been all completed for you.

[47 minutes 53 seconds][Customer] : Yep, Yep.

[47 minutes 57 seconds][Agent] : OK, all good. I would like to thank you again for your time that you've spent. Again, if you need anything at all, just please reach out to me at 8:00 AM to 8:00 PM, Monday to Friday, just excluding public holidays. Besides that, no other questions, nothing else I

can help you with. For today.

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

[48 minutes 17 seconds][Agent] : We'll put that. I'll let you get back to it. I hope you have a good night there.

[48 minutes 21 seconds][Customer] : Yeah, you too. Thank you. Thank you.

[48 minutes 22 seconds][Agent] : Alright, take care. Bye. Bye.

[48 minutes 24 seconds][Customer] : Yeah. Bye.