

[19 seconds][Customer] : Hello.

[20 seconds][Agent] : Hello. Good afternoon. It's Bonnie calling back from one choice. How are you?

[22 seconds][Customer] : Yes, hello. Yeah, I rang the doctors. They seem to think everything's all good, but I might just ask them if they could fax them through to me too.

[23 seconds][Agent] : Oh, OK. No worries.

[36 seconds][Customer] : My results, yeah. But yeah, they seem so good.

[40 seconds][Agent] : OK, no worries. That's OK. We can go through that for you. So, umm, just before we go through that, just because we had a new phone call, could I just get you to confirm your first name, last name and date of birth for me?

[48 seconds][Customer] : Oh, OK. Las Warren, 13th of the 8th, 1993.

[52 seconds][Agent] : OK, perfect.

[52 seconds][Customer] : Hi, Billy J Hi, Kevin. Sorry.

[53 seconds][Agent] : So Lars, I just, uh, Las, I just need to let you know that all calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstances.

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

[1 minutes 11 seconds][Agent] : Umm, so with that last, so we were just disclosing the mammogram that you get done. It's the annual test there. So you called them up and the results came back all clear. There was nothing wrong. OK, no worries. Perfect wonderful. So we can just disclose that there for you. Umm, just bear with me one moment. Umm, OK OK, so mammogram which was performed mammogram umm, which came back all clear.

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

[1 minutes 47 seconds][Agent] : All clear showing nothing perfect. Now just to confirm with you, is any further investigation or treatment planned? OK, no worries.

[1 minutes 57 seconds][Customer] : No, no, nothing else. Just normal check every once a year.

[1 minutes 59 seconds][Agent] : But outside of like you know, since you mentioned it's something you do every year, outside of just getting it done every year, there's nothing else planned, OK, No

other form of investigation slash treatment planned, OK, outside of the annual test to check to check, there is no the there's no other form of investigation or treatment plan. OK, perfect. So just to confirm then a full recovery would have been made in a 22 there being symptoms diagnosis. Oh, treatment. OK, perfect. I just need to confirm. So I just need to let them know, uh, all that info there for you. So it's just a bit of a tedious process. I do appreciate your patience with that last umm.

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

[3 minutes 6 seconds][Agent] : So umm MMM OK didn't disclose the 3. Has customer provided additional information to be considered in the assessment which would not have been captured within, within A .3? OK, perfect, wonderful. OK perfect. Now, umm, with that. So outside of the uh, test that you did for canter due to family history, is there anything else in the past three years at all?

[4 minutes 1 seconds][Customer] : No. Just stay.

[4 minutes 1 seconds][Agent] : OK, OK perfect. 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 two weeks?

[4 minutes 13 seconds][Customer] : No.

[4 minutes 14 seconds][Agent] : OK, perfect, wonderful. Now, the next two questions have a term that says immediate family. With that, we are only referring to your father, mother, brother or sister only. 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? OK, perfect. And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to the age of 60?

[4 minutes 38 seconds][Customer] : No, yes, cancer.

[4 minutes 53 seconds][Agent] : OK OK and who in your immediate family would have suffered from cancer before the age of 60?

[4 minutes 58 seconds][Customer] : So immediate, sorry, immediate.

[5 minutes 1 seconds][Agent] : Umm yes, a father, mother, brother or sister.

[5 minutes 6 seconds][Customer] : So cancer, breast cancer, My mum, my mum's mum, and, umm,

prostate cancer. My dad's dead. My dad's brother, my dad.

[5 minutes 22 seconds][Agent] : OK, but in, in terms of your mum, dad, your brother and your sister, would it only just be mum for cancer prior to the age of 60 or anyone else for cancer before the age of 60? Between either your brother, sister, mother or father?

[5 minutes 34 seconds][Customer] : Oh yeah, my mom. Like, that's the 468.

[5 minutes 42 seconds][Agent] : Yeah. Before they turn 60, yeah.

[5 minutes 44 seconds][Customer] : Yeah, yeah, yeah. All of them. Is it for my name? Oh, my brother. Oh, just my sister and my mum. Yep, Yep.

[5 minutes 49 seconds][Agent] : OK, so, so, so just to confirm your, uh, this one's asking about your brother, your sister, your mom or your dad, OK, So just your sister and mom for cancer, OK, Before the age of 60, OK, And anyone in your, uh, out of your, your mom, your dad, your brother or sister for high condition and, or stroke before the age of 60 and any other hereditary disease.

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

[6 minutes 23 seconds][Agent] : OK, perfect. Wonderful. Now with that, the the the next 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 if they're paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity.

[6 minutes 55 seconds][Customer] : No.

[6 minutes 56 seconds][Agent] : OK, perfect. Wonderful. So with that, I just need to make sure that everything's all done there for you. Uh, OK, that's clear, that's clear, that's clear. And then, umm, OK, perfect, wonderful. OK, perfect, wonderful. So last, what I can let you know in reference to how the last four answers, your application needs to be referred to the underwriter for assessment. So what that means is that we'll just send them through the details about your application as well as the test that we noted down for you with all the information about how it came back clear and all the, and, and things like that. Now, if the underwriter comes back and they've approved the policy with no changes, then you'll be covered under this policy for deaths due to any cause except suicide in

the 1st 13 months. Now, on top of that, there is a terminally ill advanced payments included in the cover as well. Umm, so umm, so if you were diagnosed with 12 months or less to live by a medical practitioner, then we'll pay your Hun your benefit amount to you in full and then you can use, use the money however you need to from that point and for whatever purposes you need.

[7 minutes 36 seconds][Customer] : Yeah, OK, alright, OK.

[8 minutes 11 seconds][Agent] : Now, umm now last, I do just need to let you know that the premium has now risen. So for the 1,000,000 that we looked at, the premium has now risen to \$89.14 per fortnight and that's only when we were just disclosing your family history of cancer there.

[8 minutes 29 seconds][Customer] : Yeah.

[8 minutes 29 seconds][Agent] : Umm, now with that, how did that sound there for the 1,000,000? Does that still sound alright, or did you want to look at something lower as well?

[8 minutes 36 seconds][Customer] : Can I look at something lower please?

[8 minutes 38 seconds][Agent] : Yeah, of course. Of course. That's OK. That's all right. How much per Fortnite was most suitable for you? I'll let you know of what benefit amount test matches that.

[8 minutes 46 seconds][Customer] : Fortnite.

[8 minutes 48 seconds][Agent] : Yeah. How much per Fortnite can you afford?

[8 minutes 51 seconds][Customer] : I can afford the 80, but I don't really wanna do that much and like make myself maybe struggle once in a blue moon.

[8 minutes 59 seconds][Agent] : Yeah, of course.

[8 minutes 59 seconds][Customer] : So that's, can we just try for 50? What? What would that give?

[9 minutes 3 seconds][Agent] : OK, 50 or Fortnite.

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

[9 minutes 5 seconds][Agent] : OK, no worries. Let's take a look. So it was 50 a fortnight. Umm, OK, SO50A fortnight. Let's see. Thank you. Uh, I'm just adjusting this for you now. Just bear with me one moment, OK? So if it was 50, OK, I think I found the level of cover. I think it's around 550,000. But let me just bring this up for you. Just bear with me one moment.

[9 minutes 40 seconds][Customer] : 550,000.

[9 minutes 42 seconds][Agent] : I think so, but let me just look at that for you. I'll just let you know. I just need to reconfirm all the details there. Uh, OK, let's see. MMM OK, so we choose that, yes. Uh, OK, perfect. Wonderful. So, uh, with that, if let's say we looked at something lower there for you, uh, we can still get this one referred off for you for around \$50 a fortnight to make it nice and comfortable. We could still look at insuring you for around \$550,000 worth of cover and that would be \$48.08 per fortnight. Umm, so that would still cover you for the benefits there that I touched on before. It's just for the cheaper premium there for you, \$48.08 a fortnight. Are you happy with the five? Yeah, Yeah, of course. Yeah. So it's with those 3 covers included.

[10 minutes 34 seconds][Customer] : Would I would I still would that thing still be there though that like if I was to get sick, use would pay, you know, OK.

[10 minutes 47 seconds][Agent] : It's just a different benefit amount that we're insuring you for. So the terminally in advance payment is still included in there. So if you were diagnosed with 12 months or less to live by a medical practitioner, we'll pay the benefit amount to you in full. For example, that 550,000.

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

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

[11 minutes 4 seconds][Customer] : And I wouldn't think because I missed accent. So this this covers me pretty much in all ways except for four side.

[11 minutes 13 seconds][Agent] : Yeah, so if it comes back fully approved from the underwriter with no changes, you'll be covered for deaths due to any cause except suicide in the 1st 13 months.

[11 minutes 22 seconds][Customer] : OK, cool. Now.

[11 minutes 23 seconds][Agent] : Yeah, No.

[11 minutes 23 seconds][Customer] : Yeah. Is there anything that I should know about?

[11 minutes 26 seconds][Agent] : Is there any what? Sorry, umm, it it depends. Is there, is there anything specific on your mind? Because everything I'll just be reading out to you anyway about the cover.

[11 minutes 37 seconds][Customer] : OK.

[11 minutes 39 seconds][Agent] : Yeah. So, umm, I just need to let you know about the premium, the way that the premium works. Uh, please be aware that your premium is stepped, which means it will generally increase each year. Now, Lars, in addition, this policy has automatic indexation, which means each year your benefit amounts will increase by 5% with associated increases in premium. Umm, but last, you can opt out of this indexation each year, and that just comes with the renewal of your policy documents. You just need to let us know if you'd like to opt out of that.

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

[12 minutes 11 seconds][Agent] : OK, perfect. Now what I can do is I can note down your payment details and I'll read out to you the declaration. So I can just get this, uh, sent off to the underwriter for them to approve for you. Now, the commencement of your cover will be subject to the final assessment by the insurer. Like I mentioned before, if the insurer comes back and approves without any changes at all, then I'll be able to accept the policy on your behalf and then we'll get your documents sent out to you by e-mail and via post as well.

[12 minutes 38 seconds][Customer] : Yeah, OK. So.

[12 minutes 43 seconds][Agent] : Now with that, the policy does give you a 30 day cooling off. So if you decide that the policy is no longer suitable for you and cancel within 30 days, then, uh, 30 days of your first payment, then you will receive a full refund of your premium unless a claim has been made now.

[12 minutes 44 seconds][Customer] : Oh, OK. So sorry, can you explain that last bit again for me, please?

[13 minutes 7 seconds][Agent] : Yeah, of course, of course. So what that is, is it's called a 30 day cooling off.

[13 minutes 21 seconds][Customer] : Oh yeah.

[13 minutes 11 seconds][Agent] : So what that means is if you decide that the policy is no longer suitable for you and you cancel within 30 days of your first payments, then what you will receive is a full refund of your premium unless the claim has been made. Yeah. Does that make sense?

[13 minutes 29 seconds][Customer] : OK, Yeah, I understand.

[13 minutes 32 seconds][Agent] : OK, perfect, wonderful. Now with that, you wouldn't have to make any upfront payments today. So what we do is we select the payment date that works for you within the near future and then it can be every fortnight from then onwards. Umm, last, when would you, let's say you know, the underwriter came back fully approved, no changes. When would you like your payments to start?

[13 minutes 32 seconds][Customer] : Yeah, soon as possible, please.

[13 minutes 55 seconds][Agent] : OK, so as, as soon as possible. So, umm, they may get back to me. Umm, maybe even sometime tomorrow. So would, would, would tomorrow work for you?

[14 minutes 4 seconds][Customer] : No, sorry. No, it has to be on a Wednesday night.

[14 minutes 3 seconds][Agent] : Oh, OK, no worries. So we try to deduct from the accounts between 2:00 AM and 4:00 PM. Do you, do you usually get your, you know, a payment on a Wednesday night?

[14 minutes 19 seconds][Customer] : Yes.

[14 minutes 20 seconds][Agent] : OK.

[14 minutes 20 seconds][Customer] : And I get it at 6:30.

[14 minutes 23 seconds][Agent] : Oh, OK. Oh, OK, OK, just because if, let's say, you get your payment out on a Wednesday night, since we tried to do it in the morning, it'll be based on what time your bank lets us do it. We can do Thursday morning for you.

[14 minutes 23 seconds][Customer] : So I need to take the payment out like at 5 or like you know, Yeah, it won't. Or Thursday morning that's too late.

[14 minutes 38 seconds][Agent] : So next week Thursday, Yeah, just because we we try to do it from 2:00 AM from the day that you select, so between 2:00 AM and 4:00 PM.

[14 minutes 53 seconds][Customer] : Wednesday.

[14 minutes 55 seconds][Agent] : OK, so you'd still want it Wednesday then?

[14 minutes 57 seconds][Customer] : Oh, like that's that means it'll go out on Thursday morning, eh?

[15 minutes 3 seconds][Agent] : Yeah.

[15 minutes 8 seconds][Customer] : What? What is it supposed to be out on Tuesday night when it

go out on Wednesday night?

[15 minutes 3 seconds][Agent] : So yeah, just because that's the time when we try to deduct from your, from your account between 2:00 AM and 4:00 PM Umm, if we did it Tuesday, it would be between Tuesday morning and Tuesday afternoon. If it was Wednesday, it would be between Tuesday morning and Tuesday afternoon.

[15 minutes 23 seconds][Customer] : Oh, oh, I just need you to take it out on Wednesday morning then.

[15 minutes 32 seconds][Agent] : OK, no worries. That's OK. Yeah, just OK.

[15 minutes 31 seconds][Customer] : Must be but Wednesday noon just Cos there'll be no money in my account on Thursday Cos all my other bills in it go out and then Cos I go and do my shopping on Wednesday night.

[15 minutes 46 seconds][Agent] : Oh, OK. OK. So, so would you prefer we do it Wednesday then we can still select Wednesday for you. It just may be a little bit earlier.

[15 minutes 55 seconds][Customer] : Yes, please. Yep, that's good.

[15 minutes 54 seconds][Agent] : It's between 2:00 AM and 4:00 PM OK. Yeah, no worries. So next week. So we can do it for you from next week, Wednesday the 27th, then every fortnight from then onwards. Last, would you like to set up the policy with the Visa or MasterCard or your bank account number?

[15 minutes 58 seconds][Customer] : It'll direct give it.

[16 minutes 16 seconds][Agent] : Yeah, sure. OK. Yeah, that's all right. DD So you, so you when is your bank account number to do a direct debit? OK.

[16 minutes 16 seconds][Customer] : Oh, yeah, yes, yes, please.

[16 minutes 24 seconds][Agent] : Yeah. Perfect.

[16 minutes 24 seconds][Customer] : So do I, do I give you my bank card number?

[16 minutes 28 seconds][Agent] : Umm, so not your bank card number. All I'll need is just your bank account number, and then we'll go through the direct debit questions together.

[16 minutes 36 seconds][Customer] : Yeah, yeah. Call is OK.

[16 minutes 38 seconds][Agent] : Yeah, just you. Just you just read it out to me whenever you have it.

[16 minutes 43 seconds][Customer] : Yeah, my bank account. Sorry, one moment, I'm just logging in now.

[16 minutes 59 seconds][Agent] : That's OK. That's all right. I'll be right here.

[17 minutes 6 seconds][Customer] : OK, OK. Sorry if it hangs up, it's just cause I've turned on my Wi-Fi.

[17 minutes 23 seconds][Agent] : OK. That's OK. That's all right. If it hangs up, I'll call you right back.

[17 minutes 41 seconds][Customer] : Are you there?

[17 minutes 43 seconds][Agent] : Yes, I'm here. Yes, I'm here.

[17 minutes 53 seconds][Customer] : Sorry, my phone has just taken it sweetly.

[17 minutes 55 seconds][Agent] : That's OK. That's all right. I'll be right here. There's no rush. That's OK.

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

[18 minutes 20 seconds][Agent] : Yep, 03. Yep. Perfect. And that's under your first and last name, Lars Warren.

[18 minutes 12 seconds][Customer] : OK, My bank account, my bank account is 031396 0074923000, Yeah.

[18 minutes 36 seconds][Agent] : Perfect. So Lars, I just need to ask you the direct debit questions. So just to confirm with you, Lars, do you have authority to operate this bank account alone?

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

[18 minutes 48 seconds][Agent] : OK, perfect. So last, do you need to jointly authorize debits, OK, Perfect. Wonderful. Now last, the company I'm with again is One Choice, our insurer is called Pinnacle Life. So have you cancelled a direct debit authority for one Choice with Pinnacle Life as the initiator in the last nine months on the account you are providing? OK, perfect.

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

[19 minutes 18 seconds][Agent] : Wonderful. That's good. That's OK, perfect. Now, Laz, we don't

need you to sign any forms for this because like I mentioned, the calls are recorded. So we ask for your verbal consent over the phone for everything. So just to confirm with you, Liz, are you happy to set up a direct debit authority without signing a form? Perfect.

[19 minutes 34 seconds][Customer] : Yes, very happy.

[19 minutes 36 seconds][Agent] : Wonderful. I'll just need to read out to you what's called the direct Debit declaration. All it says is you agree 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. Yes or no?

[19 minutes 54 seconds][Customer] : Yeah, yeah. Oh, so I what? Sorry.

[20 minutes 12 seconds][Agent] : OK, no, that's all right. That's OK.

[20 minutes 12 seconds][Customer] : I just sorry to get the permission.

[20 minutes 14 seconds][Agent] : So yeah, no, that's all right.

[20 minutes 16 seconds][Customer] : Yes, yes.

[20 minutes 17 seconds][Agent] : So all it's asking is so it says you agree this authority is subject to the terms and conditions.

[20 minutes 23 seconds][Customer] : Oh yes, you said me.

[20 minutes 24 seconds][Agent] : 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 account in accordance with these terms and conditions. Yes, Owner. OK, perfect. Last, we just need to confirm all your details here now so that we make sure everything's correct in the system for you now. Umm, with that, uh, last, just to confirm you, you prefer to go by Miss Lars Warren? That's correct.

[20 minutes 45 seconds][Customer] : Yes, Yeah.

[21 minutes][Agent] : OK, Perfect date of birth, 13th of August 1993.

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

[21 minutes 4 seconds][Agent] : OK, And just to confirm as well, last with a yes or no that you are a

female New Zealand resident currently residing in New Zealand.

[21 minutes 11 seconds][Customer] : Yeah.

[21 minutes 13 seconds][Agent] : Yep. Just to confirm. That's a yes for you there, Lars. Hello, Larsie. You there?

[21 minutes 15 seconds][Customer] : Yes, yes, yes.

[21 minutes 19 seconds][Agent] : OK, Perfect. There you are. OK yeah, I can hear you now.

[21 minutes 19 seconds][Customer] : Can you hear me now?

[21 minutes 21 seconds][Agent] : Sorry, the line is just cut out there.

[21 minutes 28 seconds][Customer] : Yeah, yes.

[21 minutes 23 seconds][Agent] : Umm, your e-mail I have here is Lars warrenemery@gmail.com and your and your best contact number is 02108394622. OK perfect. And your home and postal address is 12 Inverness Ave. in East Hamilton. OK, perfect. Now all I need to do for you now is read out to you the final terms and conditions. This is the same information we are going to send to you, I just need to read it out to you beforehand to ask for your yes or no agreement to these terms. Now Las, whilst we go through this, did you have any questions at all about anything I'm reading? Please just stop me and let me know. I'm more than happy to answer any questions you may have about the cover just before we proceed now, just to confirm with you, you've understood everything we've done and you've answered everything honestly and accurately that we've gone through together.

[21 minutes 37 seconds][Customer] : Yes, yes, yes, yes.

[22 minutes 18 seconds][Agent] : Perfect. Wonderful. Now I'll read this out to you again. Any questions, just stop me and let me know. There'll just be a few times where I'll ask you for a yes or no response in agreement to these terms. So it says thank you. Laz Warren. It is important to 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 agreed to these terms in full on choice. Life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement. Oh, sorry, actually let me just apply that for you last. I was meant to read this out to you beforehand, so, uh, let me just, uh, I'm just jumping out of the declaration for you now. Last,

remember how I mentioned we're gonna refer this stuff to your under to, to the underwriter for you. OK, perfect. I just need to let you know that while your application is being assessed, you will be covered for accidental death. OK? Umm, And this is which pays out if death was due to a direct result of an accident. Now last cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier.

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

[23 minutes 30 seconds][Agent] : OK, Yep, perfect. Wonderful. So I'll just get into the declaration for you now. Sorry, I was just meant to read that out to you beforehand. Umm, so it says thank you. Lars Warren. It is important to 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 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 said Limited, whom I'm referred to, whom I referred to as GFS, to 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 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 insurers, products or services.

[24 minutes 36 seconds][Customer] : Yes, yeah.

[24 minutes 46 seconds][Agent] : 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 up more information which can assist you to decide whether to act on any advice we provide. Last, can you please confirm that you understand and agree to this yes or no? Perfect. Now last, 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. Can you please confirm you have answered all of our questions in accordance with your duty of

disclosure? Yes or no?

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

[25 minutes 37 seconds][Agent] : That's it. Now we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services now as by agreeing to this declaration you can sense to allow us to contact you for this purpose until you opt out. You can opt out of this now by informing me or at any time by contacting us or by using any unsubscribed facility on communications we send you. You've agreed to take out a single one choice life insurance policy with the following cover. Lars Warren receives \$550,000 in the event of life insurance For Lars Warren Life Insurance, A 50% loading was applied during the application process. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year of cover is \$48.08 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of between 24% and 71% of each premium to cover the distribution cost for this policy. 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 a 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 sent to you via mail and if you have provided us with an e-mail address, this documentation will also be emailed to you today.

[27 minutes 41 seconds][Customer] : Mm hmm.

[27 minutes 36 seconds][Agent] : We will also be sending you a key fact sheet which outlines key aspects of your cover in plain language. 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 a claim. Finally, Las, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800 double 05804 or e-mail support@onechoice.co dot NZ. So thanks so much for

your patience there, Las. That's the declaration or complete there for you. There's just two final yes or no questions to go through, along with any other questions you may have as well. Now, firstly, Lars, do you understand and agree with the declaration? I've just read you, yes, owner.

[28 minutes 31 seconds][Customer] : Yes.

[28 minutes 32 seconds][Agent] : Perfect. Now, Lars, while I've got you on the phone, would you like any other information about the insurance now or would you like me to read any part of the policy document to you?

[28 minutes 42 seconds][Customer] : No, Thank you.

[28 minutes 43 seconds][Agent] : OK, perfect. Wonderful. I'll get that all referred off to the underwriter there for you. And once they've got an outcome for me, if let's say it comes back, no changes, I'll accept that one on your behalf. Like if there are any changes, I will give you a call first to let you know, uh, to see if you're still happy with that. I'll let you know if they do make any changes. Umm, but umm, yeah, if let's say they come back new changes, I'll approve it for you, accept it, and then send it off to you via e-mail. And then you get the hard copy within the next 5 to 10 business days from then as well.

[29 minutes 10 seconds][Customer] : Thank you.

[29 minutes 10 seconds][Agent] : No worries.

[29 minutes 10 seconds][Customer] : Thank you for that.

[29 minutes 11 seconds][Agent] : That's OK. Thanks so much for your time there, Las. I hope you have a wonderful rest of your day. If anything, any further questions there, please just give us a call and let us know.

[29 minutes 18 seconds][Customer] : OK, thank you. Bye. Bye.

[29 minutes 20 seconds][Agent] : No worries Las, have a great day.