

[15 seconds][Customer] : Angelina speaking.

[17 seconds][Agent] : Good morning. My name is Bonnie. I'm giving you a call from One Choice Life Insurance. How are you today?

[23 seconds][Customer] : Oh, not too bad then.

[25 seconds][Agent] : No, that's very good to hear. I was just reaching out because we had received an expression of interest for you last week for some of our life insurance and that was on Friday. So thanks so much for putting that through to us. Can I just confirm I'm speaking with Angelina Watson.

[32 seconds][Customer] : Yeah, yeah, yeah, that's right.

[40 seconds][Agent] : Perfect. And Angelina, your date of birth is the 10th of April 1962.

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

[45 seconds][Agent] : OK perfect. I do just need to let you know that all calls are recorded.

[45 seconds][Customer] : Yep, Yep.

[49 seconds][Agent] : Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances. Umm, but thank you so much for putting that through to us Angelina. So was the life insurance something new or did you already have some cover at the moment or?

[58 seconds][Customer] : Yes, yes, yes, I have. I have life insurance with a clinical, I think it is, yeah.

[1 minutes 11 seconds][Agent] : OK, OK.

[1 minutes 15 seconds][Customer] : But I just wanted to get another quote because I just thought it was quite expensive. But yeah, that was all. That was all I was kind of doing.

[1 minutes 22 seconds][Agent] : Oh, OK, that's all right. So but you but you already have the insurance in place at the moment.

[1 minutes 23 seconds][Customer] : Yeah, yeah, yes, yes. And I have for for quite a while.

[1 minutes 27 seconds][Agent] : OK, OK, perfect. That's good to hear. Well, it's good to you already have something. I'll take you through how ours works and get you some pricing as well to see how it sounds.

[1 minutes 29 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[1 minutes 37 seconds][Agent] : Now, Angelina, I just need to confirm a few things. Are you a Miss Missus or Miss?

[1 minutes 42 seconds][Customer] : Miserable image.

[1 minutes 43 seconds][Agent] : OK? OK and just to confirm that you are a female New Zealand resident currently residing in New Zealand.

[1 minutes 44 seconds][Customer] : Yeah, that's correct.

[1 minutes 50 seconds][Agent] : OK perfect. Now have you had a cigarette in the last 12 months? OK perfect. Wonderful. So in terms of how the insurance works, we will cover you for death, terminal illness and funeral costs.

[1 minutes 55 seconds][Customer] : No, right?

[2 minutes 4 seconds][Agent] : So your death benefit gets paid up to your beneficiaries, up to a maximum of five people. If you had any loved ones, like any family members or, you know, children or anyone else really, it's up to you who the money gets left to.

[2 minutes 16 seconds][Customer] : Yeah, yeah.

[2 minutes 15 seconds][Agent] : We'll pay that out to them, the amount that you're insured for. They can use it however they need to.

[2 minutes 20 seconds][Customer] : Mm. Hmm.

[2 minutes 19 seconds][Agent] : From there, they will then also receive a funeral advance payout of \$10,000 at claims time to look after any funeral costs or any other final expenses. Umm, and yeah, that's an advance a, a, a claims time.

[2 minutes 34 seconds][Customer] : Yeah.

[2 minutes 34 seconds][Agent] : Then there's a terminal illness cover as well. That's your exact same benefit amount paid out to you in full if you were diagnosed with 12 months or less to live by a medical practitioner.

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

[2 minutes 45 seconds][Agent] : So nice and easy. Three simple covers within there for you. Now in terms of pricing, it does go anywhere from 100,000 up to \$500,000 worth of cover.

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

[2 minutes 55 seconds][Agent] : What amount would you like me to quote you on?

[2 minutes 57 seconds][Customer] : Umm, so 500 to the Max?

[3 minutes][Agent] : Umm, yes, 500's the maximum.

[3 minutes 2 seconds][Customer] : Yep, Yep. Umm, so I have the 500. Thanks.

[3 minutes 5 seconds][Agent] : OK, no worries. That's OK. I'll bring that up for you. Now if we look at the maximum per fortnight for 500,000, that would be \$160.96 per fortnight. How did that sound though?

[3 minutes 18 seconds][Customer] : Uh yeah, that sounds pretty confu. I'm just going to grab a bit of paper.

[3 minutes 25 seconds][Agent] : OK, all right, that's OK. So were you currently insured for the 500,000 at the moment?

[3 minutes 31 seconds][Customer] : I think it's higher actually, but that's because I took it out quite a while ago.

[3 minutes 38 seconds][Agent] : OK. So are you looking up potentially downsizing that just because with that if, if that one sounds suitable for you, I can take you to the health and lifestyle underwriting so we can get you approved that'll let you know. So if there's any changes to that pricing or if there's no changes at all, it's all just subject to your to the answer to your questions as well.

[3 minutes 56 seconds][Customer] : OK. So how much was it a fortnight? Did you say 100?

[3 minutes 55 seconds][Agent] : Done about \$160.96 a fortnight.

[3 minutes 59 seconds][Customer] : And OK, and that's the \$500,000 cost. And then there's the terminal on this one on top of that.

[4 minutes 9 seconds][Agent] : Umm, no. So that's all. So that's all included within the one insurance?

[4 minutes 11 seconds][Customer] : Oh, it's the funny things.

[4 minutes 13 seconds][Agent] : Yeah.

[4 minutes 13 seconds][Customer] : Oh, OK. Yep.

[4 minutes 13 seconds][Agent] : So it's death, terminal illness and funeral costs or within the one insurance. Yeah.

[4 minutes 18 seconds][Customer] : OK, OK.

[4 minutes 20 seconds][Agent] : Yeah. But how did the 500,000 sound do? Did you want to do the underwriting based on that one or did you want to look at a lower amount as well? No.

[4 minutes 20 seconds][Customer] : Yeah, no, 500.

[4 minutes 28 seconds][Agent] : OK, perfect.

[4 minutes 29 seconds][Customer] : Yeah, I need the maximum one.

[4 minutes 29 seconds][Agent] : Well, I'll take you to OK, OK, no, that's alright. That's OK. Well, I'll take you to the health and lifestyle underwriting and we'll get you approved. I'll let you know of how the cover works afterwards in terms of PRI, if there's any changes or anything like that at all. Umm, and we can see how it sounds for you from there.

[4 minutes 44 seconds][Customer] : Yeah.

[4 minutes 44 seconds][Agent] : All I need to know done for you before we go through that. It's just your home and postal address. Just in case we need to refer back to this information later.

[4 minutes 55 seconds][Customer] : OK.

[4 minutes 52 seconds][Agent] : Just to ID you will ask for this information so we can only receive it to you, to yourself.

[4 minutes 57 seconds][Customer] : Yep, Yep. OK.

[4 minutes 57 seconds][Agent] : What is your home address please?

[4 minutes 58 seconds][Customer] : It's 171 Church Rd.

[5 minutes 3 seconds][Agent] : Sorry, what was the sorry? What was the what was the street name again? Sorry. Oh, Church Road.

[5 minutes 4 seconds][Customer] : ID 1 Church Church, right?

[5 minutes 9 seconds][Agent] : OK Perfect.

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

[5 minutes 11 seconds][Agent] : 171 Church Rd. OK, perfect. Wonderful. Now is that your postal

address as well?

[5 minutes 14 seconds][Customer] : Arduan, Kamel KAMO Fangre Eusadis.

[5 minutes 24 seconds][Agent] : OK, perfect. What I just need to read out to you, it's called the pre underwriting disclosure. What this information will tell you are the reasons why we collect your details and then it's also going to tell you about your duty of disclosure as well. So it says please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services.

[5 minutes 59 seconds][Customer] : Bye.

[5 minutes 53 seconds][Agent] : We will share this with your insurer and may share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you went into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk. We insure you have this, Judy, 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. Angelina, do you understand this yes or no?

[7 minutes][Customer] : Yes, I do.

[7 minutes 1 seconds][Agent] : OK, perfect. Now, as we go through the questions, all I need is a yes or no from you. Can you need to repeat anything or clarify anything? Please don't hesitate to stop me and let me know. So the first one for you is are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand.

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

[7 minutes 19 seconds][Agent] : OK, perfect. Now, have you ever had symptoms of, been diagnosed with, or treated for, or intent to seek medical advice for any of the following stroke or heart conditions

such as but not limited to heart murmur, heart attack and angina?

[7 minutes 39 seconds][Customer] : No.

[7 minutes 40 seconds][Agent] : Cancer. Oh, sorry.

[7 minutes 46 seconds][Customer] : Nope. Nope. Sorry. What was that one?

[7 minutes 41 seconds][Agent] : A lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukaemia, excluding skin cancer, kidney disorder, kidney disorder, hepatitis or any disorder of the liver.

[7 minutes 57 seconds][Customer] : Oh, no, no.

[8 minutes 3 seconds][Agent] : Anxiety, depression or stress requiring medical treatment, or any other mental health disorder.

[8 minutes 10 seconds][Customer] : No.

[8 minutes 11 seconds][Agent] : Have you been diagnosed with or currently undergoing testing for, or has the doctor advised you to be tested for motor urine disease or any form of dementia including Alzheimer's disease? Perfect. Now the next section is in relation to your height and weight. 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 height and weight ranges. So Angelina, neither centimeters or in feet and inches. What is your exact height please? Umm, yes please.

[8 minutes 49 seconds][Customer] : My height 174 centimeters.

[8 minutes 54 seconds][Agent] : 174 centimeters. OK, perfect. Now in either kilograms, pounds or stones. What is your exact weight please?

[8 minutes 56 seconds][Customer] : Yep, 79.

[9 minutes 4 seconds][Agent] : 79 kilograms. OK, perfect. Now, Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? OK, perfect. So just to reconfirm 174. No, that's OK, that's all right. I mean, we all wish we could always change as well. I'm currently on a diet myself, but how well that's going or we don't need to talk about that. Umm uh, so just to reconfirm the 174 centimeters is your height and 79 kilograms is your weight.

[9 minutes 30 seconds][Customer] : Yep.

[9 minutes 31 seconds][Agent] : OK perfect. Wonderful. We'll move on to the next section for you. Umm, now Angelina, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? Perfect. Now Angelina, to the best of your knowledge, are you infected with or are you in a high risky category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand that is booked or will be booking travel within the next 12 months? OK, no worries. Is that the only place you intend to travel to in the next 12 months?

[9 minutes 51 seconds][Customer] : No, no, I'm going to Australia at the end of March, yes. I'm going to Fiji in May next year though. Yeah, yeah.

[10 minutes 20 seconds][Agent] : OK, that's OK.

[10 minutes 23 seconds][Customer] : It's more than 12 months.

[10 minutes 24 seconds][Agent] : OK.

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

[10 minutes 25 seconds][Agent] : Yeah, no, no worries.

[10 minutes 27 seconds][Customer] : Yeah.

[10 minutes 26 seconds][Agent] : That's, that's more than 12 months. That's OK. Umm, Now with regards to the trouble you're doing within the next 12 months, will you be overseas for longer than three consecutive months? OK, wonderful. Now the next question for you is do you have existing life insurance policies with other life insurance companies with the combined total sum insured of more than \$5 million? OK, perfect. Now we're on to the middle section for you now. So the base question is, have you ever had symptoms of, been diagnosed with or treated for or intend to seek medical advice for any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure?

[10 minutes 35 seconds][Customer] : No, no, no, Yes, I have high blood pressure.

[11 minutes 19 seconds][Agent] : OK, Now that's the case.

[11 minutes 23 seconds][Customer] : Yeah, that's right.

[11 minutes 20 seconds][Agent] : So out of just those three that I mentioned, it was just high blood pressure, OK. Now the is your high blood pressure caused by heart disease or kidney disease? Have you been prescribed medication to treat this condition?

[11 minutes 29 seconds][Customer] : No, Yes.

[11 minutes 35 seconds][Agent] : Did the treatment commence within the last three months?

[11 minutes 39 seconds][Customer] : Yeah, I did.

[11 minutes 40 seconds][Agent] : OK, So you started the treatment.

[11 minutes 42 seconds][Customer] : Oh, no, I actually did. Sorry. No, no, no, I've been there. I've probably been on it for like 12 months now.

[11 minutes 43 seconds][Agent] : OK OK. Now have you had your blood pressure checked in the past six months by your GP?

[11 minutes 46 seconds][Customer] : Yeah, yes, yes.

[11 minutes 52 seconds][Agent] : OK. And were you told by a doctor that your blood pressure has returned to within normal range the last time you had it checked?

[11 minutes 58 seconds][Customer] : Yes, Yes.

[11 minutes 59 seconds][Agent] : OK perfect. Wonderful. We can move on to the next question for you now. And now it's still. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following tumor, mold or cyst, including skin cancer, sunspots or Melanoma? Have you ever had an abnormal pap or cervical smear, thyroid condition or neurological symptoms such as dizziness or fainting? Disorder of the stomach, bowel, or pancreas. Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

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

[12 minutes 45 seconds][Agent] : Any illegal drug use, abusive prescription medication, or received medical advice or counseling for alcohol consumption. Bladder or urinary tract disorder. Blood disorder or disease. Sleep apnea or asthma excluding childhood asthma. OK, perfect one to the final five questions for you now, Angelina. The next one is other than what you've 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 the results of any medical tests slash investigations?

[12 minutes 53 seconds][Customer] : No, no, no, no, no.

[13 minutes 27 seconds][Agent] : And 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 few weeks? Perfect. Now, Angelina, in the next two questions, there's a term that says immediate family. With that, we're only referring to your father, your mother, your brother, or your sister. So to the best of your knowledge, have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis? Perfect. Now to the best of your knowledge, have any of your needed families suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[13 minutes 36 seconds][Customer] : No, no, prior to age 69.

[14 minutes 18 seconds][Agent] : OK, wonderful. Now the final question for you is other than one of events like gift certificates, 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 recognized airline? Motor racing, parachuting, mountaineering, add sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity. OK, no much of A thrill seeker.

[14 minutes 48 seconds][Customer] : No, I would have been, but I don't like hikes now.

[14 minutes 55 seconds][Agent] : No worries. No, that's OK, that's all right. So umm, with that in mind, what I can do, I can let you know based in your answers all those questions. Application has been approved for the life insurance. So Angelina, there was no changes made to the pricing or or the terms. So you are fully approved for the benefit amount there of the 500,000. What that also does mean is that you also approved for the benefit amounts lower than that all the way down to 100,000 as well. Now with that in mind though, in terms of how the policy will cover you, there's three benefits are all included in there. So if you were so in terms of the death benefit, this policy will cover you for death due to any cause except suicide in the 1st 13 months.

[15 minutes 35 seconds][Customer] : Yeah.

[15 minutes 35 seconds][Agent] : If anything happens to you, we'll leave that up to up to five beneficiaries. If you had any children or any loved ones you'd like to leave the money to, we'll pay that \$500,000 to them the way you would let us know to do so on your beneficiaries form. Now again, if you were diagnosed with 12 months or less to live by a medical practitioner, you will receive what's called the terminally ill advanced payments of the insurance. So what that means is that the \$500,000 will be paid out to you in full whilst you're still alive. Then you can use the money however you need to from there and then as well as claims time, your beneficiaries will have access to the funeral advance payout of \$10,000 whilst the claim is being assessed for them to look after many of those immediate expenses for you as well.

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

[16 minutes 20 seconds][Agent] : Now Angelina, please be aware that your premium is stepped, which means it will generally increase each year.

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

[16 minutes 27 seconds][Agent] : In addition, this policy has automatic indexation, which means each year your benefit amounts will increase by 5% with associated increases in premium credentialing. You can of course, opt out of this indexation each year.

[16 minutes 42 seconds][Customer] : Yeah, but.

[16 minutes 42 seconds][Agent] : Now with that in mind, because we were able to get you approved and you had mentioned that the 500,000 was competitive there for you, what I can do is firstly, I can get you covered with the insurance from today. What that means though is you don't pay anything upfront just because I understand you do already have a current policy in place, which you know you can. You're free to do whatever you wish with that, of course, but we'll send through your documents to you via e-mail, post them out to you as well. But we select a payment date that best works for you within the near future and get you covered with this insurance from today. Now what this also policy does give you is a 30 day cooling off period from the payment date that you choose.

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

[17 minutes 20 seconds][Agent] : So what that means is that if you change your mind about the

insurance and you decide that it's no longer suitable for you and if you cancel within those 30 days, then you will receive a full refund of your premium unless the claim has been made.

[17 minutes 34 seconds][Customer] : Right, right. Yeah.

[17 minutes 34 seconds][Agent] : Now with that, again, no upfront payment gets taken from you. Umm, we do generally collect payment within the next 7 days, but when would you like your payments to stop?

[17 minutes 46 seconds][Customer] : Just if you can see that. And then I just want to do comparisons with the one I've already got. Yep.

[17 minutes 51 seconds][Agent] : Oh, OK, umm, well I, I can definitely send you the general information in the quoting to you before setting it up.

[17 minutes 58 seconds][Customer] : Yep.

[17 minutes 58 seconds][Agent] : Umm, was there anything holding you back from doing so just because if it was just to compare, we can still set it up for you can send it through to you today as well.

[18 minutes 1 seconds][Customer] : No, yeah, yeah, no, that's all. I just want to check. Yeah, I just want to do comparisons and then and then, you know, contact them as well. And yeah.

[18 minutes 14 seconds][Agent] : Oh OK. So you just want to compare to see what they can offer you for the same amount before setting up the cover.

[18 minutes 18 seconds][Customer] : Oh, no, no, no, no, I'm not going to do that. No, no, I'm not going to do that. I just want to have a look.

[18 minutes 20 seconds][Agent] : OK, OK.

[18 minutes 22 seconds][Customer] : Yeah. I just want to just make sure when once I've got it in writing that I understand it. Yeah.

[18 minutes 27 seconds][Agent] : Oh, OK, that's OK. It would you like to do that?

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

[18 minutes 30 seconds][Agent] : So, uh, which one would you like to go? Would you like to do that before setting it up or while setting it up as well?

[18 minutes 37 seconds][Customer] : I think you can go ahead and set it up. Yeah. Yeah.

[18 minutes 37 seconds][Agent] : Just because we it OK, Yeah, just because we, because we do. But if, let's say you wanted to set it up, uh, if you were so happy to set it up, we still e-mail you through the documents to you today as well.

[18 minutes 48 seconds][Customer] : OK. Yeah. Alright.

[18 minutes 49 seconds][Agent] : OK, no worries. Perfect. Now again with that, no upfront payment would be taken from you. When would you like the payments to start for you?

[18 minutes 57 seconds][Customer] : Yeah. I'm not sure. Like, like if it's fine, probably in a week or so.

[19 minutes 1 seconds][Agent] : Yeah sure, that's OK. So W we can set a select up for you to be next week, Monday the 19th umm, then every fortnight from then onwards.

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

[19 minutes 9 seconds][Agent] : How would you like to set that up? Would that be using a Visa or MasterCard or direct debit using your bank account number instead? OK, perfect. Well, it's a nice and easy process we do over the phone. All I'll need from you is your bank account number. Then we'll go through what's called the direct debit authority questions, which just gives us verbal consent over the phone.

[19 minutes 16 seconds][Customer] : I'll probably do a directly, but yeah, give me the now.

[19 minutes 31 seconds][Agent] : If you would like to set up the insurance, I would need to do that now for you.

[19 minutes 36 seconds][Customer] : Oh, OK. I just haven't got the one at my fingertips. But or how about you just seeking through the documentation, then I'll have a look at it and I'll try to get back to you by the end of the day.

[19 minutes 46 seconds][Agent] : OK, that's all right. That's OK. So I'll send you the info to you now. So you didn't have a Visa card linked to that account instead that we could use or you wanted to just set that up with the bank account number only?

[19 minutes 47 seconds][Customer] : Yeah, like, yeah, sorry.

[20 minutes 2 seconds][Agent] : Yeah, of course, of course.

[20 minutes][Customer] : Can you send it through without me giving you any financials at the same?

[20 minutes 3 seconds][Agent] : Yeah, that's OK. Yeah, yeah, of course. Definitely. I can. I definitely can.

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

[20 minutes 6 seconds][Agent] : I'll send that through to you now to angelinawatford@gmail.com.

[20 minutes 11 seconds][Customer] : That's great.

[20 minutes 10 seconds][Agent] : Now with that, that'll have the key facts and the breakdown about how the insurance works with the pricing that we've got you approved for as well. Umm.

[20 minutes 15 seconds][Customer] : Yep, Yep.

[20 minutes 17 seconds][Agent] : And then, you know, if you wanted to give that to the end of the day, I can give you a call back before I leave, or I can give you a call back tomorrow morning because I'll be in from 8:00 till 4, but I'm here till 5:00 PM today. So when would you prefer? Yeah, OK. Yeah, perfect.

[20 minutes 26 seconds][Customer] : OK, OK, Tomorrow morning might be easier, but Yep, Yep.

[20 minutes 31 seconds][Agent] : What time looks best for you? I'm pretty much free in the morning.

[20 minutes 35 seconds][Customer] : Anytime. Yeah, after 8 would be fine.

[20 minutes 38 seconds][Agent] : OK, OK, perfect.

[20 minutes 37 seconds][Customer] : I'm usually at work by 8, so yeah, Yep, yeah.

[20 minutes 40 seconds][Agent] : I'll give you a call back at around 830, Umm, and I'll send it through the info to you. Now again, if you did want to get anything sorted any earlier than that, we are open up until 8:00 PM tonight.

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

[20 minutes 49 seconds][Agent] : So if you feel comfortable with it, just give us a call back. I'll give you a call at 8:30 tomorrow though. Is there any further questions I can answer for you before before I let you go?

[20 minutes 56 seconds][Customer] : No, no, it's all good. Thank you very much.

[20 minutes 59 seconds][Agent] : OK, perfect. No worries. Well, look, thanks so much for your time.

I'll send that to you to you now.

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

[21 minutes 2 seconds][Agent] : If anything, it will just let us know.

[21 minutes 4 seconds][Customer] : OK, thank you.

[21 minutes 5 seconds][Agent] : No worries. Have a great day.

[21 minutes 7 seconds][Customer] : OK, you too. Bye.

[21 minutes 8 seconds][Agent] : Bye now.