

[3 seconds][Agent] : Welcome to One Choice. You're speaking with Chris. How can I help you?

[7 seconds][Customer] : Hi there. I just missed a call from you.

[9 seconds][Agent] : Oh, OK. Thank you very much for for calling us back.

[19 seconds][Customer] : Yes.

[12 seconds][Agent] : So it's likely we're calling you to speak with you about some life insurance or something new insurance that you recently inquired about on our website. Yeah. Yeah. So just before I can jump into your profile here, can I just get you to confirm your full name and date of birth please?

[28 seconds][Customer] : Do you want my middle names also or just my first and last?

[32 seconds][Agent] : Umm, so, so whatever you put in the application.

[35 seconds][Customer] : OK.

[34 seconds][Agent] : Umm, yes, yeah.

[36 seconds][Customer] : Yeah. Charla de Deni Tower, 18th of the 12th, 2003.

[40 seconds][Agent] : Thank you, thank you. Umm. Please note all our 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. Now, umm, can I also confirm that you are female? New Zealand resident currently residing in New Zealand.

[59 seconds][Customer] : Yes, I am.

[1 minutes][Agent] : Perfect, perfect. OK, so I can see here you put your inquiry umm, just a just an hour or so ago on our website.

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

[1 minutes 8 seconds][Agent] : Umm so do you have some life cover already?

[1 minutes 11 seconds][Customer] : No, I don't.

[1 minutes 10 seconds][Agent] : No, I don't OK perfect, perfect. And what was the reason you decided to look into the life cover recently?

[1 minutes 18 seconds][Customer] : Well, I was actually meant to do it a while ago, but I just. I've

been so busy and haven't had the time to actually do it.

[1 minutes 17 seconds][Agent] : Umm, Well I was actually a while ago, umm, but I just oh OK OK, so then you, you finally have some time to to do it.

[1 minutes 34 seconds][Customer] : Yes.

[1 minutes 35 seconds][Agent] : OK perfect, perfect. OK So what I can do for you then, umm today is we can go through some of the features of the policy they run to that pricing.

[1 minutes 42 seconds][Customer] : OK, OK, cool.

[1 minutes 41 seconds][Agent] : I mean you can let me know how that sounds OK perfect. Now, umm with this life insurance, it's designed to provide financial protection for your loved ones. So a lump sum payment if you were to pass away, and basically it's there to give you the Peace of Mind that if something happened to your family would have that financial security. Now you can nominate up to five beneficiaries to receive the benefit amount that you choose, and they can also request an advance payout of \$10,000 to help with funeral costs or any other final expenses at the time. Now we keep it nice and simple for you as everything is done over the phone with no forms to fill in medical checks or blood tests to complete. We simply just take you through health and lifestyle questions and this will determine the pricing in terms of the policy.

[2 minutes 1 seconds][Customer] : Yeah, OK, cool.

[2 minutes 29 seconds][Agent] : OK, perfect. So now we can get to that pricing for you. The first question is, have you had a cigarette in the last 12 months? Yes, I have.

[2 minutes 40 seconds][Customer] : Yes, I have.

[2 minutes 41 seconds][Agent] : Thank you. And is your current annual income \$50,000 or more?

[2 minutes 48 seconds][Customer] : Oh, I obviously wouldn't have a clue. I wouldn't have a clue.

[2 minutes 52 seconds][Agent] : Sorry, I wouldn't have a clue.

[2 minutes 54 seconds][Customer] : I'm so bad. I'm actually currently on the solo.

[2 minutes 54 seconds][Agent] : I would say that I'm actually currently on the solo parents benefit. OK, So you said solo parents benefit.

[2 minutes 57 seconds][Customer] : Current benefits, yes.

[3 minutes 1 seconds][Agent] : Yes, OK, yeah, so, umm, for that then if you're not too sure, I can just put it down so that it's less than 50,000 and we can just work off that umm, because we would need you to, to know if it's over, umm, but we'll, we'll just put it down for less. And what that determines is just how much cover we can offer you at this stage. So umm, with that, umm answer, the lowest amount of cover we could provide you would be 100,000 and the highest we could look at would be 1,000,000.

[3 minutes 19 seconds][Customer] : OK, OK.

[3 minutes 28 seconds][Agent] : So how much cover would you like me to quote you for?

[3 minutes 32 seconds][Customer] : Can I do the 1,000,000 please?

[3 minutes 33 seconds][Agent] : Yeah, yeah. Look at the 1,000,000 for you. So the 1,000,000, that would be a premium of an indicative amount of \$52.07 per fortnight. OK, OK. Sorry, did you? Oh, that's fine. Perfect, perfect.

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

[3 minutes 50 seconds][Agent] : Now what we'll do is we'll go through some of those questions together now. So just the health and lifestyle questions to see if that price changes at all as well as to see if you are eligible for the cover.

[4 minutes 1 seconds][Customer] : OK, cool.

[4 minutes][Agent] : OK, thank you. Thank you. Now before we get to the questions, can I just grab your home address so I can add that to your profile here please? 47 Grand View Rd.

[4 minutes 8 seconds][Customer] : At 47 Grand View Rd.

[4 minutes 12 seconds][Agent] : North Hamilton.

[4 minutes 11 seconds][Customer] : Norton Hamilton.

[4 minutes 16 seconds][Agent] : So Grand Grandview Rd. as in VIEW.

[4 minutes 19 seconds][Customer] : Yes, yes.

[4 minutes 23 seconds][Agent] : OK, perfect. Perfect. OK. And I've got here, it's in Lee and the post code is 0985.

[4 minutes 31 seconds][Customer] : Oh, sorry, what was that?

[4 minutes 31 seconds][Agent] : I'm sorry, what was that? Umm, I've got either. We got Norton Hamilton. You said Sorry, that's what you said.

[4 minutes 36 seconds][Customer] : Yes.

[4 minutes 37 seconds][Agent] : OK, sorry, I found another one, but that was that was wrong. OK, I found the right one now for you. And umm, is that also where you get your mail sent to?

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

[4 minutes 47 seconds][Agent] : OK thanks. Umm, next thing for me to do is read you something called the pre underwriting disclosure umm, which basically tells you why we ask these questions and what answers we are expecting from you. OK, OK, so that reads. Please be aware all calls are recorded for quality and monitoring purposes. We collect your personal information to provide insurance quotes, issued cover and other related services. 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 information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contracts. 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 ensure 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 ensure 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 imposing the conditions on your policy or avoid your policy entirely. Do you understand this? Yes or no? Perfect, perfect. So most of these answers for you would just be yes or no responses.

[6 minutes 4 seconds][Customer] : Yes, I did OK.

[6 minutes 11 seconds][Agent] : And the first question is, are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand.

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

[6 minutes 20 seconds][Agent] : Perfect. Next 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 stroke or heart conditions such as but not limited to heart memo, heart attack and angina? Lung disorder excluding asthma, sleep apnea or pneumonia?

[6 minutes 36 seconds][Customer] : No, yes, I have asthma.

[6 minutes 43 seconds][Agent] : You have asthma. OK, So what that question is asking is lung disorder excluding asthma, sleep apnea or pneumonia.

[6 minutes 43 seconds][Customer] : Oh no.

[6 minutes 50 seconds][Agent] : So, OK, perfect. So I'll answer that as a no, but then later on for a later question, I'll mention the asthma for that one. OK.

[6 minutes 58 seconds][Customer] : OK.

[6 minutes 59 seconds][Agent] : Now next question is cancer or leukaemia excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder. Thank you. 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? Thank you. And so I just want to make sure I ask you this question in case I, I missed the word or if I missed the question altogether. Umm, the question was anxiety, depression or stress requiring medical treatment or any other mental health disorder. Perfect. OK, sorry, sorry if I repeated myself there. And the next question now is in the last 10 years, have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption?

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

[7 minutes 53 seconds][Agent] : Thank you. The next section is in relation to your height and weight. 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 does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height please? 5 feet 4 inches.

[8 minutes 13 seconds][Customer] : I am 5 foot 4, yes.

[8 minutes 18 seconds][Agent] : Thank you. And what is your exact weight, please? Thank you. Is

that kilograms? Yeah. KJS. Perfect. Thank you. Next question is, have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[8 minutes 22 seconds][Customer] : 85.4 maybe, Yeah, yeah, no.

[8 minutes 39 seconds][Agent] : Thank you. OK next question is regarding your work and I know you said you're on a on a benefit now but I'll have to ask it to you anyway so read. Does it work require you to go underground worker heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore 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 reside outside of New Zealand, IE booked or be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with a combined total So I'm assured of more than \$5 million.

[9 minutes 1 seconds][Customer] : No, no, no, no.

[9 minutes 29 seconds][Agent] : Thank you. OK, so next 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? Tumor, mole or cyst, including skin cancer, sunspots or Melanoma?

[9 minutes 48 seconds][Customer] : No, no, no, no, no, no.

[10 minutes][Agent] : 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, pancreas.

[10 minutes 17 seconds][Customer] : Does that sound for getting my gallbladder removed?

[10 minutes 22 seconds][Agent] : Oh, so you got your gallbladder removed?

[10 minutes 25 seconds][Customer] : Yes, I did.

[10 minutes 25 seconds][Agent] : OK. Yeah. So no, that doesn't count for that. I will ask you later on about the gallbladder removal, umm, just to confirm now the, umm, the was it, was there a reason that it was removed?

[10 minutes 40 seconds][Customer] : Yeah, I had goldstones.

[10 minutes 39 seconds][Agent] : Umm, yeah. OK gallstones. OK, OK, thank you. Umm, that's OK. So I'm gonna put that down in my notes here. Umm, but for this question we don't mention gallbladder removal. That's that's fine. Umm, So just for this question again, I'll ask a disorder of the stomach, bowel, or pancreas. Thank you. Hepatitis or any disorder of the liver, Epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, Bladder or urinary tract disorder.

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

[11 minutes 18 seconds][Agent] : Umm, kidney disorder, blood disorder or disease, Sleep apnea or asthma, excluding childhood asthma.

[11 minutes 31 seconds][Customer] : No.

[11 minutes 32 seconds][Agent] : OK, so you told me before you had asthma, so I'm just going to let you know that. Yeah. So I'll let you know that childhood asthma is diagnosed between the ages of zero to 17, and last symptoms of asthma ceased before age 18. So when do you still have asthma? Right now.

[11 minutes 35 seconds][Customer] : Oh, yes, yeah, I do.

[11 minutes 50 seconds][Agent] : OK.

[11 minutes 51 seconds][Customer] : But it's like it doesn't play up.

[11 minutes 56 seconds][Agent] : OK, that's fine.

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

[11 minutes 57 seconds][Agent] : But if I'm so, umm, what I was is I answered yes because you still do have asthma Now and then I'll ask you some further, umm, questions. Umm, So based on your response, please answer yes or no for each of the following, umm, sleep apnea and then asthma. I'll answer that as a yes, umm, for you. And then the next question is, have you required any treatment or used any medication within the last two years?

[12 minutes 11 seconds][Customer] : No, Yeah, yeah, I have. But that was for my gallbladder removal. That was it.

[12 minutes 28 seconds][Agent] : Oh, no. So, so I mean, have you used any treatment for you? So have you required any treatment or use any medication for your asthma within the last two years?

[12 minutes 37 seconds][Customer] : Oh, no, sorry.

[12 minutes 38 seconds][Agent] : OK, that's OK. No, no, umm, so I'll answer that as a no for you. And umm, that's fine. So what that means is that's also regarding umm, like if you just go to use your puff on the last two years, just just as an example.

[12 minutes 54 seconds][Customer] : Actually, no.

[13 minutes 3 seconds][Agent] : So you you you used your you used your puffer off before, before you had your gallbladder removed? Yeah.

[12 minutes 55 seconds][Customer] : Yes, I have used it just due to like the severe pain I was in before I got my gallbladder removed and I couldn't breathe before I had my gallbladder removed.

[13 minutes 11 seconds][Agent] : Bef before. OK. But was it because you had an asthma situation or was it for something else?

[13 minutes 18 seconds][Customer] : It was, yeah.

[13 minutes 21 seconds][Agent] : Oh, OK. OK.

[13 minutes 19 seconds][Customer] : It was for my asthma because I couldn't breathe because of the pain I was in, yes.

[13 minutes 22 seconds][Agent] : Yeah, OK. No worries. Yeah, thank. Thank you for letting me know. I just want to make sure I note that down. OK. So what I'll do is I'll answer that as a yes for you, but you have used the medication within the last two years. And then the next question is do you only use inhalers AG Ventolin, brinkanol, etcetera?

[13 minutes 51 seconds][Customer] : Yes, I do.

[13 minutes 52 seconds][Agent] : Thank you.

[13 minutes 53 seconds][Customer] : Just I'm gentleman.

[13 minutes 53 seconds][Agent] : And just the Ventolin perfect. And do you require more than one type of inhaler? Thank you. And are your symptoms seasonal or exercise induced only? Yes or no?

[13 minutes 59 seconds][Customer] : No season also yes.

[14 minutes 10 seconds][Agent] : OK, Perfect. Perfect. So it's seasonal only.

[14 minutes 15 seconds][Customer] : Yes.

[14 minutes 15 seconds][Agent] : OK, perfect. All right, So I'll answer that for you and I'll go on to the next question for you, which is other than what you have already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist while you're away in the results of any medical tests slash investigations?

[14 minutes 40 seconds][Customer] : Is that for anything?

[14 minutes 42 seconds][Agent] : Yeah, this is this is for anything, but you've already told me about asthma, so I don't have to put that in. But for anything else for you in the past three years?

[14 minutes 54 seconds][Customer] : Yeah, I got test done for what was it? Oh my God, I've ever gone in hospital.

[15 minutes 8 seconds][Agent] : And that was in the last three years.

[15 minutes 9 seconds][Customer] : I think it was a yeah, this was just at the beginning of the year. It was for a UUTI and STI.

[15 minutes 20 seconds][Agent] : OK, OK, So, yeah, test done for UTI and STI beginning of 2024. And, uh, tests show that you didn't have anything.

[15 minutes 26 seconds][Customer] : Yeah, yeah, it came back negative.

[15 minutes 32 seconds][Agent] : OK, tests came back. OK, OK, I'm so I'm going to answer yes for that. I'm also going to put a gallbladder in there because, umm, that's happened in the last three years as well. Is that, is that correct? OK, perfect. So well, I'm just, I'm gonna put you on a brief hold and I'll be right back for you. And umm, I just have to make sure I'm putting this in, umm, the, the application correctly for you. OK, So just be 1 moment.

[15 minutes 46 seconds][Customer] : OK, Yeah, OK, cool.

[16 minutes 1 seconds][Agent] : Thank you. Thanks very much for holding. So for the UTI that you got a test for and it was negative, did you have symptoms of a UTI that's why you went and got tests?

[17 minutes 30 seconds][Customer] : No, they just wanted to test me for it because they thought that I was 'cause I was having real sharp pains in my lower abdomen and like I had a pregnancy test come back positive. But when I went into hospital and they done urine test, it was negative. So they

just wanted to check in case.

[17 minutes 56 seconds][Agent] : OK, so pregnancy test came back positive, but the urinary test came back negative.

[18 minutes][Customer] : Yeah, so they were just confused on why my home test came back positive three times, but when I had when they done a urine test, they came back negative.

[18 minutes 7 seconds][Agent] : That when I had, when they've done a urine test. OK, so it wasn't, it wasn't necessarily to, to test for urinary tract infection. It was just a urine test. Yeah.

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

[18 minutes 20 seconds][Agent] : Yeah. OK. So they, they didn't did, did they say they were looking for a UTI or they were just looking? They just did a urine test and they just said they would look for umm if it was pregnant, if you were pregnant or not.

[18 minutes 33 seconds][Customer] : And they said they were also going to check just to double check and just make sure I didn't have any UTI's or STI's. They were just going to check as well as doing the urine test here.

[18 minutes 42 seconds][Agent] : OK, OK, that's OK. So what I'll do then is for the for this list I've got here, I'm going to mention the STI check up here even though it came back negative. And I'll say it happens at same time, uh, I'll mention that later that it happened at the same time as they were checking for your, uh, urine test as well for the pregnancy and, and other related situation. Umm, I also put here that, that you were pregnant. Is that correct?

[19 minutes 29 seconds][Customer] : Yes, I have a one year old daughter now.

[19 minutes 26 seconds][Agent] : You were pregnant in the last three years on your door, OK. And so with the pregnancy, so you said you have sharp pain in your lower abdomen. Umm, when you said your P pregnancy test came back positive when you're at home, was that right? You actually you actually were pregnant or was that was that wrong?

[19 minutes 52 seconds][Customer] : They they honestly did not give me an answer. I went for scans as well at the hospital and they did find like a a black spot inside my uterus but they could not see if there was a baby or not in there. They also just said that a baby could have been in there but I

had already lost it.

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

[20 minutes 14 seconds][Customer] : Yeah, it was, yeah. They didn't give me an accurate answer and that's what kind of annoyed me because I didn't get the answer I was wanting.

[20 minutes 23 seconds][Agent] : Of course I know. I understand that. Yeah. OK. So they could not see a baby in there and they could not see if there was a baby in there in the past.

[20 minutes 33 seconds][Customer] : Yeah.

[20 minutes 34 seconds][Agent] : Yeah. OK. I'm going to put that down on all my notes here to say that they didn't give you an answer. Basically, they were just kind of speculating as to what could happen as to what the answer could be.

[20 minutes 57 seconds][Customer] : OK, Yeah.

[20 minutes 58 seconds][Agent] : Is that, is that right that they were like they were just giving you theories kind of OK, OK. And I'm going to mention the gallbladder thing here as well because that's that's what I usually do anyway, the gallbladder removal, even though it was, it was for gallstones, but I just hope I have to put that in here still as well. OK, so for the gallbladder removal, when was that?

[21 minutes 40 seconds][Customer] : It was last year November.

[21 minutes 45 seconds][Agent] : Umm, it was last year November. Yeah, last year November. Thank you. Umm November 2023 and the reason for the consultation I know you said you had some pain but was there anything else you the reason why you went to the doctors for your gallbladder? Umm no, I was just in like severe pain.

[22 minutes 12 seconds][Customer] : No, I was just in like severe pain.

[22 minutes 15 seconds][Agent] : Umm I couldn't sleep.

[22 minutes 16 seconds][Customer] : I couldn't sleep. I was, I was living there all night.

[22 minutes 19 seconds][Agent] : I was, I was all night.

[22 minutes 22 seconds][Customer] : I couldn't move or anything. Like I felt like I was just paralysed to my bed because I could not move.

[22 minutes 22 seconds][Agent] : Umm, I couldn't move or anything like it felt like I was OK. I'll just say it wasn't the pain and couldn't sleep and couldn't really move because of the pain. I would say couldn't really do anything because it was so painful. And did they do like a scan before they realized it was gallstones or what do they do to determine it was gallstones?

[22 minutes 57 seconds][Customer] : Well, I went back twice because of the pain.

[22 minutes 57 seconds][Agent] : Umm, Well, I went there twice because of the pain, OK?

[23 minutes 1 seconds][Customer] : The first time I went, they said to me that it wasn't severe and that it got any worse.

[23 minutes][Agent] : Umm, the first time I went, they said for me that it wasn't severe and, uh, it got any worse as it said to go back.

[23 minutes 7 seconds][Customer] : I just had to go back.

[23 minutes 8 seconds][Agent] : Umm, they discharged me from hospital and then I got back in hospital a day later.

[23 minutes 10 seconds][Customer] : They discharged me from hospital and then I ended up back in hospital a day later to have surgery.

[23 minutes 17 seconds][Agent] : OK OK.

[23 minutes 24 seconds][Customer] : Yes, they done blood test and a scan.

[23 minutes 18 seconds][Agent] : So the first time they said it wasn't severe but they knew they knew it was Gulf stones because they did a test or OK OK, and this is the hospital. OK? The hospital did a blood test in the scan and determined that she has gallstone UMM The next day she went in for UMM surgery. OK. And is any further investigation or training plan? If so, when?

[24 minutes 1 seconds][Customer] : What's that?

[24 minutes 2 seconds][Agent] : UMM is any further investigation or training plan? If so, when?

[24 minutes 2 seconds][Customer] : Sorry, no.

[24 minutes 9 seconds][Agent] : OK, perfect. And please advise before recovery has been made.

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

[24 minutes 16 seconds][Agent] : OK perfect. OK, so that's the goal sign situation. UMM completed.

UMM now for the UTI, umm, they were checking for that, but they were also just checked those they were just doing a urine test to see if you're pregnant.

[24 minutes 40 seconds][Customer] : Yes.

[24 minutes 33 seconds][Agent] : So it really wasn't to determine if you're U had a UTI, but they they checked for that while you were while you were in there, but while they were checking. Yeah. So what was it? I'm gonna just put you on a brief hold. I'm gonna check to see where I put that for you. OK, that'll be 1 moment.

[24 minutes 46 seconds][Customer] : OK, cool.

[24 minutes 47 seconds][Agent] : Thank you. Thank you very much for holding. OK, so for that. With regards to going to the doctors for you had three positive tests and then you went then they said it was negative.

[27 minutes 25 seconds][Customer] : Yeah.

[27 minutes 16 seconds][Agent] : You mentioned the sharp pains in your lower abdomen with that regarding that same situation, or was that OK?

[27 minutes 26 seconds][Customer] : It was because, you know, I thought I was pregnant and then couple of days later I was in severe pain. And my my sister, she's also gone through miscarriage as well. So she's like, I think you're losing the baby. So she took me to the hospital.

[27 minutes 43 seconds][Agent] : Oh, OK, OK. And so at that point, that was in your positive pregnancy tests, but then they went to the doc, you went to the hospital, and they said they don't know if you ever had one, if you ever had a baby there, Basically, Yeah.

[27 minutes 59 seconds][Customer] : Yeah, yeah, yeah. So they done the urine test. It was negative. They sent me for scans. And the lady who's done the scan, she was like, did they say you weren't pregnant? I was like, yeah, but she was giving me. She was talking to me like there was I was pregnant, but I had already lost baby. Like that's, that's what she was giving off to me. And she, yeah, she said she was confused herself as to why the doctors would say that.

[28 minutes 21 seconds][Agent] : OK, OK, OK. And umm, just to also you said your sister also had miscarriages. So so I just want to confirm with you, have you had a miscarriage before?

[28 minutes 42 seconds][Customer] : Yes, I lost a baby last year August.

[28 minutes 41 seconds][Agent] : OK, OK. I'm, I'm sorry, I'm sorry to hear that. Umm, for you, umm, for, for that, umm, what I'm going to do is umm, we have something on our list here, umm, for fertility. And I was gonna put, I was gonna put what you mentioned for fertility. Umm, so you went to the doctor to check to see if you're pregnant. Umm, regarding, yeah, this did you have the sharp pain? But also your pregnancy test was positive. So you would go in and check that, Umm, but what, I'm, what I'm thinking, I'm actually just gonna put everything under the same umbrella, which is your, umm, pregnancy test, umm, your urinary test, umm, and then the miscarriage you had, umm, actually I put miscarriage under a different thing. But basically I'm going to, I'm going to mention them all here and I'm going to ask you some further questions. OK, So umm, umm, I'm just going to make sure I, I've already finished the gallstones. That's fine. The STI test, I'm just going to quickly go through that for you. That was at the same time as your urinary test. They just happen to check that as well. OK, umm, she was umm, doing a urine test to see if she was umm, pregnant and they checked for STI's as well. Is that is that correct?

[29 minutes 22 seconds][Customer] : Yes, yes, yes, sorry.

[30 minutes 16 seconds][Agent] : OK, yeah, thank you. OK, OK, now umm, for the STI check that you said that was beginning of this year. OK, so I'm just say would you say it's January 2024?

[30 minutes 38 seconds][Customer] : Yes, yes, yeah, it was in January.

[30 minutes 45 seconds][Agent] : OK, perfect. And umm, I'll just say urine test is the the next question is medical TE please provide details of medical tests. Urine tests came back negative for UMM STI's now is any further investigation or treatment plans?

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

[31 minutes 7 seconds][Agent] : Thank you and please advise before recovery has been made. OK, thank you. Now for I'm going to put actually sorry, I do have on my list here miscarriage, my apologies. So I do have a list here for miscarriage. So I'm just going to I'm going to have to ask you further questions for that. I'm just going to type that down here to say that you had that. And and then now for the now this is the one where it's going to be maybe a bit interesting with your the the

UTI one. OK, so I'm going to, I'm going to put you on a brief hold. Sorry again. Umm, just to make sure I'm doing this right for you because, umm, I have a feeling we don't, we might not have to ask you further questions for the UTI and I just want to make sure I'm doing it right for you, OK?

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

[32 minutes 7 seconds][Agent] : OK, thank you. Just one moment. OK, thank you very much for holding. So what I'm gonna do is I'm gonna put fertility here for you, and then I'm just gonna ask you some questions regarding the abdominal pain that you had.

[33 minutes 39 seconds][Customer] : OK. Yeah, that's fine.

[33 minutes 41 seconds][Agent] : Yeah, so abdominal pain. Describe the reason. Well, I'm just gonna write down abdominal pain. And she I would say that you had also taken positive. I mean, you've had positive pregnancy tests. So you thought that you were having a miscarriage, so you decided to go to the hospital.

[34 minutes][Customer] : Yeah.

[34 minutes 5 seconds][Agent] : Positive. OK. And then that was also January 2024. Yeah, umm, And the, the second thing that I had umm with the beginning of the IT was in March. OK, OK, so March 2024.

[34 minutes 30 seconds][Customer] : So I'm just going through my messages with my midwife and so does the pregnancy that I had was at the beginning of this year, it was in March on the second, yes.

[34 minutes 53 seconds][Agent] : OK, that's OK. I'll change for, I'll change it for the other one that we talked about with the STI as well. Umm, we'll say February, February, March 2024 because the messages might have been after or should I just leave it as March? Umm, it was, it was in March the 2nd.

[35 minutes][Customer] : Yes, it was.

[35 minutes 11 seconds][Agent] : Umm, OK, so I'll just put, I'll put, I'll put March 2024. Umm, but you said it was March 2nd. Is that, is that right?

[35 minutes 11 seconds][Customer] : It was in March the second, Yeah, yes, March the 2nd.

[35 minutes 23 seconds][Agent] : Yeah, so, so yes, so that what I was thinking was maybe they were messaging you March 2nd, but you had gone in at the end of February. Is that is that possible?

[35 minutes 36 seconds][Customer] : I been. So the messages of me of my midwife were March the 2nd and I ended up in hospitals. I'm on the 5th of March.

[35 minutes 33 seconds][Agent] : Umm I went, so the messages of me took my midwife through March of weekend and I ended up in hospital, umm on the 5th of March. OK no worries then. Perfect. I'll just put March 2024 for both then. Umm to say that the STI check was in March 2024 as well as well as the abdominal pain you had. OK and now uh, please provide details of medical tests. So you said they did a scan and they said they couldn't really determine anything with that scan. Umm, but the the urinary test came back negative and the STI test came back negative. Yeah. OK. Umm I'm also reading umm through one by Midwest and because she also got some like she's done prior to me going to the hospital. Oh, OK. Umm, and she on the 1st of March, she checked and he said it was a definite early miscarriage.

[36 minutes 16 seconds][Customer] : Yes, yes, I'm also reading through one of my Midwest messages and because she also got some blood tests done prior to me going to the hospital and she's on the 1st of March, she checked and she said it was a definite early miscarriage.

[36 minutes 51 seconds][Agent] : Oh, OK.

[36 minutes 53 seconds][Customer] : Yeah, I'm just reading it.

[36 minutes 53 seconds][Agent] : Yeah, I'm just reading it. That's OK. That's it. So your midwife said that, but then the doctors at the hospital are saying that they don't know what it was. Yeah, yeah.

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

[37 minutes 2 seconds][Agent] : Umm, but yeah, I just got blood test done.

[37 minutes 4 seconds][Customer] : But yeah, I got blood test done. My midwife sent me for blood test as well.

[37 minutes 5 seconds][Agent] : Umm, my Midwest technical blood test as well. And yeah, I'm seeing her missing something.

[37 minutes 9 seconds][Customer] : And yeah, I'm seeing her message saying it was a definite early

miscarriage. Yes.

[37 minutes 11 seconds][Agent] : That was a definite early miscarriage OK, so I'll put that down here then to say had spoken with midwife before going to the hospital and midwife was midwife before going to the hospital and upon seeing results of blood tests she the midwife said that it was definitely an early miscarriage upon. OK, Thank you for for letting me know that and I'll put that down for the other question will be asked about when I mention the scan. I'm also going to say that you spoke with the midwife and so you did the blood test with the midwife and then she told you the result. OK, OK. Now, umm, I'm going to just mention what I've already told you that I'm going to mention for the scan umm, umm, for, for this one. Is any further investigation or treatment plans? If so, when?

[38 minutes 41 seconds][Customer] : No.

[38 minutes 55 seconds][Agent] : OK. And please advise before recovery has been made. OK, thank you. So that's off of that. I'm going to make sure I put everything in in my notes within the application so I don't miss anything for you. OK. Yeah, that's, that's fine. Yeah, yeah, that's all fine. OK, perfect. I've done that for you. I've done those 33 situations for you in application. And what, what this means is that when when I asked all these further questions, it means that we're going to refer it for when situations don't fit exactly into the yes or no questions. We, we ask you these follow up questions. And now next question for you is other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? OK. Thank you. 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 atomatis polyposis? OK. 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 age 60?

[40 minutes 11 seconds][Customer] : No no, I've recently just lost like 2 grandfathers and one grandmother to cancer but I can't even remember how old they were.

[40 minutes 45 seconds][Agent] : Two grandfathers and 1:00 grandmother to cancer, but that that's

OK. So this questions regarding your mother, father and brother or sister.

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

[40 minutes 58 seconds][Agent] : OK, OK, thank you and and sorry I'm sorry about your grandparents. I'm I'm sorry to to hear that. And the last question for you there is other than one of events, gift certificates, slash vouchers, do you engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognised airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 metres, cable wreck diving or any other hazardous activity?

[41 minutes 29 seconds][Customer] : No.

[41 minutes 30 seconds][Agent] : Thank you. OK, So what I'm gonna do for you, I'm just put you on a brief hold. I'm going to wait for that. I'll come to to load up for you. And I'll also just check to see if I put everything in the application correctly. And I'll just give one moment.

[41 minutes 43 seconds][Customer] : So thank you.

[41 minutes 44 seconds][Agent] : Thank you. Thank you very much for holding umm, so I apologise. We're going to get back to the asthma question for you and it's been a while since we've gone through that together. Umm, But umm, when you answered the question, you said umm yes, that the symptoms were seasonal. Umm, only umm, but I just wanted to clarify since you, you mentioned you used it when you had the gallbladder pain, the abdominal pain. Is that is that correct?

[43 minutes 52 seconds][Customer] : That's fine, yes.

[44 minutes 8 seconds][Agent] : Yeah. So for this question then since you used it in a situation other than seasonal or exercise induced reasons, what we would do is we're going to answer that as a no because it's not seasonal only. OK. And then it's just one follow up question for you, which I'll answer for you, which is have you been admitted to a hospital in the last 12 months and this is in relation to the asthma. OK, Perfect. OK, that's all, that's all answered for you. Thank you. I'm gonna get you your outcome now and, and, and thank you very much for for taking the time to go through that and then your patience as well throughout that. But in reference to your health and lifestyle answers, your application needs to be referred to the underwriter for assessment. If approved, this

policy will cover you for deaths due to any cause except suicide in the 1st 13 months and there is a terminally ill advanced payment included in the cover. If you were diagnosed with 12 months or less to live by a medical practitioner, we will pay your claim in full. OK now with regards to the premium. OK. I'm just going to let you know what the the premium is, sorry. So your premium has risen to \$78.10 per fortnight and that's due to asthma. OK, OK.

[45 minutes 13 seconds][Customer] : OK, awesome.

[45 minutes 34 seconds][Agent] : Now with regards to the next step that we go through is that we're actually able now to refer you to, to the underwriter to get your application assessed. And what this means is we we pop down your preferred payment method and your preferred payment date. And if you are approved with no change to the policy, we can we'll get you, we'll get you covered basically.

[45 minutes 46 seconds][Customer] : OK, OK.

[45 minutes 58 seconds][Agent] : And this policy also gives you a 30 day cooling off. So if you decide this policy is not suitable for you and cancel within the 30 days, then you receive a full refund of your premium unless the claim has been made. Now, I will let you know as well that the commencement of your cover will be subject to the final to final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now? And we'll send out all your policy information to your e-mail and postal address. Perfect, perfect. Now with this policy as well, please be aware that your premium is stepped, which means it will generally increase each year.

[46 minutes 32 seconds][Customer] : Yes, thank you.

[46 minutes 41 seconds][Agent] : In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. You can opt out of this indexation each year. Now while your application is being assessed, you'll be covered for accidental death with pays out if death was due to a direct result of an accident. Cover under this license until the insurer makes a decision on your application or 30 days from today, whichever is earlier. OK, Now what we're going to do is we're going to click. I know, I know, I just asked you before, but I just clarify again, are you happy for me to record your acceptance of this policy now

and we'll send out all your policy information to your e-mail and postal address. Perfect, perfect. OK, so I'm going to now get to the right spot for you. So you can choose whatever day you'd like as the first as the first payment day.

[47 minutes 12 seconds][Customer] : OK, Yes, I am OK.

[47 minutes 38 seconds][Agent] : And if the underwriter comes back to me with with no changes to the policy whatsoever, then that's the day that your first payment will come out. OK.

[47 minutes 47 seconds][Customer] : OK.

[47 minutes 47 seconds][Agent] : And when they get back to me, we'll send you some information through to your e-mail whichisyourfirstnamer13@gmail.com. OK, perfect. And then, umm, on that e-mail, I have all the information in the policy of what we've approved you for. OK? Umm, however, if they do come back with any changes whatsoever, we will call you and to ask you to see if you're OK, if you're happy with, with setting it up with those changes, umm, to the policy.

[48 minutes][Customer] : Yes, OK, OK.

[48 minutes 20 seconds][Agent] : OK, Now umm, what day would you prefer that first payment date to be?

[48 minutes 33 seconds][Customer] : Wednesday night, birthday morning next week.

[48 minutes 36 seconds][Agent] : OK, yes. So we can't set a specific time. It's usually in the morning. So Thursday next week is the 18th of July. Is that OK?

[48 minutes 39 seconds][Customer] : OK, Yes, birthday, please.

[48 minutes 45 seconds][Agent] : Perfect. Perfect. And then what was your account number please, or, or your card number, whatever you prefer to set it up with. Were you going to use your card or your account?

[48 minutes 53 seconds][Customer] : It is my account.

[48 minutes 58 seconds][Agent] : My account, Perfect. OK, so whenever you're ready, I can I can put that in here for you. 01. Yeah. 0753. Yep. 0036. Yep. 008, Yep. 00. Thank you. And then the account name, please.

[49 minutes 2 seconds][Customer] : It's 01 0753 and 0036 00800 and it's just S and then my last

name, Denny Tower.

[49 minutes 26 seconds][Agent] : OK, perfect. And now what I'll do is I'll ask you some questions regarding that account you've provided me with. So the first question is, do you have authority to operate this bank account alone? Do you need to jointly authorized debits? Have you canceled a direct debit authority for one choice of Pinnacle life as the initiator in the last nine months on the account you are providing?

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

[49 minutes 55 seconds][Agent] : Are you happy to set up a Direct Debit authority without signing a form? Thank you. In order to proceed, I need to read the following declaration and I'll need your confirmation at the end. 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 the this Authority. You authorise 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 or no?

[50 minutes 26 seconds][Customer] : Yes.

[50 minutes 27 seconds][Agent] : Thank you. OK, so I'm going to read this declaration for you. If you have any questions throughout, you can just let me know, but then I'll ask at the end if you understand. OK, now I've been thinking to you for a while, but I apologize. I didn't really catch how to pronounce your first name. Was it Shaila?

[50 minutes 36 seconds][Customer] : OK, Shyla.

[50 minutes 45 seconds][Agent] : Shila. Shila.

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

[50 minutes 45 seconds][Agent] : OK Shila, The rang tower on your tower. OK, sorry. It is important that 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 life insurance is issued by Pinnacle Life Insurance Limited whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Z Limited, whom I refer to as GFS, to issue and arrange this insurance on it's behalf. TFs 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 and providing this advice. We have not considered your specific financial needs or goals or considered any other insurers, products or services. We'll verify that you understand or cover and that you consider that the premiums are affordable. We will send you a a copy of our Financial Advice Disclosure statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agreed to this yes or no?

[51 minutes 58 seconds][Customer] : Yes, I do.

[51 minutes 59 seconds][Agent] : Thank you. Your answer to the application questions in any related documents from the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing the application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure, yes or no?

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

[52 minutes 21 seconds][Agent] : Thank you. By agreeing to this declaration, you can send to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of single one Choice life insurance. Shiloh D Rangatawa receives 1,000,000 in the event of life insurance. So I'll just say that. I'll say it again, sorry. Shiloh D Rangatawa receives \$1 million in the event of life insurance for Shila D Rangathala 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 \$78.10 per fortnight. Your premium is stepped, 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. Included in your premium is an amount payable to GFS of between 24 percent and 71% of each premium. Your premium will be deducted in accordance with the authority you have provided to us. AM Best is rated Pinnacle, the B 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 and key fact sheet will be mailed to you and if you have provided us with an e-mail address, will also be emailed to you today. You just carefully consider these documents to ensure the product meets your needs. You have a 30 day call falling off. During which you may cancel your policy and any premium you may pay to be refunded in full unless you have lodged a claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS and 0800005804 or e-mail support@onechoice.co dot NZ. So just two questions for you now and the first one is do you understand and agree with the declaration? I've just read you yes or no? Thank you. And the last one is 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? Yes or no?

[54 minutes 16 seconds][Customer] : Yes, no, that's fine. Thank you.

[54 minutes 28 seconds][Agent] : Perfect. OK, so I'm going to submit that for you. It was your date of birth is the 18th of December 2003. The number that you've called in on, is that the best number to reach you on? Perfect. And it was 47 Grandview Rd., Norton Hamilton as your home and postal address.

[54 minutes 35 seconds][Customer] : Yes, yes, yes.

[54 minutes 46 seconds][Agent] : Perfect. OK, so I'm going to send that through now to the underwriters to assess. They'll get back to me and I'll get in touch with you if there are any changes. But if there aren't any changes, then the documentation will arrive in your e-mail and in your post usually within 5 to 10 business days. And they will, they will tell you everything about your policy and it'll be what we've spoken about today because there's no changes.

[55 minutes 11 seconds][Customer] : OK, OK, cool. Thank you so much.

[55 minutes 15 seconds][Agent] : You're you're welcome. It was a pleasure speaking with you. And I hope you have a great rest of your evening.

[55 minutes 19 seconds][Customer] : You too. Thank you. Bye.

[55 minutes 21 seconds][Agent] : Thank you. Bye. Bye.