

[11 seconds][Customer] : Yeah, probably is. Good afternoon.

[14 seconds][Agent] : Good afternoon, Michael. It's Karen calling from One Choice Life Insurance. How are you?

[18 seconds][Customer] : Good. Are you?

[20 seconds][Agent] : That's great. Yeah, not too bad. Thanks. Look, I'm calling to follow up on the enquiry you've made with regards to our life insurance earlier today to help with some pricing information, show you how it works.

[25 seconds][Customer] : Oh, yes, yeah, yeah.

[30 seconds][Agent] : OK, excellent. Well, look, what I'll do is I'll start by confirming the basic information you provided us with. We'll have a look at some pricing, how it all fits together. So I'm speaking with Mr. Michael Campbell.

[38 seconds][Customer] : Yeah, yes. Yeah.

[42 seconds][Agent] : I've got your date of birth is the 19th of the 662 and you're a New Zealand residence.

[50 seconds][Customer] : Correct.

[51 seconds][Agent] : Fantastic right? So I'll let you know that calls are recorded. Any advice I provide is limited to the products you offer and assist you to make a decision about whether they're suitable if you need. We do not consider your personal circumstances. All right now, Michael, have you currently got life insurance in place or is it something new to you?

[1 minutes 3 seconds][Customer] : Yeah, yeah, yeah, yeah.

[1 minutes 7 seconds][Agent] : You do right? And so you're looking at a comparison top up to what you've got in place.

[1 minutes 13 seconds][Customer] : No, probably a probably a comparison. I'm just seeing if there's anything that's a bit more cost effective on you.

[1 minutes 19 seconds][Agent] : Oh, yeah.

[1 minutes 24 seconds][Customer] : You're right.

[1 minutes 19 seconds][Agent] : Look, I can understand that in the current market, it's making it hard

with everything that keeps going up around us. Yeah, it's trying to save site, find savings where we can.

[1 minutes 25 seconds][Customer] : Yep, quite right.

[1 minutes 28 seconds][Agent] : Absolutely. All right, well, look, let's have a look at how ours works for you now, as I'm sure you understand, it does. It does give you that Peace of Mind knowing if something happens, you like ones have that financial support.

[1 minutes 38 seconds][Customer] : Yeah, yeah, yeah, you'll.

[1 minutes 41 seconds][Agent] : Our cover, yeah, Our cover also allows your beneficiaries to request an advanced payout of \$10,000 to help with any funeral costs.

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

[1 minutes 50 seconds][Agent] : And that portion's generally paid within the first 48 hours for receiving the completed documentation.

[1 minutes 56 seconds][Customer] : Yep.

[1 minutes 56 seconds][Agent] : So quick financial help. All right, look, let's have a look at some pricing for you in that case. Now it is indiggy at the moment.

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

[2 minutes 3 seconds][Agent] : What we do is we take you through hold some livestock questions to determine the final pricing in terms.

[2 minutes 6 seconds][Customer] : Yep, Yep.

[2 minutes 8 seconds][Agent] : But have you had a cigarette in the last 12 months? Excellent. And uh, look, you're able to choose from \$100,000 all the way up to \$500,000 to cover umm Now the inquiry you put through online was the 200, is that correct?

[2 minutes 12 seconds][Customer] : No, yeah. Terrible 250 sort of roundabout that area.

[2 minutes 26 seconds][Agent] : Yep, Yep, Yep.

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

[2 minutes 28 seconds][Agent] : Certainly just to help cover any remaining debts or anything like that. Is it or just.

[2 minutes 32 seconds][Customer] : Oh, just to leave, to leave something for the family to be done on this. Really. Yeah.

[2 minutes 35 seconds][Agent] : Ah, yeah, look, that too. All right.

[2 minutes 37 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 38 seconds][Agent] : So, yeah, if you're looking at the \$200,000, it's a fortnightly premium of \$82.54 for yourself there.

[2 minutes 46 seconds][Customer] : OK.

[2 minutes 46 seconds][Agent] : How does that sound so far?

[2 minutes 48 seconds][Customer] : Yeah. That's good. That's good.

[2 minutes 50 seconds][Agent] : Yeah.

[2 minutes 50 seconds][Customer] : What, what? What? What would a \$300,000 one be?

[2 minutes 50 seconds][Agent] : Would that be, what would a \$300,000 one be? Yeah, Look, no problems. Uh, \$300,000 is a fortnightly premium of \$118.04 a fortnight.

[3 minutes 2 seconds][Customer] : OK, cool. Alright, carry on. That's good.

[3 minutes 3 seconds][Agent] : Yeah. All right, So what 1 sounds best for yourself.

[3 minutes 9 seconds][Customer] : Which I'm guessing is about 100 a four nine. Yeah. Why don't we? No, why don't we start the high one, the 300?

[3 minutes 6 seconds][Agent] : Would you want the 250 in between, uh, which I'm thinking without a yeah all right, no problems at all. So what I'll do is I'll take you through those health and livestock questions now and, uh, give me one second. All right. So before we do that, can I firstly start off with your address there, please?

[3 minutes 17 seconds][Customer] : Yep, Yep, Yep. 1818.

[3 minutes 28 seconds][Agent] : Michael 1818 Yep. Color. It's Col.

[3 minutes 32 seconds][Customer] : Coleridge COLERIDGE St. Dunedin 901.

[3 minutes 39 seconds][Agent] : EIDGE St. Dunedin 9 O one O OK. And is that under Kaikoraya?

[3 minutes 40 seconds][Customer] : Oh yeah, correct.

[3 minutes 46 seconds][Agent] : Kaikoray. Yep, that's it.

[3 minutes 47 seconds][Customer] : Correct.

[3 minutes 48 seconds][Agent] : Kaikoray. Thank you. And the phone postal code is 9010. Yep. Let me just get that in. OK. And is that also your postal address? Yeah, great.

[3 minutes 48 seconds][Customer] : Yep, Yep, Yep. Yep.

[4 minutes 4 seconds][Agent] : All right, so I'll read through a pre underwriting disclosure that outlines our responsibility to you in the collection using your personal information as well as your responsibility to us when answering our questions.

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

[4 minutes 15 seconds][Agent] : It says please be aware all calls are recorded for quality monitoring purposes.

[4 minutes 20 seconds][Customer] : Yes.

[4 minutes 20 seconds][Agent] : We collect your personal information to provide insurance quotes, issue cover and other related services.

[4 minutes 26 seconds][Customer] : Right. Yep.

[4 minutes 26 seconds][Agent] : We will share this with your insurer and make sure with other service providers for the purpose of administering your policy or handling claims.

[4 minutes 34 seconds][Customer] : OK, cool.

[4 minutes 34 seconds][Agent] : Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy.

[4 minutes 41 seconds][Customer] : Yep. Yes.

[4 minutes 42 seconds][Agent] : I also need to inform you about your duty's disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect 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.

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

[5 minutes 8 seconds][Agent] : If you fail to disclose a matter or you make a false statement and

answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely.

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

[5 minutes 18 seconds][Agent] : Do you understand this? Yes or no?

[5 minutes 19 seconds][Customer] : Yeah, yes.

[5 minutes 21 seconds][Agent] : Yeah. Great. All right, So bringing up the questions for us now, they're mainly yes or no, except your height and weight. That one.

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

[5 minutes 27 seconds][Agent] : I can take your last 9.

[5 minutes 29 seconds][Customer] : OK.

[5 minutes 29 seconds][Agent] : All right. First one asks, are you a citizen or permanent resident in New Zealand or Australia? Currently residing New Zealand, yes or no?

[5 minutes 37 seconds][Customer] : Yes.

[5 minutes 38 seconds][Agent] : Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice? And in the following stroke or heart conditions such as but not limited to heart murmur, heart attack and angina and lung disorder excluding asthma, sleep apnea or pneumonia, cancer, leukemia, excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver. Anxiety, depression or stress requiring medical treatment or any other mental health disorder. Have you been diagnosed with a Oh, sorry, have you been diagnosed with or currently undergoing testing for is the doctor advised you'd be tested for medineuron disease or any form of dementia, including Alzheimer's disease.

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

[6 minutes 29 seconds][Agent] : Thank you. The next section is in relation to your height and weight.

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

[6 minutes 33 seconds][Agent] : Please be aware that I am required to obtain a confidence single figure measurement for each in order to continue with your application. The system does not allow me to enter any approximate figures, words or height and weight ranges.

[6 minutes 45 seconds][Customer] : Alright.

[6 minutes 44 seconds][Agent] : So what is your exact height please?

[6 minutes 45 seconds][Customer] : Yeah, I would say it's 1.75.

[6 minutes 51 seconds][Agent] : OK, so the last time you measured yourself, you're 175 centimeters.

[6 minutes 56 seconds][Customer] : Yeah, that's about 5-15, isn't it?

[6 minutes 59 seconds][Agent] : Uh, I can. I can, if you know what it is. 5 foot 10.

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

[7 minutes 1 seconds][Agent] : I can accept 5 foot ten.

[7 minutes 2 seconds][Customer] : Yep. Yep. OK. Yep, that's what I was. Yeah.

[7 minutes 4 seconds][Agent] : Yeah, no problems at all.

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

[7 minutes 5 seconds][Agent] : I can accept that 5 foot 10 is your last night.

[7 minutes 7 seconds][Customer] : Yep, Yep.

[7 minutes 8 seconds][Agent] : And what is your exact weight?

[7 minutes 10 seconds][Customer] : 90 KGS.

[7 minutes 12 seconds][Agent] : Yeah, beautiful. Have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[7 minutes 19 seconds][Customer] : No, unfortunately.

[7 minutes 21 seconds][Agent] : Oh look, anything unexplained is not necessarily a good thing.

[7 minutes 26 seconds][Customer] : Yep.

[7 minutes 24 seconds][Agent] : So if it is an explained weight loss, I'll get right on board for that.

[7 minutes 28 seconds][Customer] : Yeah. No, no, no.

[7 minutes 27 seconds][Agent] : For me, yeah.

[7 minutes 29 seconds][Customer] : Nothing like that.

[7 minutes 30 seconds][Agent] : And, uh, OK. So does your work require you to get underground, record heights above 20 meters, dive depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? And to the rest of your knowledge, are you

infected with or are you in a high risk category for contracting HIV which causes AIDS?

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

[7 minutes 55 seconds][Agent] : 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?

[8 minutes 4 seconds][Customer] : Not really.

[8 minutes 2 seconds][Agent] : Not really.

[8 minutes 5 seconds][Customer] : No. Unlikely, is it?

[8 minutes 6 seconds][Agent] : No, I'm not.

[8 minutes 7 seconds][Customer] : Is it?

[8 minutes 7 seconds][Agent] : No.

[8 minutes 7 seconds][Customer] : You say that's it.

[8 minutes 7 seconds][Agent] : OK no. So it's asking if there's any definite plans. No, it's not.

[8 minutes 11 seconds][Customer] : No, it's not.

[8 minutes 12 seconds][Agent] : No.

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

[8 minutes 12 seconds][Agent] : OK, Look, the cover is worldwide 24/7, so if you do decide to travel in the future, be rest assured the cover's in place for you.

[8 minutes 20 seconds][Customer] : Alright, Cool. OK. Yep.

[8 minutes 21 seconds][Agent] : All right. And do you have existing life insurance policies with other life insurance companies with a combined title sum assured, it's more than \$5,000,000.

[8 minutes 30 seconds][Customer] : No.

[8 minutes 29 seconds][Agent] : No, no problems.

[8 minutes 40 seconds][Customer] : Yeah. No. I did, right?

[8 minutes 33 seconds][Agent] : Now with the existing cover you do have, one thing we recommend is you don't cancel it until you receive and review our policy in full because there can be differences between companies.

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

[8 minutes 42 seconds][Agent] : All right, now next question is, uh, more medical history.

[8 minutes 58 seconds][Customer] : No.

[8 minutes 45 seconds][Agent] : So have you ever had symptoms of being diagnosed with or treated for or intended seek medical advice any of the following diabetes, rice, blood sugar, impaired glucose tolerance, impaired fasting glucose, chest pain, high cholesterol or high blood pressure.

[9 minutes 3 seconds][Customer] : I take medication for blood pressure.

[9 minutes 5 seconds][Agent] : Yeah. All right, we'll capture that as a yes and break that one down.

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

[9 minutes 9 seconds][Agent] : And based on your responsibility, is a yes or no for each of the following Chest pain, yes or no?

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

[9 minutes 16 seconds][Agent] : High cholesterol, yes or no, And high blood pressure yes or no?

[9 minutes 22 seconds][Customer] : Well, yes. Yeah.

[9 minutes 23 seconds][Agent] : Yep. Is your high blood pressure caused by heart disease or kidney disease, yes or no?

[9 minutes 29 seconds][Customer] : Not that I'm worried about, no.

[9 minutes 30 seconds][Agent] : Nope.

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

[9 minutes 31 seconds][Agent] : And have you been prescribed medication to treat this condition and the treatment commenced within the last three months? And have you had your blood pressure checked in the past six months by your GP? And were you told by your doctor that your blood pressure has returned within normal range the last time you had it checked?

[9 minutes 40 seconds][Customer] : No, yes, yes.

[9 minutes 54 seconds][Agent] : Excellent. All right, so we just captured that blood pressure. So leading on to tumour, mole or cyst, including skin cancer, sunspots and Melanoma. Have you ever had an abnormal PSA test for large prostate, thyroid condition or neurological symptoms such as dizziness or fainting? No. Disorder of the stomach, bowel or pancreas? No epilepsy, multiple

sclerosis, muscular dystrophy, Parkinson's disease or paralysis? No.

[10 minutes 3 seconds][Customer] : No, no, no, no, no. Now, can we just go back to the Bell one for a minute?

[10 minutes 27 seconds][Agent] : Let me just go back to the bowel one for a minute. Yep. See.

[10 minutes 31 seconds][Customer] : The whe whe when you turn 60, you get a a bell kit that comes out to tease yourself. You're familiar with it. Yeah.

[10 minutes 31 seconds][Agent] : We we what you're doing sex with to get a Yeah, Yeah, yes. So binding came back with gifts.

[10 minutes 38 seconds][Customer] : So mine then came back with yes, we need to go and and give you a, a, a check on it, which came up clear.

[10 minutes 41 seconds][Agent] : We need to go and and give you a, a cheat on it, which came up clear. So mm hmm. OK. Yep, yeah, no, that's alright.

[10 minutes 45 seconds][Customer] : So I don't know whether that's whether that's significant or colonoscopy was all clear.

[10 minutes 49 seconds][Agent] : So the, the the testing you had follow up testing had you had done, uh came back as normal yet. No, that's alright. So yes, so we don't need to capture that under a bow because there's no actual disorder there. Yep.

[10 minutes 55 seconds][Customer] : Yep, yeah, OK, correct. That's not that.

[11 minutes 3 seconds][Agent] : All right, no problems at all. And uh, so next question, uh, we're up to is any illegal drug use, abuse or prescription medication received medical advice or counseling for alcohol consumption? No. And bladder or urinary tract disorder, no blood disorder or disease and sleep apnea or asthma, excluding childhood asthma. I've got a lot.

[11 minutes 16 seconds][Customer] : No, no, no, I've got a, I've got Ezra.

[11 minutes 31 seconds][Agent] : You have asthma.

[11 minutes 32 seconds][Customer] : Yeah.

[11 minutes 32 seconds][Agent] : All right, So it's yes to that one and break that one down like we did the BP.

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

[11 minutes 37 seconds][Agent] : And so based on your response, please enter yes or no for each of the following sleep apnea yes or no, and asthma yes or no.

[11 minutes 43 seconds][Customer] : No, Yes.

[11 minutes 47 seconds][Agent] : And have you required any treatment or used any medication within the last two years?

[11 minutes 53 seconds][Customer] : I use an inhaler.

[11 minutes 54 seconds][Agent] : Yeah.

[11 minutes 55 seconds][Customer] : Yep.

[11 minutes 55 seconds][Agent] : And do you, uh, so it then says do you only use inhalers, for example, and, uh, Ventolin brickle, etcetera?

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

[12 minutes 3 seconds][Agent] : And do you require more than one type of inhaler?

[12 minutes 7 seconds][Customer] : I've got a preventative 1 and A and then a relief 1. So I suppose the answer said it's 2. Is it?

[12 minutes 13 seconds][Agent] : Yep. OK, so let's say yes to, uh, that one. And have you been admitted into a hospital in the last 12 months?

[12 minutes 16 seconds][Customer] : Yeah, no.

[12 minutes 21 seconds][Agent] : And they. Yeah. All right. So moving on to the next question.

[12 minutes 31 seconds][Customer] : Yep. Yes.

[12 minutes 26 seconds][Agent] : So it asks, I don't know what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist? Or are you waiting the results of any medical tests or investigation, for example, X-rays? I'm sorry. For example, undergone any surgery, had medical test investigation, for example X-rays, scans, blood tests or biopsy or awaiting the results.

[12 minutes 50 seconds][Customer] : Nope. Yes.

[12 minutes 51 seconds][Agent] : OK, Now you did mention mention that Bell umm test.

[12 minutes 56 seconds][Customer] : Oh, should, should, should that be used in it with you?

[12 minutes 56 seconds][Agent] : So yes. So let's say yes to that one.

[13 minutes 1 seconds][Customer] : OK, OK. Bye.

[13 minutes 1 seconds][Agent] : And umm, so it was it prostate is Bell was it OK?

[13 minutes 6 seconds][Customer] : Yeah, sort of the screen to especially everyone.

[13 minutes 10 seconds][Agent] : Yeah, yes, I unders Yeah, I know which one you're talking about.

[13 minutes 14 seconds][Customer] : Yeah, right.

[13 minutes 14 seconds][Agent] : My dad's my mom and dad have done it so and I'm not too far off at myself.

[13 minutes 17 seconds][Customer] : Yeah, yeah.

[13 minutes 20 seconds][Agent] : So all right, let me just have a look here. I've got a pre approved list. I'm just trying to see if I can find it here. Umm, OK. Sorry, just bear with me. So it wasn't the prostate one, it was the bow one?

[13 minutes 42 seconds][Customer] : Yeah, correct. Yep.

[13 minutes 47 seconds][Agent] : Yep. OK. Yeah, no, that's the prostate one there.

[13 minutes 57 seconds][Customer] : Alright, let's go to my own Charles. I'm all here.

[13 minutes 59 seconds][Agent] : Yeah, OK, all right, so that's not on our pre approved list, so that's all right.

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

[14 minutes 9 seconds][Agent] : I'll just umm, we'll just capture it a bit more information. So it was about screening tests.

[14 minutes 13 seconds][Customer] : Yeah, yeah. And I do get a blood test from a doctor probably once a year, that sort of, I think you said blood test in there somewhere as well.

[14 minutes 13 seconds][Agent] : OK, I did get a blood test from the doctor probably once a year. Uh Yep. So yes, so we've got annual check UPS whether and they're presenting symptoms and results came back normal.

[14 minutes 24 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, yeah, yeah. He just gives me

blood to this every year.

[14 minutes 29 seconds][Agent] : Yeah.

[14 minutes 29 seconds][Customer] : And then we took on to me.

[14 minutes 30 seconds][Agent] : Oh yeah, yeah, it's good.

[14 minutes 34 seconds][Customer] : Oh, definitely. Yeah, Yep.

[14 minutes 32 seconds][Agent] : Just to keep an eye on that and just to make sure nothing pops up and yeah, All right, so the best screening is not on my pre approval list, so I'll just, uh, capture a bit more information with regards to that. Uh, it says please prescribe the reason for the consultation, including symptoms and diagnosis. That was about screening.

[14 minutes 41 seconds][Customer] : OK yeah, yeah. Whichever 1 is yelling gates.

[14 minutes 51 seconds][Agent] : Umm, yeah, yeah.

[14 minutes 53 seconds][Customer] : And then you send you send them your sample and then they say there could be something there. Then you go and you haven't called lost to be an essay, you know, false alarm. It's all clear.

[15 minutes 5 seconds][Agent] : Oh, OK.

[15 minutes 2 seconds][Customer] : Or just take off a couple of these pull ups or things that are and not cancerous and then tell you the company's been in three years time.

[15 minutes 7 seconds][Agent] : Oh, so they bow that they found some bulb bow polyps today.

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

[15 minutes 12 seconds][Agent] : All right, look, let me go back to that bowel question in that case, uh, because there is bulb bowel pulps in there. I know that yes.

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

[15 minutes 19 seconds][Agent] : So let's uh, go back to the bowel question. Where is it? OK, So yes, this is disorder of the stomach bowel pancreas.

[15 minutes 28 seconds][Customer] : Yep.

[15 minutes 28 seconds][Agent] : So we changed that to a yes.

[15 minutes 30 seconds][Customer] : OK, Alright. Yeah, yeah, yeah, I suppose. Yeah, yeah. OK,

OK.

[15 minutes 31 seconds][Agent] : Umm and then we can capture the bowel polyps there because they are technically a disorder even though it's fixed up. So yes.

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

[15 minutes 39 seconds][Agent] : So based on your response, please, it's a yes or no for each of the following. So a disorder of the stomach or bowel yes or no?

[15 minutes 46 seconds][Customer] : Well, yes, the value.

[15 minutes 47 seconds][Agent] : Yeah. And then it breaks it down to stomach disorder, which will answer no and then bowel disorder will answer yes.

[15 minutes 50 seconds][Customer] : Yeah, right.

[15 minutes 53 seconds][Agent] : OK. It asks is it Co Crohn's disease or ulcerative colitis, yes or no? Is it a bowel polyp, yes or no?

[16 minutes][Customer] : No, yes.

[16 minutes 4 seconds][Agent] : Yep. And is it familial adenomatous polyposis?

[16 minutes 10 seconds][Customer] : What does it mean?

[16 minutes 11 seconds][Agent] : OK, so familial adenomatous polyposis is a bowel disorder that is quite vicious. Let me just get that one up for us.

[16 minutes 11 seconds][Customer] : Oh, I'm gonna say I'm gonna say no to that. Didn't probably. I could find a better paper they gave me, but I didn't get it.

[16 minutes 24 seconds][Agent] : That's all right. I'll give you the definition of familial adenomatous polyposis.

[16 minutes 36 seconds][Customer] : Wasn't.

[16 minutes 28 seconds][Agent] : So it's a disease of the large intestine that is marked by the formation, especially in the colon and ***** of numerous adenomatous polyps, which typically become malignant if left untreated.

[16 minutes 36 seconds][Customer] : No, No, no, no, no, no.

[16 minutes 41 seconds][Agent] : OK, yes, that says that maybe it is either asymptomatic or

accompanied by diarrhea or bleeding, and that is inherited as an autosomal autosomeral dominant trait.

[16 minutes 51 seconds][Customer] : Well, I got to say no to that also. Yep.

[16 minutes 51 seconds][Agent] : All right, no one. OK, OK. So that's all right.

[16 minutes 58 seconds][Customer] : Yep. No.

[16 minutes 56 seconds][Agent] : So we've just captured the bell pops and it just says pancreas, yes or no, No, excellent. Going back to that other question, I can now remove the bell screening because we've captured under that.

[17 minutes 8 seconds][Customer] : We'll cover it in the building. Yep.

[17 minutes 9 seconds][Agent] : Yeah, we can capture that under the bell.

[17 minutes 12 seconds][Customer] : OK, cool.

[17 minutes 11 seconds][Agent] : So that's great.

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

[17 minutes 13 seconds][Agent] : That means I don't need any further breaking down of that and I don't need to capture it under that list.

[17 minutes 17 seconds][Customer] : OK, cool.

[17 minutes 19 seconds][Agent] : OK. But I have captured the annual check UPS that you mentioned.

[17 minutes 23 seconds][Customer] : Yes.

[17 minutes 23 seconds][Agent] : So other than what you've already told me about, are you contemplating seeking medical advice? Any symptoms you're currently experiencing within the next two weeks? No, no, I don't.

[17 minutes 32 seconds][Customer] : No, no, I don't want to just go in and get a, get a top up on, get my blood pressure chip, get a top up on my asthma inhalers and, and, and that's about it. Yeah.

[17 minutes 32 seconds][Agent] : We just go in and get a get a tell my phone message to get tell my phone back.

[17 minutes 41 seconds][Customer] : There's nothing else.

[17 minutes 41 seconds][Agent] : It's more higher than Yep. OK, yeah, excellent. So, yes. So there's no symptoms that you're SE you're actually experiencing.

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

[17 minutes 46 seconds][Agent] : It's just follow up with, uh, the previous.

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

[17 minutes 49 seconds][Agent] : Excellent.

[17 minutes 49 seconds][Customer] : Yep. Yep.

[17 minutes 50 seconds][Agent] : All right. Now we'll move on to two family history questions.

[17 minutes 50 seconds][Customer] : Yep, yeah, Yep.

[17 minutes 53 seconds][Agent] : In that case these with regards to your immediate biological families, so your parents and siblings only.

[17 minutes 59 seconds][Customer] : Right.

[17 minutes 59 seconds][Agent] : 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 abnormalities process? And to the best of your knowledge, uh, have any of your immediate family suffer from cancer, heart conditions, stroke or other had disease prior to age 60? No, no.

[18 minutes 10 seconds][Customer] : No, no, because my father had a stroke. My father had a stroke that he was well into a 60.

[18 minutes 27 seconds][Agent] : Uh, OK, yeah. Now this is for before 60.

[18 minutes 30 seconds][Customer] : Excuse me. Yep.

[18 minutes 30 seconds][Agent] : So we don't need to capture that in case.

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

[18 minutes 32 seconds][Agent] : Yeah, no problems and bless you.

[18 minutes 34 seconds][Customer] : Yeah. Sorry. Yeah. Yeah.

[18 minutes 35 seconds][Agent] : That's all right.

[18 minutes 40 seconds][Customer] : Cool.

[18 minutes 36 seconds][Agent] : And uh, that brings us to the last question now, Michael, So other

than one off events, for example, gifts because of 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, imagineering, absailing scuba diving deep in the 40 meters cable wreck diving or any other hazardous activity. No problems at all. I wouldn't do that mean I'm scared of heights and terrified of shops and no how no way.

[19 minutes][Customer] : No, Yeah, yeah, yeah. No doing it.

[19 minutes 12 seconds][Agent] : All right. Well, look, that's all the questions we need to go through now. Congratulations, Michael. You have been fully approved for our cover with no additional exclusions. There has been a change in the pricing based on the disclosure of your asthma.

[19 minutes 15 seconds][Customer] : Yep, Yep, Yep, Yep. Just in it through all the yeah, oh, sorry.

[19 minutes 26 seconds][Agent] : Umm, but that means that the 300, yeah, the 300,000 will come to a fortnightly premium of 177 and six cents a fortnight.

[19 minutes 31 seconds][Customer] : Yep, Yep, OK, Yep.

[19 minutes 38 seconds][Agent] : All right. Now you'll be covered immediately for death due to any cause except suicide in the 1st 13 months.

[19 minutes 37 seconds][Customer] : Alright, OK.

[19 minutes 45 seconds][Agent] : And also included is a living benefits we as it's called a terminally ill advanced payment. We have.

[19 minutes 51 seconds][Customer] : Yeah, Yep, yeah.

[19 minutes 51 seconds][Agent] : It's never needed, but just in case it says so that if you were diagnosed with 12 months or less to leave by a medical practitioner, we can pay the claim to you in full while you're still living.

[20 minutes 1 seconds][Customer] : Cool.

[20 minutes 2 seconds][Agent] : OK.

[20 minutes 2 seconds][Customer] : OK, look, I'll leave you to just file that through to me and I'll have a good look at it.

[20 minutes 4 seconds][Agent] : And I'll umm, Yep. All right, no problems at all. All right, well, the

great thing is you have been approved.

[20 minutes 10 seconds][Customer] : Cool. Thanks very much.

[20 minutes 11 seconds][Agent] : All right, let me send that through. Now, please be aware that your premium is stepped, which means it would generally increase each year.

[20 minutes 17 seconds][Customer] : Yeah, Yeah, I'll get that. Yeah, Yeah, yeah, yeah.

[20 minutes 17 seconds][Agent] : And yeah, and in addition, in addition, the policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium.

[20 minutes 28 seconds][Customer] : Yep.

[20 minutes 27 seconds][Agent] : But you can opt out this indexation each year.

[20 minutes 30 seconds][Customer] : Yeah. Cool. OK. Thanks, mate.

[20 minutes 31 seconds][Agent] : All right, no problems.

[20 minutes 32 seconds][Customer] : Good to sort you. OK.

[20 minutes 33 seconds][Agent] : Excellent. Let me send it through and I'll touch base a bit later with you. OK?

[20 minutes 34 seconds][Customer] : Thank you, beauty. Thank you. Bye.

[20 minutes 38 seconds][Agent] : All right, no problems. Bye.

[20 minutes 38 seconds][Customer] : Bye, bye, bye.