

[8 seconds][Agent] : Hi there. It's Ethan here calling from One Choice Life Insurance. How are you today?

[13 seconds][Customer] : Oh, I'm good. Thanks for calling me.

[16 seconds][Agent] : That's all right. We were. We just received your expression of interest that you put through to us online regarding our life insurance cover.

[22 seconds][Customer] : Yes, yes, that's right.

[24 seconds][Agent] : So I'm calling to go through the main features and benefits that run through some pricing and answer any questions that you might have had for us as well.

[42 seconds][Customer] : Yep.

[33 seconds][Agent] : Just so you know before we do get started that all of our calls are recorded and any advice I provide is limited to the products that we offer and assisting you to make a decision about whether about whether they are suitable for your needs.

[47 seconds][Customer] : Yep.

[48 seconds][Agent] : We don't consider your personal circumstances, but any questions along the way I'm more than happy to help you with. Of course, could I confirm sorry that I'm just having a look at the details that you put through. Sorry, just give me a SEC.

[53 seconds][Customer] : OK, Yep, no problem.

[1 minutes 4 seconds][Agent] : Alright, Perfect. So I'm speaking with Yvonne Blackwell Chin today.

[1 minutes 7 seconds][Customer] : Yes, that's right.

[1 minutes 10 seconds][Agent] : Yep, thank you. And I've got your date of birth here as the 25th of the 5th, 1974.

[1 minutes 16 seconds][Customer] : Yes, that's right.

[1 minutes 17 seconds][Agent] : Yep, thank you. And just confirming as well that you are, of course, a female New Zealand resident currently residing in New Zealand. Is that correct?

[1 minutes 23 seconds][Customer] : Yes, yes, I'm a citizen. Thanks.

[1 minutes 28 seconds][Agent] : And, and also I've got your e-mail here as Yvonne at marvelnz.co dot NZ.

[1 minutes 35 seconds][Customer] : Yep.

[1 minutes 36 seconds][Agent] : Yep, Perfect.

[1 minutes 39 seconds][Customer] : OK.

[1 minutes 37 seconds][Agent] : Alright, thank you so much for that and thank you so much for taking the time to put through that. Enquire to us, by the way, so that I can get a better understanding of what sparked your interest. Are you new to life insurance or do you currently have something in place at the moment? At the moment for this?

[1 minutes 51 seconds][Customer] : I think, I think my husband organised it, but it popped up on it popped up on my, the avatar popped up and I thought it would be interesting to find out a comparison so I can actually discuss it with my husband.

[2 minutes 5 seconds][Agent] : OK. Yeah, for sure, for sure. So what type of COV?

[2 minutes 5 seconds][Customer] : Yeah, we've been with our providers for a long time, I think. But but he normally handles it, yeah.

[2 minutes 15 seconds][Agent] : OK, well what type of cover do you have at the moment?

[2 minutes 20 seconds][Customer] : Umm, maybe we do have, what do you call those, the standard ones? What are the standard ones that says life insurance? And what is the other one? I don't know all these terminologies.

[2 minutes 39 seconds][Agent] : That's alright. Take your time.

[2 minutes 40 seconds][Customer] : Yeah, I, I honestly, I, I can't, I can't tell you off my head because I'm actually little too.

[2 minutes 46 seconds][Agent] : Middle of what? Sorry.

[2 minutes 46 seconds][Customer] : So middle of doing some work.

[2 minutes 50 seconds][Agent] : Oh, sorry. Yeah, that's all good.

[2 minutes 49 seconds][Customer] : Yeah, yeah, yeah.

[2 minutes 53 seconds][Agent] : Did you perhaps? OK.

[3 minutes][Customer] : Oh, I just like to explore.

[2 minutes 56 seconds][Agent] : So I guess probably a better question is like what made you want to

sort of like like compare like is?

[3 minutes 1 seconds][Customer] : I'm a I'm a very budget cautious person, so I just like to explore what's out there, you know, new packages, new marketing ideas. If you're not too busy. Sorry, One moment. If you're not too busy, I need your help just to move that very, very heavy furniture so that the boys can get to the back of it. Yeah. Alright. Yeah. Sorry. Budget. Yeah. Yeah.

[3 minutes 10 seconds][Agent] : Yeah, Yep. OK. Sure. So just trying to find a cheaper option.

[3 minutes 28 seconds][Customer] : Cheap option, maybe a better package because there's, like, you know how we go on Internet and Wi-Fi every year. There's always promotion and all that. So I always tend to look out for things like that. That has got a better value for money. Yeah. Hmm. Mm.

[3 minutes 31 seconds][Agent] : Yeah, OK, Right. OK. Yeah, that's fair enough. Well, without life insurance, it's very straightforward. So it's designed to provide financial protection for your loved ones through a lump sum payment if you were to pass away. And this benefit could be used to help maintain their lifestyle by helping them pay for mortgage loans and any other costs involved in raising a family.

[3 minutes 55 seconds][Customer] : Yeah, yeah.

[4 minutes 2 seconds][Agent] : So basically it's there to give you the Peace of Mind that if something happened to you, then your family would have that financial security. Now you can choose up to five beneficiaries to note down on the policy. These are these and these beneficiaries will be able to claim on the insurance when you pass away. And when I say that it's very straightforward, another thing that I mean by that is that you've got you've simply got three main benefits that the cover comes with automatically. So again, you've got the death benefit, your family can request an advance, an advanced payout of \$10,000 for funeral costs at the time of claim as well. And you've also got a terminal illness benefit. So death, funeral benefit and terminal illness, that's the three main benefits that it comes with. Is there anything outside of that that you're currently getting with your current insurer? Oh, OK. Yeah.

[4 minutes 58 seconds][Customer] : I, I don't have it in front of me.

[5 minutes 3 seconds][Agent] : Bit hard for me to sort of do a comparison, sort of not knowing what

you've got currently, but that's OK.

[5 minutes 11 seconds][Customer] : You know, all you need to do is provide me what you guys provide and, umm, a quote on what you guys would normally provide. And then I can, I can dig, dig out my information & them. I've most got the other side. Yeah, just like moving it forward so we can get through the Windows Phone. Yep. Sorry.

[5 minutes 34 seconds][Agent] : That's OK. Yeah, it just sounded like you're a bit busy or something. So.

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

[5 minutes 38 seconds][Agent] : So what?

[5 minutes 39 seconds][Customer] : Everybody's at work.

[5 minutes 40 seconds][Agent] : Yeah, Yeah. That's OK. So we do keep everything nice and simple for you. So everything's all, all, all done over the phone. So there's no forms to fill in medical checks or blood tests to complete. We just simply take you to your health and lifestyle questions over the phone and that'll determine the pricing in terms of the policy for you as well.

[5 minutes 54 seconds][Customer] : Yeah, OK.

[6 minutes 4 seconds][Agent] : So just a couple questions. First of all, have you had a cigarette in the last 12 months? Oh, perfect. And is your current annual income \$50,000 or more before tax?

[6 minutes 10 seconds][Customer] : No, Yeah, yeah, of course. Definitely.

[6 minutes 18 seconds][Agent] : Yep, perfect. And this means that I can quote you from, let me just double check. I believe it's up to 1.5 mil, but I just double check. And what's your current one sort of like what do you have that in place for? Is that primarily for your mortgage or like?

[6 minutes 37 seconds][Customer] : Only for my mortgage and yes, I've got more I I room. OK, so life insurance I think is definitely mortgage paid up, but we had it for OV. I mean the insurance we've had it for over 10 years, 10 years plus not and also we've got \$300,000 something like cash, cash something I don't know what it means, but mortgage to be paid up or you initial, OK, mortgage to be paid up to \$100,000. As you know, coverage included \$10,000, you know coverage. Can I check on these other rooms then?

[6 minutes 46 seconds][Agent] : Mm hmm Yep 10,000 funeral sorry.

[7 minutes 17 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah, about 10,000.

[7 minutes 22 seconds][Agent] : Oh, OK, Yep. So.

[7 minutes 23 seconds][Customer] : So yeah, that was just together they put together. Yeah, yeah, from memory it was it, Yeah. But but of course I have AI have a family insurance where I think it's like hospitalization and medical, you know, the whole thing. And also what's that? What income protection? That's the one that I never really quite understood, but never mind. It's income protection insurance. It was like a little bundle thing we we had put together for us.

[7 minutes 46 seconds][Agent] : Oh, OK.

[7 minutes 47 seconds][Customer] : Yeah. But our unfortunately our mortgage was not mortgage by the insurance person. He's got, you know, he's gone old and all that stuff. So he's sold up and the new person that take over and we don't quite feel comfortable with this young person. Umm. So I think it's good to explore.

[8 minutes 4 seconds][Agent] : Oh, OK.

[8 minutes 5 seconds][Customer] : Yeah, explore because you know, because, because things that insurance are things that people get mundane because they do it once and they forget about it. But actually, I think we really need to just reassess things as you know, if we got older or what about the new packages out there?

[8 minutes 20 seconds][Agent] : Right. OK.

[8 minutes 19 seconds][Customer] : Like I mentioned the wait, they that from the sun? OK, Yeah, I'm sorry.

[8 minutes 24 seconds][Agent] : Well, no, I definitely get where you're coming from.

[8 minutes 37 seconds][Customer] : It's OK. Don't don't actually care much about that. That's why I never quite understood why we had it for so long. Umm the income protection thing because we're self-employed.

[8 minutes 31 seconds][Agent] : Well, we so you so with income protection it's not something that we currently offer, but it is something that OK, right.

[8 minutes 47 seconds][Customer] : So we are actually absolutely fine where we are, but we just put it on board as umm, yeah, I'm going to take took it on board like, you know, like because it was, it was advice to us, but I never really quite understood.

[9 minutes 6 seconds][Agent] : OK. Well, so you mentioned you've got a \$300.00 benefit of some sort.

[9 minutes][Customer] : It's not my, it's not my my worries yet with that 300,300.

[9 minutes 12 seconds][Agent] : Is that for like, I'm sorry, 300,000 yeah. So is that for like, is that for like, for things apart from death, like, you know, cancer and like heart attack and stuff like that?

[9 minutes 31 seconds][Customer] : Maybe that's the one. Maybe that's the one. Disabled. I think I had a check that's under medic. Is it right? Never mind.

[9 minutes 26 seconds][Agent] : Or is it like for like if you're, if you become like disabled or something just because I want to make sure that like, yeah, because I want to give you as accurate of a, of a comparison as I can for you. Yeah. So that, so if you're wanting to sort of add something like that in again, we do have a total and permanent disability cover.

[9 minutes 46 seconds][Customer] : Yeah, yeah, yeah.

[9 minutes 56 seconds][Agent] : We also offer a serious illness cover as well. These are optional extras that you can add into the cover. Are those things that you were that you're looking at adding in or you don't really care for those either just because I know that you mentioned you didn't really care too much for income protection.

[10 minutes 2 seconds][Customer] : Yeah, I think, I think life insurance, I'm not sure actually what you offer, but life insurance, medical, do they really have medical? I don't know.

[10 minutes 11 seconds][Agent] : So did you need those other benefits included or just the like the, the life insurance with the medical insurance?

[10 minutes 28 seconds][Customer] : Oh, OK.

[10 minutes 29 seconds][Agent] : Uh, we don't offer medical insurance at the moment.

[10 minutes 32 seconds][Customer] : That would be also.

[10 minutes 32 seconds][Agent] : Yeah.

[10 minutes 32 seconds][Customer] : Sorry.

[10 minutes 34 seconds][Agent] : Well, so we do life insurance and funeral insurance. With the life insurance, you can add in total and permanent disability cover and serious illness cover.

[10 minutes 37 seconds][Customer] : OK, OK. Yeah.

[10 minutes 43 seconds][Agent] : So serious illness cover is like, well, they're both designed to be once off payments and serious illnesses and also for like heart attack and cancer and stuff like that. Whereas total and permanent disability is like if you're totally and permanently disabled, for example. So are those things that you're looking at adding in as well?

[10 minutes 54 seconds][Customer] : Yeah, yeah, yes. I think that would be good. Yeah, that sounds about right.

[11 minutes 5 seconds][Agent] : OK, just the just the disability one.

[11 minutes 11 seconds][Customer] : Just the. So what? What do you mean they're not together? They're all different.

[11 minutes 14 seconds][Agent] : So serious illness is one and then total and permanent disability is one as well.

[11 minutes 21 seconds][Customer] : Oh, OK. So two different names. Yeah.

[11 minutes 22 seconds][Agent] : Yeah, you can add them both in if you want, but they just cost extra for them both so.

[11 minutes 26 seconds][Customer] : But can we exactly, can we do the quotes with and with and without the add-ons? You know, I mean 'cause you do without the add.

[11 minutes 34 seconds][Agent] : Once I once I add them in, it just kind of it gives me a breakdown of how much it'll be for each component anyway. So yeah. So was the total and permanent disability cover. Do you work a minimum of 20 hours per week? Yep. Perfect. And can I ask what your current occupation is currently?

[11 minutes 44 seconds][Customer] : OK, OK, yes, it's quite hard to say.

[12 minutes 4 seconds][Agent] : OK, interior design. Yep. Oh, wow. OK, OK. Which one would you say you have more? What's the word like? Hours in?

[12 minutes 3 seconds][Customer] : So I do this, I do interior design work and but it is, I manage umm, multi \$1,000,000 properties yeah for yeah, yeah, umm, both of them because umm, umm, because I live on site where I am designing the mention and umm and I take care of it at the same time when the owners are not here and when they do come back, I'm doing other work for them.

[12 minutes 48 seconds][Agent] : OK. Is it like a property manager?

[12 minutes 46 seconds][Customer] : So, but I have other businesses yes. We can say that, but bit more personal, but, but I also run another business where I'm running AB and B properties in the city.

[13 minutes 3 seconds][Agent] : Oh, wow.

[13 minutes 2 seconds][Customer] : So yeah.

[13 minutes 6 seconds][Agent] : Yeah, very, very busy. Yeah, OK. I really. Sorry.

[13 minutes 6 seconds][Customer] : So yes, yes, yeah, more than 20 hours, definitely more than 20 hours, whatever you will say or whatever.

[13 minutes 22 seconds][Agent] : Sounds like it. I don't know how you can do it. Less than 20 hours doing all that. Yeah. I don't know. Then. Yeah, I can't really. Yeah. I don't really know what to do here. Let me just see what we can note it down as.

[13 minutes 37 seconds][Customer] : Yep, The property that you're supposed it's. No, it's just too complicate complicated because I do a lot of things to other people.

[13 minutes 47 seconds][Agent] : OK. Let me just have a look at. Could I just put you on hold for a second?

[13 minutes 47 seconds][Customer] : Yeah, yes, Thank you.

[13 minutes 52 seconds][Agent] : Yep.

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

[13 minutes 52 seconds][Agent] : Thanks. Alright, thanks for holding the line with me there. So I guess we just need to put the most like we just need to kind of disclose what the riskiest job quote UN quote is.

[14 minutes 9 seconds][Customer] : No problem. Oh, that's the OK, that's your job. None.

[14 minutes 16 seconds][Agent] : So mm, hmm.

[14 minutes 19 seconds][Customer] : So my job is not risky at all. I don't look.

[14 minutes 27 seconds][Agent] : Oh, OK.

[14 minutes 24 seconds][Customer] : I think the riskiest thing I ever do is drive a car because there's a lot of crazy drivers out there, manic stupid out there.

[14 minutes 31 seconds][Agent] : OK.

[14 minutes 32 seconds][Customer] : But I think they go everywhere.

[14 minutes 32 seconds][Agent] : Well, so is it, OK, So do you.

[14 minutes 43 seconds][Customer] : Manual.

[14 minutes 36 seconds][Agent] : So do you do any manual duties at all or is it just like office work and kind of just like delegating work to people?

[14 minutes 45 seconds][Customer] : I walk up and down a lot. I don't know what you mean by manual.

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

[14 minutes 49 seconds][Customer] : I'm not a labourer so I do walk up and down a lot. I'm dealing with contractors, made-up with contractors and sitting in the office, my my table, my desk and doing my artwork, my design work.

[15 minutes 5 seconds][Agent] : Yep.

[15 minutes 5 seconds][Customer] : What else I'm not quite sure. I think it's most good thing in the daytime of my life is honestly, like I said, is driving.

[15 minutes 8 seconds][Agent] : Yeah, yeah, yeah. OK. Well, so, OK, so, OK, so basically there's like 3 categories, right? So you've got like the first category, which is like, uh, professionals, executives, management, you know, accountant, lawyer, doctor, pharmacist, clerical roles, professional or administrative roles such as architect, computer analyst, Dr. pharmacist, clerk, etcetera.

[15 minutes 31 seconds][Customer] : Oh, yeah, yeah, yeah, yeah. Property for you. I think it's the easiest category to fill in the form.

[15 minutes 38 seconds][Agent] : And then you've got, umm, the second category, which is the which one?

[15 minutes 46 seconds][Customer] : Thank you, property manager. I think that's the easiest for you, honestly.

[15 minutes 52 seconds][Agent] : Is that the most, is that the closest thing to what that job is?

[15 minutes 57 seconds][Customer] : Yeah, yeah.

[15 minutes 59 seconds][Agent] : OK, so OK. And would you say that there's light manual duties or no manual duties?

[16 minutes 9 seconds][Customer] : Honestly.

[16 minutes 10 seconds][Agent] : No manual duties. Yeah. Awesome. OK, no worries. So I'll. Yep. OK. So basically what the total and permanent disability cover is designed to do is to pay a lump sum benefit in the event that you suffer the loss of limbs or sight or are unable to work for a period of six consecutive months and are not able to return to work for for a period. Oh, wait, sorry. So sorry. Let me start again.

[16 minutes 26 seconds][Customer] : Yeah, yeah, yeah. Yep.

[16 minutes 37 seconds][Agent] : So it's it's designed to, it's designed to pay a lump sum benefit in, in the event that you suffer the loss of limbs or sight or are unable to work for a period of six consecutive months and are not able to return to work in any field which you are experienced, educated or trained or if you were to suffer loss of independent existence.

[16 minutes 57 seconds][Customer] : Yep.

[16 minutes 57 seconds][Agent] : So yeah, so that's what that's designed to do. Is that is that something that you'd be interested in adding in? Yeah, sure.

[17 minutes 3 seconds][Customer] : Yes, yes, fine.

[17 minutes 4 seconds][Agent] : OK, so H how it works is that TH there's an exclusion under this cover for any intentional self-inflicted injury, which you know is quite self-explanatory. Please also be aware that any payment made under total and permanent disability cover reduces the available life insurance benefit amount.

[17 minutes 15 seconds][Customer] : Yeah, yeah, yeah.

[17 minutes 26 seconds][Agent] : And if you also purchase serious illness cover, the serious illness benefit amount will also reduce when you have a successful TPD claim. So let's say for example, you've got, there's just an example, let's say you've got, you know, \$500,000 of life insurance and \$100,000 of total impairment disability cover or TPD.

[17 minutes 57 seconds][Customer] : Yeah, Yep.

[17 minutes 49 seconds][Agent] : As we, you know, obviously refer to it as if you claim on that 100,000 TPD, then we would reduce your life insurance by that, by that much, so that instead of 500, you'd have 400,000 after claiming on that benefit. Sorry.

[18 minutes 10 seconds][Customer] : So he's not a double pay. He's not. You'd be paying. That's why I know what you mean.

[18 minutes 13 seconds][Agent] : Well, you can, it only pays out once. Yeah, the total, the, the total and permanent disability cover. Once you claim on that, then it then it, it's no longer able to be, it's no longer on your policy. So that means, you know, you, you don't have to keep paying for that either.

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

[18 minutes 30 seconds][Agent] : That, that specific benefit.

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

[18 minutes 32 seconds][Agent] : There's an exclusion under this cover for uh, sorry uh, also sorry, I just forgot to mention as well. Umm. You can choose cover between \$50,000 up to \$100,000 depending on your age and chosen life insurance benefit, and then with the serious illness cover, which I'll go through how that works in just a second.

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

[18 minutes 54 seconds][Agent] : But the amount you can choose for that one is of \$50,000 up to the lesser of either \$500,000 or 50% of your chosen life insurance benefit. Once we look at some amounts for the life insurance, I'll let you know what amounts you can look out for the other two.

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

[19 minutes 13 seconds][Agent] : But with the serious illness cover, this pays a lump sum benefit if you were to suffer an insured event covered under this policy, which are heart attack, cancer, stroke, or if you were to undergo coronary bypass surgery. So it's specifically for these circumstances.

[19 minutes 36 seconds][Customer] : Hello. Yeah, we do. Yeah.

[19 minutes 32 seconds][Agent] : Each of these events are defined within the policy and each claim is assessed against these definitions. Sorry.

[19 minutes 37 seconds][Customer] : It's a yeah. The wind.

[19 minutes 42 seconds][Agent] : Oh.

[19 minutes 41 seconds][Customer] : Yeah, the wind up here is crazy. No one can imagine it, but it's it's crazy up here. Thank you. Thanks. OK, cool.

[19 minutes 55 seconds][Agent] : Hello.

[19 minutes 55 seconds][Customer] : Sorry I lost you just now. You're you just went quiet with my mum.

[20 minutes][Agent] : Oh. Sorry, Sir, I was just saying that the insured events covered under the policy for the serious illness cover heart attack, cancer, stroke or if you were to undergo coronary coronary bypass surgery. So each of these events are defined within within the policy and each claim is assessed against these definitions. So the idea is that if we pay out a claim for this benefit, then you can use that money to of course, help with any rehabilitation costs or even as an income replacement whilst you're recovering. And you can apply for coverage anywhere from \$50,000 up to the lesser of oh, sorry, we're sorry, we already went through that.

[20 minutes 15 seconds][Customer] : Right, Yeah, yes, yeah.

[20 minutes 43 seconds][Agent] : And also, how much cover did you want to have a look at just for the life insurance by itself? Yep. Serious illness.

[20 minutes 48 seconds][Customer] : The life insurance I'm thinking about 6 Hun 600,000, but it could be 500,000 and the total permanent disabilities 100,000 and the other one that what was the other 100,000 was to be there is almost yeah, 100,000.

[21 minutes 4 seconds][Agent] : Yep, 100,000 for that as well.

[21 minutes 5 seconds][Customer] : So I think that's the one that I would like to look at is about 600,000. I mean my mortgage is less than that, but that's what I'd like to look at in the amount of 600,000.

[21 minutes 7 seconds][Agent] : Yeah, sure, OK Yep sure. OK. So yeah, definitely. OK, so we can definitely look at umm, yeah, we can definitely look at 600,000 for the life insurance because it's from 100,000 up to 1.5 million based on what you told me is what we can look at. And for the serious illness based on that, we can look at 50,000 up to 300,000. So we can definitely look at 100,000 for that.

[21 minutes 33 seconds][Customer] : Yeah, yeah, yeah.

[21 minutes 42 seconds][Agent] : And for the TPD, it's 50,000 up to 600,000 based on the information you've given me. So again, we can definitely look at 100,000 for that. So I'm just going to load that all up for you now.

[21 minutes 52 seconds][Customer] : Thank you so much.

[21 minutes 53 seconds][Agent] : Just that's all right. Just while I wait for that to, to pop up, I do need to let you know that there are that there are exclusions on the policy for the serious illness cover as well.

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

[22 minutes 3 seconds][Agent] : So any insured events that become apparent before or during the first three months of the serious ill illness option commencing will not be covered. Full details of all exclusions are set out in your policy document.

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

[22 minutes 19 seconds][Agent] : And also similar to what we spoke about before, please be aware that any payment made under serious illness cover reduces the available life insurance benefit amount. And if you also purchase total and permanent disability cover, the TPD benefit amount will also reduce when you have a successful serious illness claim.

[22 minutes 30 seconds][Customer] : Yeah, yeah, yeah.

[22 minutes 42 seconds][Agent] : So if you look at \$600,000 of life insurance just by itself, you,

you're looking at an at an indicative premium of \$46.96 per fortnight. And then if you add in the \$100,000 of TBD, that's an additional \$9.31 per fortnight. And then if you add in the 100,000 serious illness, that's an additional \$25.12 a fortnight.

[23 minutes 12 seconds][Customer] : So the CPD is much more \$25.

[23 minutes 11 seconds][Agent] : So all up you're looking at a no, no, sorry. The so the TPD is an additional \$9.31 a fortnight and the serious illness is \$25.12 a fortnight additional like on top of the other two. Yeah.

[23 minutes 25 seconds][Customer] : Yeah, I see, I see.

[23 minutes 32 seconds][Agent] : So all up, you. Yeah. So all up, you're looking at 8139 per fortnight for the indicative premium for this package. How's that comparing to what you've got currently? Yeah, sure.

[23 minutes 45 seconds][Customer] : OK, I'm going to do a bit of a bit of cancellation for Fortnite 2002, 1132. I think it's about almost the same as what we've been getting. Yeah, I think it's about almost the same.

[24 minutes 9 seconds][Agent] : Almost the same.

[24 minutes 10 seconds][Customer] : I think it's almost the same. Yeah, I think it's almost the same. I remember staying on lump sum up for the family and that would be myself, my husband and Georgia. Yeah, I think it's about the same. I remember it's about \$2000.00 for myself a year. So I'm trying to look for a budget of less than 2000 for myself because I am I am honestly very healthy and I, I am busy but its just something to do just to put in place for Peace of Mind.

[24 minutes 13 seconds][Agent] : OK, yeah, yeah.

[24 minutes 40 seconds][Customer] : The only reason why I am looking at insurance for anything just to know that my my my husband is something unfortunate. Now this doesn't cover accident doesn't it?

[24 minutes 54 seconds][Agent] : Accident. Accidental what, Like if you pass away from it?

[24 minutes 58 seconds][Customer] : Like, you know, car accident, if we don't pass away from it, we cannot to be a stupid vet.

[25 minutes 1 seconds][Agent] : Yeah, no, that's OK.

[25 minutes 9 seconds][Customer] : Some people, yeah, like, like, really, really disabled, like, you know, like hospitalized disabled kind of thing. You know, in a car accident means like someone that cannot cannot function, Like someone that's not aware of anything anymore.

[25 minutes 12 seconds][Agent] : Like you mean like if you become disabled, like TPD disabled or well, so the OK, so the, the TPD benefit. The thing like what's covered under this one is remember, if you suffer the loss of limbs or sight or are unable to work for a period of six consecutive months and are not able to return to to work in any field which you are experienced, educated or trained.

[25 minutes 54 seconds][Customer] : Yeah.

[25 minutes 54 seconds][Agent] : Or if you were to suffer loss of independent existence.

[25 minutes 58 seconds][Customer] : Oh, OK. Unfortunately.

[25 minutes 57 seconds][Agent] : So if you were to get into a car accident and then suffer anything like that as a as a direct result, then that is that is something that we can cover as long as it's not excluded by, you know, sorry. Yeah, yeah.

[26 minutes 12 seconds][Customer] : Alright, so in the car, I really hope that I will die because 100,000 that I did mention, now that I understand what it means, it will not be sufficient because it will cost more to take care of me than it would to, you know, the amount of income lost from me not being able to work. Yeah. So it's not quite relative, not, you know what I mean? Not quite balanced. Yeah. Doesn't make sense.

[26 minutes 37 seconds][Agent] : Yeah, we can up.

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

[26 minutes 39 seconds][Agent] : We can up the. Yeah, yeah.

[26 minutes 40 seconds][Customer] : I think the most OK, the most, the thing I'm I'm most afraid of that I've been observing the past year is driving. People are just stupid on the road.

[26 minutes 55 seconds][Agent] : OK.

[26 minutes 51 seconds][Customer] : I just don't know what's wrong with them, but they change the way they drive yeah. Driving has been my thing. So I I try not to drive at all. I try visit an Uber or get

driven because I just find that its been it's been really different how people are driving. So that's my main thing Its car accident.

[27 minutes 11 seconds][Agent] : Yeah, Yep.

[27 minutes 11 seconds][Customer] : I know I'm really healthy myself all very healthy and I know that I don't have any problem. Its just that if I do have a car accident, I always say I do want to make sure I'm dead and not we have yeah.

[27 minutes 22 seconds][Agent] : Yeah, yeah.

[27 minutes 24 seconds][Customer] : So yes, I would I would probably reduce the life insurance and not reduce.

[27 minutes 37 seconds][Agent] : Mm. Hmm.

[27 minutes 33 seconds][Customer] : I would say I think I would look at the life insurance at 500, but I would need to look at the CCD at minimum of 300.

[27 minutes 43 seconds][Agent] : Yep.

[27 minutes 43 seconds][Customer] : Is it 300,000 limit? Is it? Is it what your limits are? CPD?

[27 minutes 48 seconds][Agent] : N No, no, Sir. For the, if you look at 500,000 life insurance, you can look at the M, like the maximum for the TPD is 500,000. So we can definitely look at 300,000 for you.

[27 minutes 58 seconds][Customer] : I Yes.

[28 minutes 1 seconds][Agent] : And just to sort of make it less expensive for you, did you want me to remove the serious illness cover considering that you mentioned you're not too concerned about, like you said that you're quite healthy.

[28 minutes 19 seconds][Customer] : And the serious illness cover is hospitalization, isn't it?

[28 minutes 13 seconds][Agent] : So we can remove the serious illness cover if you're not too concerned about that if you want, not necessarily, no.

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

[28 minutes 25 seconds][Agent] : So it's just it will it be what's like the insured events covered under that is remember it's heart attack, cancer, stroke or if you were to undergo coronary bypass surgery.

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

[28 minutes 36 seconds][Agent] : So it's specifically those four.

[28 minutes 39 seconds][Customer] : And that was \$25 for 100,000, wasn't it?

[28 minutes 44 seconds][Agent] : Yeah, that's the \$25.12 a fortnight for 100,000.

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

[28 minutes 49 seconds][Agent] : So if, if.

[28 minutes 49 seconds][Customer] : Can you please look up, can you please change for me as you suggested, can you do TPD at 400,000?

[28 minutes 51 seconds][Agent] : Yep, 400. Yep.

[28 minutes 57 seconds][Customer] : No, I think TPD at because if it's about 10 dollars, 100,000. So I'm just getting this extra 30. So maybe OK, can you do me a favor? Can you please sign up for me? How much is it? How much does it cost extra for TPD under 350,000?

[29 minutes 14 seconds][Agent] : Mm. Hmm, 500? Yep. So 350,000 is going to be 3258 a fortnight and then 500,000 is going to be 4654 per fortnight. That's both on top of the life insurance cost.

[29 minutes 14 seconds][Customer] : And another one is 5000, Yeah, yeah, yes, of course. And the \$25.00, so you're talking about extra 40 bucks extra 40, right?

[29 minutes 46 seconds][Agent] : Or or extra nearly 47.

[29 minutes 46 seconds][Customer] : 2, yes.

[29 minutes 48 seconds][Agent] : Well, yeah, less than 47 extra for the TPD benefit at 500,000. We can keep it at 300 if you want. Because remember if you got 500,000 life insurance and 500,000 TPD and you claim on the TPD benefit, then you won't have anything left for your life insurance benefit.

[30 minutes 7 seconds][Customer] : Yes, I understand.

[30 minutes 7 seconds][Agent] : Which I mean if like if you're OK with that, then perfect.

[30 minutes 13 seconds][Customer] : Yeah. So can we please? No. This. Yeah. I don't need to interrupt you.

[30 minutes 11 seconds][Agent] : But also if what you like, what you can, sorry, you go, that's alright.

[30 minutes 19 seconds][Customer] : So my brain is going one mile and three miles an hour. So. But The thing is that the life insurance is, is that PPD is partially big, but life insurance is fully big. So either way, life insurance when I'm partially dead, life insurance wouldn't pay off, it would be TPD that takes over. Correct?

[30 minutes 41 seconds][Agent] : I mean like when you say so.

[30 minutes 44 seconds][Customer] : Life only pays out when you're dead, right? Oh really?

[30 minutes 47 seconds][Agent] : Not necessarily, no, because there's a terminal illness benefit as well.

[30 minutes 50 seconds][Customer] : OK, Terminal illness benefit terminal illness.

[30 minutes 55 seconds][Agent] : Yeah, like if you're like, so how that works is that TH, so there's a terminally ill advanced payment included in the cover, so AF. So, so how that works is that if you're diagnosed with 12 months or less to live by a medical practitioner, for example, like let's say that you're approved for the cover with no changes, then we'll pay your claim in full if that happens, you know, if you know if you're diagnosed with 12 months or less to live by a medical practitioner. Yeah. So that's how that works. OK.

[31 minutes 27 seconds][Customer] : OK so OK, could we OK trying to tell me dying of illness is going to be quite slim Think I think I'm gonna die be.

[31 minutes 57 seconds][Agent] : Yep.

[31 minutes 43 seconds][Customer] : So let me think, can we please do a quote for I'm just thinking about the mortgage so that my kids, my my daughter and my husband don't need to think about that would be quite safe, but my job already reduced it so quickly. Look at I'm thinking out loud. Sorry, let me just do some math in my head. I have a number. What would that do? 250,000 thing you've got. OK, I'd like to keep the. OK, alright. You know what, I need to look at the status in my mind, what would be the other thing, the right amount for me, The serious illness will maintain at 100,000 and I just need to rethink about the social permanent disability. That's the major one for me, yeah.

[33 minutes 14 seconds][Agent] : Yeah, Yep. So did you still need the serious illness or do you want me to leave that out for now?

[33 minutes 21 seconds][Customer] : I I think you should leave it in, please.

[33 minutes 20 seconds][Agent] : Oh, OK.

[33 minutes 23 seconds][Customer] : The 100,000 is fine.

[33 minutes 25 seconds][Agent] : OK.

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

[33 minutes 26 seconds][Agent] : So if you look at, so if you look at the life insurance by itself at 5:00.

[33 minutes 27 seconds][Customer] : Can I actually add on the serious illness later? Is it possible to add on the serious illness later?

[33 minutes 36 seconds][Agent] : You can apply to subject to eligibility. You can apply to add that extra benefit in at any time.

[33 minutes 36 seconds][Customer] : I see.

[33 minutes 46 seconds][Agent] : Yep. Yep. Hmm. Mm.

[33 minutes 44 seconds][Customer] : OK, Let's just say if I had \$81 the budget and they got 2302 thousand 132, OK, I would say can we place the life insurance at 400,000 and my and the tot total disability at 250,000 and the terminal illness at 100,000?

[34 minutes 18 seconds][Agent] : You mean wait, terminal illness is built into the life insurance? You mean serious illness that 100,000 that's for like heart attack, cancer, stroke, et cetera? Yep. Yep.

[34 minutes 26 seconds][Customer] : But yours owners is 100,000, total permanent 250 and life insurance is at 400,000.

[34 minutes 36 seconds][Agent] : OK. So \$400,000 of life insurance cover works out at \$33.04 a fortnight.

[34 minutes 46 seconds][Customer] : Yeah.

[34 minutes 45 seconds][Agent] : And then if you look at the 250,000 TPD cover, that's an additional 2327 a fortnight. And then if you look at the 100,000 serious illness, that's an additional \$25.12 a fortnight. So all up, the indicative quote is \$81.43 a fortnight and remember that that could change depending on the outcome of your health and lifestyle application.

[35 minutes 12 seconds][Customer] : Oh, no, no, that is that's less than \$81.00. It's 23 + 33 + 25. Oh, and why is it I have to be? Oh, that's so weird.

[35 minutes 19 seconds][Agent] : 33 and 4 cents 23 and 27 cents 24. What's that?

[35 minutes 24 seconds][Customer] : Yeah, but then just now I have \$81.00 as well earlier. Oh, because the life insurance is \$56. OK, I get you. Yep.

[35 minutes 28 seconds][Agent] : W OK, OK, perfect.

[35 minutes 36 seconds][Customer] : So the price didn't actually change. Yeah, the price didn't change for me. It was just the IT was just the TPD claim. I mean, TPD amount was 300. No 100,000. OK, gotcha. Alright. You know what?

[35 minutes 51 seconds][Agent] : Yeah, Cos we were initially we looked at 100,000 of both of those and I think the life insurance benefit was higher as well.

[35 minutes 56 seconds][Customer] : Yeah, yeah, 500.

[35 minutes 58 seconds][Agent] : So because we've brought down the life insurance benefit and then brought up the TPD, that's why it's still, that's why it's still like around the same as what I initially quoted you with the first quote.

[36 minutes 11 seconds][Customer] : Yes, correct.

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

[36 minutes 12 seconds][Customer] : Yes, Correct, correct, correct.

[36 minutes 14 seconds][Agent] : So did you, I mean, how like, because I know that you mentioned you've got one in place currently. So L like the the package that was put together now. I mean, how is that sounding so far compared to what you've got just off the top of your head?

[36 minutes 19 seconds][Customer] : Yeah, Well, I have a bigger, I have a bigger coverage.

[36 minutes 32 seconds][Agent] : Yeah, Yep. Mm. Hmm.

[36 minutes 30 seconds][Customer] : I've got 600,000 for life insurance and I, I think I know for a fact my life insurance 600,000 and I remember my PPD. That's the thing that I hate the most is what if I'm a vegetable? It was quarter of a million. So that was about 250,000. I don't think I have, I don't think we have illnesses separately something no illnesses. I think no, it's not 2 minutes. It's called

what the last one, umm, the \$25 one. What is it?

[37 minutes][Agent] : Serious illness. Yeah. So terminal illnesses if you're terminally ill and then serious illnesses for like heart attack, cancer, et cetera.

[37 minutes 1 seconds][Customer] : Is it, uh, I still, OK, so it's still still the yes correct impromptu stuff. You're right. So, uh, that one, I think it was under a family package because we pay insurance as a family.

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

[37 minutes 17 seconds][Customer] : Umm, so we do have a family pack. I remember that one. It was like, uh, a separate, umm, separate thing that you put together for all three of us under the, the not terminal, the serious illnesses. Yeah, yeah, yeah. So I don't know what the full amount to be honest, because it was under. OK.

[37 minutes 34 seconds][Agent] : OK, alright. OK, sure.

[37 minutes 37 seconds][Customer] : I have to ask my husband.

[37 minutes 41 seconds][Agent] : Well, I mean, what we can do from here is go through the the health and lifestyle questions to see if there's any changes to your quote.

[37 minutes 47 seconds][Customer] : Yeah, yeah, no problem. Yeah.

[37 minutes 49 seconds][Agent] : Yeah, sure. And also that'll let us know if you're eligible for the cover etcetera, etcetera. So let me just load that up for you now.

[37 minutes 55 seconds][Customer] : Yeah, Yeah.

[37 minutes 57 seconds][Agent] : I just need your address before we go through that with you. So what's the post code please?

[38 minutes 3 seconds][Customer] : We are in 10111011.

[38 minutes 7 seconds][Agent] : Yep, perfect. And what suburb are you in?

[38 minutes 11 seconds][Customer] : We are in Hyundai. Yes, it is.

[38 minutes 12 seconds][Agent] : And there, Yep, In Auckland, of course, Yep.

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

[38 minutes 18 seconds][Agent] : And just the house number and street name.

[38 minutes 23 seconds][Customer] : #23 Curran St. Curran Curran St.

[38 minutes 24 seconds][Agent] : Yep, Yep, thank you. And that's the same as your postal address as well.

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

[38 minutes 37 seconds][Agent] : Yep, perfect. Alright, so just put going through the sorry, just opening up the health questions now for you and I do need to read you out a pre underwriting disclosure statement. So this basically just tells you how we use the information that you provide us with as well as like your duty whilst we go through the questions. So it just says here, please be aware all calls are recorded for quality and monitoring purposes.

[39 minutes 1 seconds][Customer] : Thank you.

[39 minutes][Agent] : We confirm your sorry. We collect your personal information to provide insurance quotes, issue cover and other related services.

[39 minutes 10 seconds][Customer] : Bye.

[39 minutes 9 seconds][Agent] : We will share this with your insurer and may share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you 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. Sorry, our decision to insure you and on what terms?

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

[39 minutes 50 seconds][Agent] : 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 duty until the time we enter into the contract.

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

[40 minutes 1 seconds][Agent] : If you fail to disclose a matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy

or avoid your policy entirely. Do you understand this?

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

[40 minutes 16 seconds][Agent] : Yep, thank you. So most of these questions are going to be yes or Nos. I'll go through each one one by one and I'll read out the full question to you before I gain your answer. So the first question says are you a citizen or permanent resident of New Zealand or Australia currently residing in New Zealand?

[40 minutes 15 seconds][Customer] : Thank you.

[40 minutes 35 seconds][Agent] : Yep, thank you. And the next part is in regards to your medical history, so it says.

[40 minutes 42 seconds][Customer] : Yeah.

[40 minutes 42 seconds][Agent] : Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? The first one is stroke or heart conditions such as but not limited to heart murmur, heart attack and angina. Yes or no?

[41 minutes 1 seconds][Customer] : No.

[41 minutes 2 seconds][Agent] : No.

[41 minutes 10 seconds][Customer] : Nope. Nope. Nope. Oh, where did they go? Uh huh.

[41 minutes 3 seconds][Agent] : The next one is lung disorder, excluding asthma, sleep apnea or pneumonia, cancer or leukaemia, excluding skin cancer, kidney disorder, hepatitis, or any disorder of the liver.

[41 minutes 27 seconds][Customer] : No.

[41 minutes 28 seconds][Agent] : Perfect. And the next one is anxiety, depression or stress requiring medical treatment or any other mental health disorder.

[41 minutes 37 seconds][Customer] : No, no.

[41 minutes 39 seconds][Agent] : And have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neurone disease or any form of dementia including Alzheimer's disease?

[41 minutes 52 seconds][Customer] : Mm hmm.

[41 minutes 53 seconds][Agent] : Nope. Perfect. And the next section is in relation to your height and weight. Please be aware that that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So first of all, we can do this one in centimeters or feet and inches, whichever one you've got. And that question is, of course, what is your exact height, please?

[42 minutes 13 seconds][Customer] : Yeah, just give me a second.

[42 minutes 24 seconds][Agent] : Sure. Yep, 164.

[42 minutes 23 seconds][Customer] : 164 CM one second.

[42 minutes 28 seconds][Agent] : And what is your sorry?

[42 minutes 30 seconds][Customer] : Did you do the sorry, hold on it. Did you do the windows between the dining room? So the French windows not yet. Right. Dining room dancing. OK, the two the two French doors there. Yeah. Sorry. Continue.

[42 minutes 44 seconds][Agent] : That's alright. So the next one is just what is your exact weight, please? And we could do kilograms, pounds or stones.

[42 minutes 51 seconds][Customer] : Kilograms.

[42 minutes 53 seconds][Agent] : What? What, what was it? Sorry.

[42 minutes 52 seconds][Customer] : Yeah, kilograms, 65 kilograms.

[42 minutes 58 seconds][Agent] : Yep, thank you. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? No Perfect. Alright, awesome. I I think I might need it a lot more than you do to be honest, but I definitely get where you're coming from.

[43 minutes 8 seconds][Customer] : No, I wish I I did, but no, I wish I I lost five. I wish I lost 5K that quickly.

[43 minutes 22 seconds][Agent] : Me too. Trust me.

[43 minutes 22 seconds][Customer] : I'm I'm trying to lose it, but I can't lose it.

[43 minutes 25 seconds][Agent] : Yeah. I feel like after a certain age this is impossible. Trust me.

[43 minutes 24 seconds][Customer] : Yeah, don't say that. Don't say that. I'm still having hope.

[43 minutes 29 seconds][Agent] : Yeah, that's good. I won't. I won't shake your face then. I'm just a bit of a pessimist sometimes I guess. And the next one here it just says, does your work require you to go underground, work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore? No, Perfect. And the next one is, to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Oh, perfect.

[43 minutes 56 seconds][Customer] : No, no, no, absolutely not.

[44 minutes 12 seconds][Agent] : And the next one is do you have definite plans to travel or reside outside of New Zealand, IE booked or will be booking travel within the next 12 months?

[44 minutes 23 seconds][Customer] : Nope.

[44 minutes 24 seconds][Agent] : No Perfect. Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[44 minutes 36 seconds][Customer] : No.

[44 minutes 37 seconds][Agent] : Not perfect. Alright, awesome. And the just going over to the next one. So the next one is in regards to your medical history again, so it says. Have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? The first one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. Nope. Perfect. The next one is chest pain, high cholesterol or high blood pressure.

[45 minutes 5 seconds][Customer] : No, totally, no. Lucky me, honestly.

[45 minutes 14 seconds][Agent] : Perfect. That's good. And the next?

[45 minutes 17 seconds][Customer] : Yeah, a lot of my friends, it's like telling me they've got high blood pressure. I got shocked, like, what the hell? Why?

[45 minutes 19 seconds][Agent] : Yeah, yeah, yeah.

[45 minutes 25 seconds][Customer] : Really surprised me. Really, really surprised me that they're losing their hair. They're they're losing weight like you are. Yeah. And I was so surprised maybe the friends I know since they were high school and I'm like why, why are y'all like having to take pills and all that stuff? It's crazy.

[45 minutes 30 seconds][Agent] : Oh, wow, yeah, yeah, I definitely get where you're coming from.

[45 minutes 41 seconds][Customer] : Yeah, yeah.

[45 minutes 44 seconds][Agent] : I mean, like, I'm in my 20s and like one of my mates was saying, like it was just like the other day he said I think I'm bold. And I'm like, no, you can't go. You can't get bold yet. That means that we're getting older.

[45 minutes 55 seconds][Customer] : You know, I think it's the food that people eat. I think it's really honestly the food because we are by byproductive what we eat, right.

[45 minutes 56 seconds][Agent] : Yeah, it can be, yeah.

[46 minutes 2 seconds][Customer] : And I think they are the food that they eat. It's really bad. Like if if refined sugar is a big problem, dairy is a big problem. People don't realize all these things.

[46 minutes 9 seconds][Agent] : Yeah, yeah.

[46 minutes 12 seconds][Customer] : And then they eat deep fried star for the but I'm not saying like go vegan.

[46 minutes 17 seconds][Agent] : Yeah, for sure.

[46 minutes 16 seconds][Customer] : And no, no, I'm not saying that everything in moderation, everything in, you know, moderation.

[46 minutes 21 seconds][Agent] : Yeah.

[46 minutes 20 seconds][Customer] : But it's just shocking to me that at at 48 they were they were diagnosed being diabetic. And I'm like, what?

[46 minutes 28 seconds][Agent] : Oh, wow.

[46 minutes 28 seconds][Customer] : This is cell inflict.

[46 minutes 29 seconds][Agent] : Yeah, yeah.

[46 minutes 30 seconds][Customer] : It sounds inflict, you know what I mean?

[46 minutes 32 seconds][Agent] : And I get where you're coming from.

[46 minutes 32 seconds][Customer] : So it would be shocking, shocking, shocking. Yeah.

[46 minutes 37 seconds][Agent] : Yeah. What?

[46 minutes 37 seconds][Customer] : So that's why I'm like, I'm very thankful.

[46 minutes 40 seconds][Agent] : Yeah, for sure. Well, that's good. Yeah. It's good to hear your helps and check there.

[46 minutes 45 seconds][Customer] : Oh, I'm very.

[46 minutes 45 seconds][Agent] : And the next 1A and the sorry, the next one just says here. So it just says a tumour, mole or cyst including skin cancer, sunspots or Melanoma. Nope.

[46 minutes 57 seconds][Customer] : No, don't have any of that, Thank goodness.

[47 minutes][Agent] : And the next one is have you ever had an abnormal pap or cervical smear?

[47 minutes 5 seconds][Customer] : Nope.

[47 minutes 6 seconds][Agent] : Nope.

[47 minutes 6 seconds][Customer] : Never.

[47 minutes 8 seconds][Agent] : The next one is thyroid condition or neurological symptoms such as dizziness or fainting.

[47 minutes 14 seconds][Customer] : No, I don't have that.

[47 minutes 16 seconds][Agent] : No.

[47 minutes 16 seconds][Customer] : Lucky me.

[47 minutes 17 seconds][Agent] : Perfect. Yeah. Oh, wow.

[47 minutes 17 seconds][Customer] : Another girlfriend of mine was stripped, started developing Vertigo all the blue and I'm what the hell is Vertigo?

[47 minutes 26 seconds][Agent] : Yeah.

[47 minutes 24 seconds][Customer] : And I had to look it up and you're like, what the hell is Vertigo?

[47 minutes 28 seconds][Agent] : Yeah. One of my like someone I grew up with, they had it from quite a young age. There doesn't Doesn't sound fun.

[47 minutes 36 seconds][Customer] : No, no, because you have been currently lose your balance and you wanna vomit. You feel nauseous all the time that you're in a boat all the time. Wow. OK.

[47 minutes 43 seconds][Agent] : Yeah, Yeah, that's it.

[47 minutes 46 seconds][Customer] : But to me, I think that's an ear disease because our ear ticks all of our balance.

[47 minutes 50 seconds][Agent] : Oh, right.

[47 minutes 51 seconds][Customer] : So it could be an ear disease where the ear block or but they don't realize it or it could be an infection. The parents never take notice because you know the children, sometimes they don't know any different because you don't know, right. So it could be earthing. Yeah.

[48 minutes 3 seconds][Agent] : Yeah, right. OK. Oh, there you go. And the next one, it says disorder of the stomach, bowel or pancreas.

[48 minutes 13 seconds][Customer] : No, I don't have it. I'm very lucky. I've got a good good, good digestive system.

[48 minutes 14 seconds][Agent] : No, that's good. And the next one is epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Nope. Perfect. Any illegal drug use, abuse of prescription medication, or received medical advice or counselling for alcohol consumption.

[48 minutes 28 seconds][Customer] : No, no, no, nothing at all.

[48 minutes 40 seconds][Agent] : Perfect. Awesome.

[48 minutes 40 seconds][Customer] : I don't drink at all.

[48 minutes 42 seconds][Agent] : Oh, there you go. OK, perfect. And the next one is bladder or urinary tracts disorder.

[48 minutes 44 seconds][Customer] : Yeah, nothing in it.

[48 minutes 49 seconds][Agent] : And the next one is blood disorder or disease.

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

[48 minutes 56 seconds][Agent] : And the next one is sleep apnea or asthma, excluding childhood asthma, not perfect back or neck pain or disorder.

[49 minutes 8 seconds][Customer] : No, nothing. No, nothing.

[49 minutes 10 seconds][Agent] : And the next one is arthritis, chronic pain, gout, repetitive strain injury, chronic fatigue syndrome or fibromyalgia, joint or muscle pain, ligament injuries including replacement or reconstructive surgery, no osteoporosis or osteopenia. And the next one is any defect of hearing or sight other than which is corrected by glasses or contact lenses.

[49 minutes 27 seconds][Customer] : No, no, no.

[49 minutes 44 seconds][Agent] : Nope. Perfect. All right. So just hopping over to the next part. There's only about, I think like 6 main questions.

[49 minutes 51 seconds][Customer] : OK.

[49 minutes 50 seconds][Agent] : So for the next one, it just says here, other than 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 awaiting the results of any medical, medical tests or investigations, for example, undergone any surgery, had medical tests or investigation, for example X-rays, scans, blood tests or biopsy? Or are awaiting the results yes or no? Yep, perfect.

[50 minutes 20 seconds][Customer] : No, no I don't.

[50 minutes 23 seconds][Agent] : Other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the within the next two weeks?

[50 minutes 33 seconds][Customer] : Nope.

[50 minutes 35 seconds][Agent] : And other than what you've already told me about, have you ever during your working career required more than two consecutive weeks of work due to illness or injury?

[50 minutes 45 seconds][Customer] : No.

[50 minutes 46 seconds][Agent] : No. Perfect. Alright, awesome. So the next one for the next two questions. When we say immediate family, this specifically means father, mother, brother or sister. So it says 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? Nope. Perfect. And the next one is, 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?

[51 minutes 14 seconds][Customer] : No, no.

[51 minutes 31 seconds][Agent] : And the last question says, it says other than one off events, gift

certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognised airline, motor racing, parachuting, mountaineering, ad sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? No, perfect.

[51 minutes 58 seconds][Customer] : No, I am very boring.

[52 minutes 3 seconds][Agent] : That's alright.

[52 minutes 2 seconds][Customer] : I don't like to do it.

[52 minutes 5 seconds][Agent] : Yeah.

[52 minutes 5 seconds][Customer] : I don't find it fascinating.

[52 minutes 5 seconds][Agent] : I I'm scared of hypes, so same here, to be honest.

[52 minutes 9 seconds][Customer] : I don't go scared of like. I'm like, why would anybody do that?

[52 minutes 10 seconds][Agent] : Yeah, it's the worst.

[52 minutes 12 seconds][Customer] : That's crazy. But why?

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

[52 minutes 15 seconds][Customer] : But no.

[52 minutes 15 seconds][Agent] : One of my friends, one of my friends said we should go skydiving together. And I'm like, yeah, probably not. Yeah, not my cup of tea unfortunately.

[52 minutes 27 seconds][Customer] : Yeah. Mm, hmm. Mm, hmm.

[52 minutes 26 seconds][Agent] : But the good news is that congratulations, your application has been fully approved for all three benefits as well for the life insurance benefit. This will specifically cover you for death due to any cause except suicide in the 1st 13 months. So if any other cause of death, we'd cover you straight away once the cover is in place. And like we spoke about, there's that terminally ill advanced payment included in the cover.

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

[52 minutes 52 seconds][Agent] : So again, if you were diagnosed with 12 months or less to live by a medical practitioner, then we will pay your claim in full, uh, to help with any medical bills, uh, etcetera. And this is of course, a separate from the serious illness benefit. Like it's, it's, it's a different

benefit to that. I do need to let you know that please be aware that your premium is stepped, which means it will generally increase each year. In addition to this, this policy has automatic indexation.

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

[53 minutes 25 seconds][Agent] : Now what that means is each year your benefit amount, which is you know the amount that you're insured for will increase by 5% with associated increases in premium.

[53 minutes 36 seconds][Customer] : Wow, wow.

[53 minutes 39 seconds][Agent] : Now you can opt out of this indexation each year. The reason why we offer it is because you know like \$400,000 today might not be able to buy the same things as \$400,000 in like 10 years time or whatever.

[53 minutes 53 seconds][Customer] : Yeah.

[53 minutes 52 seconds][Agent] : So the idea is that it's designed to help keep up with inflation, but it does mean that you, that you'll get a, an, an additional, uh, increase to the, to the premium as well. So if you wanna opt out of that indexation increase, once you get your renewal notice that tells you how much it's gonna cost you and stuff like that, uh, then you can just give us a call, uh, before, before it renews, for example. And then, umm, and then just let us know that you don't actually need that, umm, that indexation increase there.

[54 minutes 24 seconds][Customer] : So my swift, can I get my quick?

[54 minutes 25 seconds][Agent] : So yeah.

[54 minutes 26 seconds][Customer] : Is this like a do you have a a a percentage of how much is the increase every year?

[54 minutes 33 seconds][Agent] : Yep. So there there's no specific percentage for the for when we when we recalculate your premiums every year. But on top of that with the automatic indexation, which like I said is an increase to your to, to what you're insured for the, the associated cost with that would be 5% as well. So it's like we recalculate your premiums every year, which means it's generally going to go up. But then on top of that, we'll add, we'll offer five, a 5% increase to all your benefit amounts for the policy, which means that will be another like an additional 5% increase to

the premium on top, right? So if you don't want that extra 5% increase, then you can just opt out of that before, like for example, like once you get your renew, you will notice before your next policy anniversary, like before your policy renews, we send you out one.

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

[55 minutes 33 seconds][Agent] : Yeah, So, yes, so that's how that works. You're still looking at the same cost as well, which is another good thing. So the the premiums haven't gone up due to the health questions. You're still looking at \$81.43 a fortnight. Did that work out to be affordable for you? Yeah. A year.

[55 minutes 52 seconds][Customer] : Well, initially I was just telling my husband that I wanted to look at something below below 2000 because I like to pay all my yearly.

[56 minutes 3 seconds][Agent] : Yeah, sure.

[56 minutes 2 seconds][Customer] : I don't like to pay. Yeah.

[56 minutes 9 seconds][Agent] : Yeah, Yeah, sure.

[56 minutes 5 seconds][Customer] : So I did tell him that, oh, I want to look at something like my budget was \$2000 a year because you know why I forked it off? Take care of a lot of stray dogs since after Cyclone Gabriel.

[56 minutes 18 seconds][Agent] : Oh well, yeah. Yeah. Oh, that's so nice.

[56 minutes 18 seconds][Customer] : So my focus saving money aside to help these, umm, abandoned animals and, uh, I have a 53 acre farm up north where I'm putting like to build a shelter for them. And, and it's, it's ongoing because it's also part of educating the public about being more aware that dogs are not just animals that you decide to just throw away when you can't afford it.

[56 minutes 30 seconds][Agent] : Oh well, mm, hmm, yeah.

[56 minutes 45 seconds][Customer] : You know, it's, it's, it's, it's really bad. I I, you know, I worked in civil defense after second Gabriel in North Bay and I kid you, no, it's really, really bad in what's happening out there. So that's why I'm on the reduced because every money that I can save, I can help help the animals that they need. You see.

[56 minutes 57 seconds][Agent] : Yeah, yeah, for sure.

[57 minutes 6 seconds][Customer] : So that's what I was just thinking about.

[57 minutes 8 seconds][Agent] : That's so nice.

[57 minutes 9 seconds][Customer] : So it's the least that.

[57 minutes 9 seconds][Agent] : Well, well, I was just thinking, I'm sorry. Yeah. What was that?

[57 minutes 15 seconds][Customer] : It's the least that I think we as human beings should be able to do. It's in least, you know.

[57 minutes 21 seconds][Agent] : Yeah, no, I definitely get where you're coming from. I mean, being an animal lover myself, yeah, I definitely understand. So it's a great thing that you're doing as well.

[57 minutes 38 seconds][Customer] : OK.

[57 minutes 29 seconds][Agent] : I was just going to say, if you're wanting less than 2000 a year, what we can do is bring the TPD down to 200,000 because if we do that, then it brings the annual premium to \$1996 for the year.

[57 minutes 46 seconds][Customer] : That sounds great.

[57 minutes 47 seconds][Agent] : Perfect.

[57 minutes 47 seconds][Customer] : That really sounds great. Yeah. That really sounds great. Yeah.

[57 minutes 51 seconds][Agent] : OK, cool.

[57 minutes 52 seconds][Customer] : Two Hu.

[57 minutes 52 seconds][Agent] : Because I mean, if you're happy with that cover, you can start it without having to pay anything upfront.

[57 minutes 57 seconds][Customer] : Mm. Hmm.

[57 minutes 57 seconds][Agent] : And that actually allows us to send you all of your policy documentation by e-mail and post to read through.

[58 minutes 7 seconds][Customer] : Mm. Hmm.

[58 minutes 4 seconds][Agent] : And that way you can have some time to ha, like sit down with your husband and speak with her about it as well. Stuff like that.

[58 minutes 10 seconds][Customer] : Hmm. Mm. Yeah.

[58 minutes 9 seconds][Agent] : Uh, but you, yeah, you do. Yeah.

[58 minutes 11 seconds][Customer] : What about? Yeah. What about my hubby as well? Would you need to call in or talk to you?

[58 minutes 17 seconds][Agent] : We'll need, we, we will need to, we will need to go through the health questions with him to find out what we can actually cover him for.

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

[58 minutes 28 seconds][Agent] : Yep. So he'll need to take out a separate one. But I mean, I can, we can get what we can even do is I can get your one started and and then just give you a call back for your husband's one if you wish.

[58 minutes 36 seconds][Customer] : OK, OK. Yeah, OK.

[58 minutes 39 seconds][Agent] : Yeah, cool. All right. And by the way, this policy does give you a 30 day cooling off. So if you decide that the cover isn't suitable for you for whatever reason and cancel within 30 days of your first payment, then you'll get a full refund of your premium unless a claim has been made.

[58 minutes 56 seconds][Customer] : No problem.

[58 minutes 56 seconds][Agent] : And that'll give you further time to read through it all and, and just make sure that you are happy with it, with everything. So again, you don't.

[58 minutes 59 seconds][Customer] : Yeah, I thank you.

[59 minutes 3 seconds][Agent] : That's OK. You don't have to pay anything today, like I said. So we generally collect payment within the next 7 days.

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

[59 minutes 11 seconds][Agent] : When is more suitable? Like what day did you prefer?

[59 minutes 15 seconds][Customer] : What date was I supposed to do? What? Sorry. To pay.

[59 minutes 18 seconds][Agent] : Ah, the first payment. Yeah, yeah. Like you can choose when you want the first one.

[59 minutes 21 seconds][Customer] : Oh, can I Can I not pay a whole year? Can I pay a lump sum?

[59 minutes 22 seconds][Agent] : Yeah, yeah, yeah, yeah, you can. Yeah. So that's why. Yeah. Like

when did you want that to come out?

[59 minutes 30 seconds][Customer] : As soon as you all can send me the stuff, then I can pay it. I can pay it today, I can pay it tomorrow, but I can pay it anytime. No problem.

[59 minutes 38 seconds][Agent] : Oh, OK. So, so how it works is that like the e-mail copy of your documents, like what we once we set this up over the phone, the e-mail copy of your documents should generally reach you within about 15 minutes. And then the hard copy would generally take about 5 to 10 business days to reach you.

[59 minutes 53 seconds][Customer] : OK, OK.

[59 minutes 58 seconds][Agent] : Yeah. And then the payments come out automatically out of a, out of a, we can note down either a bank account or we can note down a card. It's up to you. So it just automatically comes out of that? Yeah. Yeah.

[1 hours 7 seconds][Customer] : OK, OK, so do we not just pay one off like pay the whole year lump sum? Yes.

[1 hours 16 seconds][Agent] : So it'll be, it'll be, it'll be an annual. Yeah. So we can have the first like whenever you want the 1st annual premium to come out, we can have the payment come out on that day and then next year on the same day. Of the month of the year, it'll like the the annual payment will come out again on that day as well.

[1 hours 17 seconds][Customer] : O OK ye yes. OK, cool, cool, cool. Gotcha.

[1 hours 37 seconds][Agent] : But before that, we'll send you before that happens, we will send you a be AM what's it called a renewal statement so that you know like what the premiums are going to be and etcetera, etcetera.

[1 hours 47 seconds][Customer] : Yes, yes. Perfect, perfect.

[1 hours 48 seconds][Agent] : Yeah, So you can plan ahead. Awesome. So when did you want the first one to come out? Sorry.

[1 hours 55 seconds][Customer] : It will. I think we'll do. Hold on. I'm just opening my calendar right now.

[1 hours 58 seconds][Agent] : Yeah, sure.

[1 hours 59 seconds][Customer] : So I think we need to make it on the 10th of January.

[1 hours 1 minutes 2 seconds][Agent] : Yeah, sure. We can do that. So we'll have the first, we'll have the annual payment for the first one come out on the on the 10th of the first this year. And did you want it to come out of a like do you want to note down a bank account or a card? What did you prefer?

[1 hours 1 minutes 12 seconds][Customer] : Yes, a card would be better.

[1 hours 1 minutes 19 seconds][Agent] : Yeah, sure. OK. So for security purposes, while obtaining your card details, the call recording will stop and will recommence after we have collected your details. Oh, and by the way.

[1 hours 1 minutes 30 seconds][Customer] : You need my card now.

[1 hours 1 minutes 32 seconds][Agent] : Yeah, so we can, Yeah.

[1 hours 1 minutes 34 seconds][Customer] : OK, hold on.

[1 hours 1 minutes 34 seconds][Agent] : So we can send out so we can.

[1 hours 1 minutes 35 seconds][Customer] : Can you check that now? I've got to, I've got to, I've got to go get it because I'm not with my card.

[1 hours 1 minutes 35 seconds][Agent] : Yeah, yeah, sure.

[1 hours 1 minutes 40 seconds][Customer] : OK, Can you continue?

[1 hours 1 minutes 40 seconds][Agent] : Yeah, Yeah, that's alright.

[1 hours 1 minutes 41 seconds][Customer] : Umm, option?

[1 hours 1 minutes 43 seconds][Agent] : I was just going to say yeah, just while you find the card as well, were you happy for me to keep the optional serious illness and total and permanent disability covers on your policy, like on your coin, the TPD and serious illness?

[1 hours 2 minutes][Customer] : Yeah.

[1 hours 2 minutes 1 seconds][Agent] : Yeah.

[1 hours 2 minutes][Customer] : So we, we're doing the whole thing.

[1 hours 2 minutes 6 seconds][Agent] : Mm. Hmm.

[1 hours 2 minutes 2 seconds][Customer] : That is the, the whole thing, the \$200,000 TPD, 400,000

life insurance and 100,000.

[1 hours 2 minutes 10 seconds][Agent] : Serious illness, yeah.

[1 hours 2 minutes 10 seconds][Customer] : No, I'll, I'll, I'll go ahead and get my car. So, because you know why when I do my statement, when I do my statement, I, I do, we put our statements together. When I print out, it is together, isn't it? Is it together? Right. Because. Oh, yeah. Then it's OK. Is it together then? I am. I checked through my statement every month. OK, Yeah, I have got my card here. Yeah. So I am. I am. I am keeping the 2000 TPD, 400K life insurance and 100,000 serious illness, correct.

[1 hours 2 minutes 28 seconds][Agent] : Yes, sure, yes. So 400,000 life insurance, 100,000 serious illness, 200,000 TPD, that's what I've got here.

[1 hours 2 minutes 43 seconds][Customer] : Yeah. And what's the total for the year?

[1 hours 2 minutes 43 seconds][Agent] : So 1996, so 1996 dollars on the dot.

[1 hours 2 minutes 53 seconds][Customer] : Oh, OK, OK, cool. OK.

[1 hours 2 minutes 54 seconds][Agent] : Yep. So I'll just pause the call recording.

[1 hours 3 minutes 48 seconds][Customer] : The.

[1 hours 4 minutes 2 seconds][Agent] : OK, all good. And please be advised that the call recording has now resumed for quality and monitoring purposes. Now, just because we're using Tim's card, I'll just need to note him down as a third party payer.

[1 hours 4 minutes 19 seconds][Customer] : Oh, OK.

[1 hours 4 minutes 18 seconds][Agent] : So let me just make a note of that for you. And if you just want to put him on the phone just before you do, do I have permission to speak about your policy with him?

[1 hours 4 minutes 25 seconds][Customer] : Yeah, yeah, of course. No problem.

[1 hours 4 minutes 28 seconds][Agent] : Yeah, perfect. Alright, that's alright.

[1 hours 4 minutes 28 seconds][Customer] : Thank you for asking If you've been listening to, I've been listening to pretty much everything. I'm right here.

[1 hours 4 minutes 34 seconds][Agent] : Oh, perfect. Hi, how you going?

[1 hours 4 minutes 36 seconds][Customer] : Yeah. Very good. Thank you.

[1 hours 4 minutes 38 seconds][Agent] : That's good. It's Ethan from One Choice Insurance. Of course just letting you know that all of our calls are recorded. So as you guys have given me the the details of that card there, I just want to confirm that that you that you are OK with the annual premium of 1996 dollars coming out on the 10th of the 1st, is that correct? And that, and that's obviously for Yvonne's policy, her life insurance.

[1 hours 4 minutes 44 seconds][Customer] : Yep, Yep, Yep.

[1 hours 5 minutes 8 seconds][Agent] : Yep. Alright, awesome. So I'll just note down your details. So it so it was Timothy Blackwell chin. Is that your full name?

[1 hours 5 minutes 18 seconds][Customer] : Timothy, John.

[1 hours 5 minutes 20 seconds][Agent] : Yep, perfect. Timothy John Blackwell Chin. And what is your date of birth, please? September.

[1 hours 5 minutes 28 seconds][Customer] : 21st September 73.

[1 hours 5 minutes 31 seconds][Agent] : Yeah. Yeah. 1973. Yep. Thank you. And also, and obviously you're at the same address as Yvonne as well. Yeah. Yeah.

[1 hours 5 minutes 40 seconds][Customer] : Yeah, correct.

[1 hours 5 minutes 41 seconds][Agent] : Perfect. Alright. No worries. Yeah, if you just want to pass the phone back and then I just need to go through one last part and we're pretty much all good to go.

[1 hours 5 minutes 50 seconds][Customer] : Sure. I'm here.

[1 hours 5 minutes 51 seconds][Agent] : Awesome.

[1 hours 5 minutes 51 seconds][Customer] : Thank you.

[1 hours 5 minutes 52 seconds][Agent] : Thanks.

[1 hours 5 minutes 52 seconds][Customer] : There you go. I'm right here.

[1 hours 5 minutes 58 seconds][Agent] : Awesome. So I've just got the last thing that I need to go through, which is the declaration. This will bas. Well, this basically goes through the terms and conditions of the cover and then at the end we'll get everything sent out to you by e-mail and post

like I mentioned. So this will just take me about 5 minutes to go through if you want to bear with me.

[1 hours 6 minutes 13 seconds][Customer] : Yes, yeah.

[1 hours 6 minutes 18 seconds][Agent] : Perfect. So it just says here. Thank you Yvonne Blackwell Chin, it is important you understand the following information. I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. One choice 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 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 insurer's products or services. 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 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 agree to this? Yes or no?

[1 hours 7 minutes 40 seconds][Customer] : Yes, I agree.

[1 hours 7 minutes 41 seconds][Agent] : Yep, thank you. And then it says 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? Yep, thank you. And then it says we may from time to time provide off this to you via the communication methods you have provided to us in relation to other products and services.

[1 hours 8 minutes 6 seconds][Customer] : Yes, yes.

[1 hours 8 minutes 19 seconds][Agent] : By agreeing to this declaration. You can send 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 have agreed to take out a single one choice life insurance policy. Where the following cover Yvonne Blackwell Chin receives \$400,000 in the event of life insurance. Yvonne Blackwell Chin receives \$100,000 in the event of serious illness. Yvonne Blackwell Chin receives \$200,000 in the event of of TPD. Uh, 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 1996 dollars and zero cents per year. 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 up to 77% of each premium To cover the distribution costs 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 FI 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 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. 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, 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 last of all, just two questions at the end here for you. The first one is do you understand and agree with the declaration? I've just read you yes or no? Yep. And would you, 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 just while I've got you beneficiaries?

[1 hours 10 minutes 45 seconds][Customer] : Yes, policy documents with regards to benefit, can I list of the people that receive?

[1 hours 11 minutes 5 seconds][Agent] : Yeah.

[1 hours 11 minutes 3 seconds][Customer] : Yeah, beneficiary, Yeah, yes.

[1 hours 11 minutes 5 seconds][Agent] : So you like when when we send out your policy documentation after we get this all set up for you, you do get a copy of you do get a, a beneficiary form and you just need to fill it out, sign it and send it back to us when you can. So we know who they would have claimed when your insurance when you pass away.

[1 hours 11 minutes 22 seconds][Customer] : OK, thank you. OK.

[1 hours 11 minutes 23 seconds][Agent] : That's all right. So just to re ask that last question there, it says would you like any other information about the insurance now or would you like me to read any part of the policy or would you like me to read any part of the policy document to you just while I've got you? No perfect. Awesome. So so yes. So you're happy for me to accept the declaration for me as well? Oh, sorry, are you happy for me to? Are you happy for me to accept the declaration for you as well?

[1 hours 11 minutes 37 seconds][Customer] : I think no, nothing else please.

[1 hours 11 minutes 49 seconds][Agent] : Yep, sure, no worries. And just reconfirming again that your e-mail is yvonne@marvelnz.co dot NZ.

[1 hours 11 minutes 57 seconds][Customer] : It's correct.

[1 hours 11 minutes 58 seconds][Agent] : Yep, thank you. So we're going to be using that e-mail address from time to time to communicate in relation to your policy. And also, was there any other questions that you had for me or anything else that I could do for you today while I've got you? Happy with that. Yeah, sure.

[1 hours 12 minutes 15 seconds][Customer] : OK, I I think no, I think I just need to take the documents again as my keeping figure it out. Yeah, sorry, my brain is also still working at the moment, so.

[1 hours 12 minutes 30 seconds][Agent] : That's OK. That's OK. Thank you so much for bearing with me there. And look, if you're looking at getting a quote for your husband in the future, like if he's wanting to, if he's looking at like taking out a policy with us as well as well, feel free to get him and

give us a call and we'll be more than happy to do a quote for him as well.

[1 hours 12 minutes 48 seconds][Customer] : So who what number do do we? What number did he call then?

[1 hours 12 minutes 52 seconds][Agent] : Just the one on the website's fine.

[1 hours 12 minutes 55 seconds][Customer] : So what's that number? OK.

[1 hours 12 minutes 54 seconds][Agent] : Yeah, Yeah.

[1 hours 12 minutes 57 seconds][Customer] : And that's under what? And what?

[1 hours 12 minutes 57 seconds][Agent] : So just justonechoice.co dot NZ.

[1 hours 13 minutes 3 seconds][Customer] : OK, one choice that could sorry.

[1 hours 13 minutes 5 seconds][Agent] : Yep.

[1 hours 13 minutes 6 seconds][Customer] : Oh, I don't think. But you can't do it on the phone with him now, can you?

[1 hours 13 minutes 9 seconds][Agent] : Yeah, I can, yeah. If he's. Yeah, if he's free, I'm happy to do that, yeah.

[1 hours 13 minutes 13 seconds][Customer] : Sorry, could I give, could I give you his mobile number to California?

[1 hours 13 minutes 20 seconds][Agent] : Oh, I can just, I can just do it on this phone call if you want. I don't mind. Oh, OK.

[1 hours 13 minutes 18 seconds][Customer] : You can call him hang up and I'm going to I'm going to go for my appointment and then he he at the property. So he's staying here. So you can talk to him then? Yeah, on his phone.

[1 hours 13 minutes 33 seconds][Agent] : Oh, OK.

[1 hours 13 minutes 34 seconds][Customer] : Is it OK?

[1 hours 13 minutes 35 seconds][Agent] : Do you want to just get him to call in?

[1 hours 13 minutes 38 seconds][Customer] : Call, call him. Would you be picking up?

[1 hours 13 minutes 39 seconds][Agent] : Yeah, 'cause I can make SU. Oh, actually, I just, I'll just create. Well, sorry, just give me a second. I'll just note down his details now.

[1 hours 13 minutes 49 seconds][Customer] : Oh, OK, I create so that you can answer an enquiry.
OK, got it.

[1 hours 13 minutes 49 seconds][Agent] : S Yeah. Sorry, Sorry. Just give me a SEC. I'm just gonna create a profile for him.

[1 hours 13 minutes 53 seconds][Customer] : OK, your number. Oh, fine.

[1 hours 14 minutes 5 seconds][Agent] : Sorry. Oh, I see.

[1 hours 14 minutes 6 seconds][Customer] : God, no, no, no, because you've got so many mobile number in our company here, everybody, you should call it Charlie. You go on like dial, suddenly you have to like think of their number.

[1 hours 14 minutes 13 seconds][Agent] : Yeah, right, yeah, that's alright. I'm just noting down his details. So. OK, so I've got his first name and last name. What's? Oh, sorry, I've got his date of birth as well actually, because we did that before. What's what's his best contact number?

[1 hours 14 minutes 19 seconds][Customer] : You like number too, Too much of Yeah, 1970, number 021453737.

[1 hours 14 minutes 41 seconds][Agent] : Yep, 4 fi. OK, so so 021453737 Yep.

[1 hours 14 minutes 51 seconds][Customer] : Yeah.

[1 hours 14 minutes 52 seconds][Agent] : Mm hmm. Yep. Thank you. Alright, so just creating that profile for him, umm. And OK, no, actually no, that's fine. Umm, cool. And when do you want me to give him a call?

[1 hours 15 minutes 8 seconds][Customer] : Mm. Hmm.

[1 hours 15 minutes 6 seconds][Agent] : The time now is so it's nearly 830. Uh, sorry, 1030. Umm.

[1 hours 15 minutes 9 seconds][Customer] : Umm, The time now is 10:30, so would 11:00 be OK for you? Or you can call anytime, anytime that you're free.

[1 hours 15 minutes 20 seconds][Agent] : Yeah, you can call it any time after 11.

[1 hours 15 minutes 24 seconds][Customer] : Yeah, yeah, yeah.

[1 hours 15 minutes 25 seconds][Agent] : Yeah, sure. Yeah, definitely. All right, I'll, yeah, I'll give a call back at 11:00 and then we can, I can definitely go through his quote that I've been with him. Oh,

and by the way, just letting you know as well. So if I, if you are replacing an existing policy, we recommend that you don't cancel it until you have reviewed this policy in full as it may not be identical to your existing cover. Just letting you know. Yeah, that's alright. That's alright.

[1 hours 15 minutes 48 seconds][Customer] : Thank you so much for that advice because that I actually don't know with the insurance if he's the one that's been doing all time that you've been married for 20 years.

[1 hours 15 minutes 57 seconds][Agent] : Oh, I see. Yeah.

[1 hours 15 minutes 57 seconds][Customer] : But if this is my first time, no, I'm gonna try. I like to try new things. He's they're boring.

[1 hours 16 minutes 5 seconds][Agent] : And yeah.

[1 hours 16 minutes 2 seconds][Customer] : He likes to keep things same old, same old that's the same.

[1 hours 16 minutes 5 seconds][Agent] : And that's alright. Yeah. Yeah.

[1 hours 16 minutes 6 seconds][Customer] : I mean, like, because he's business in review, he actually quite like the sound of you like, oh, OK. He's very like, you know, reasonable.

[1 hours 16 minutes 14 seconds][Agent] : Cool.

[1 hours 16 minutes 14 seconds][Customer] : Like I said to him, my daughter, our insurance is so old and he's gone now.

[1 hours 16 minutes 18 seconds][Agent] : Yeah, right.

[1 hours 16 minutes 17 seconds][Customer] : He's like, sold it off to someone else and sell the insurance. It's not the same anymore. Like how it used to be there. You know, you meet up with the insurance person, you know, they don't do that sort of stuff anymore. It's too modern these days. It's just like talking to you. Yeah. OK.

[1 hours 16 minutes 31 seconds][Agent] : Yeah, yeah, yeah, for sure, for sure. I definitely get where you're coming from. Well, it's, it's good to see at least, you know, we were able to get some cover for you that hopefully is, you know, tailored to what you're looking for.

[1 hours 16 minutes 43 seconds][Customer] : Yeah, yeah.

[1 hours 16 minutes 43 seconds][Agent] : Yeah, I'll call, I'll call in at 11:00. And, and by the way, if there's any questions that you've got for me for your policy or, or whatever, feel free to give us a call and we'll be happy to help out anyway.

[1 hours 16 minutes 53 seconds][Customer] : Can I have your name, please?

[1 hours 16 minutes 55 seconds][Agent] : Yeah, it's Ethan. Ethan. Yeah.

[1 hours 16 minutes 57 seconds][Customer] : Oh, my husband remembers. He can't remember your name.

[1 hours 17 minutes 3 seconds][Agent] : Perfect.

[1 hours 17 minutes 2 seconds][Customer] : He remembered.

[1 hours 17 minutes 5 seconds][Agent] : Awesome.

[1 hours 17 minutes 5 seconds][Customer] : Alright.

[1 hours 17 minutes 5 seconds][Agent] : Awesome.

[1 hours 17 minutes 6 seconds][Customer] : Thank you. Thank you.

[1 hours 17 minutes 7 seconds][Agent] : Yeah, awesome.

[1 hours 17 minutes 8 seconds][Customer] : Thank you.

[1 hours 17 minutes 8 seconds][Agent] : Thank you so much. Have a lovely day.

[1 hours 17 minutes 11 seconds][Customer] : You too. Bye. Bye.

[1 hours 17 minutes 11 seconds][Agent] : Alright, bye. Bye.

[1 hours 17 minutes 12 seconds][Customer] : Yeah. Bye. Bye.