

[16 seconds][Agent] : Hello.

[15 seconds][Customer] : Hello. Oh, hello.

[17 seconds][Agent] : Hi there Crystal, it's Rosie calling you from One Choice Life Insurance. I have just received an enquiry from you regarding our life cover, so I'm calling.

[26 seconds][Customer] : Yeah, yeah. I just need a quote or like a just a see like how much will it cost or whatever and what it covers.

[35 seconds][Agent] : Yes, certainly. So that's the reason of my call, so that I can actually take you through that and be able to help me with your enquiry. Yep. Now just before I continue, please, 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're suitable for your needs. And we do not consider your personal circumstances. So let me confirm, I'm speaking with Crystal Stanley. I've got a date of birth, 12th of the 2nd 88 and you are a female New Zealand resident. Lovely. Thanks for confirming these details here for me. So, so that I can have a better understanding of what you know, sparked your interest.

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

[1 minutes 19 seconds][Agent] : Are you new to life insurance or do you currently have some cover in place?

[1 minutes 23 seconds][Customer] : No, I'm new.

[1 minutes 25 seconds][Agent] : OK, that's fantastic. And what I'll do is I want to go through and explain the main features and benefits of the cover, then runs with some pricing with you as well. Umm, and what's the main reason that you're wanting to make this new inquiry with us today? Umm, because I have one tile. OK, how old is it?

[1 minutes 36 seconds][Customer] : OK, because I have one child and of in she is 18 this year.

[1 minutes 48 seconds][Agent] : Uh, she is 8 minutes here. OK, All right, so and if anything.

[1 minutes 54 seconds][Customer] : And if anything happens to me, I just need to know that like everything is looked after and everything is OK.

[1 minutes 59 seconds][Agent] : Yeah, she's looked after. Financially protected, you mean?

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

[2 minutes 3 seconds][Agent] : Yeah, of course.

[2 minutes 4 seconds][Customer] : And my funeral's covered and everything.

[2 minutes 6 seconds][Agent] : Yeah, of course. Absolutely. And that's what our love coverage designed to do is to provide financial protection for your loved one. Sorry, that money can be left to your to your daughter if you like. And it's we do it through a lump sum payment if you would have passed away. So this benefit, it could be used to help maintain the lifestyle, so it can help pay pay off mortgage loans at any cost involved in raising a family. Basically, it's there to give you that Peace of Mind that if something happened to you, your family or your daughter would have that financial security. So you can that you can nominate up to five people as you'll beneficiary to receive this benefit amount. And they can also request an advanced payout of \$10,000 to help with the funeral costs as in as well as any other final expenses at that time. OK, so that's all part of the cover.

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

[2 minutes 58 seconds][Agent] : Uh, we keep it nice and simple for you as, as everything is done over the phone with no forms to fill in, no medical checks or blood tests to complete. Uh, we simply take you through health and last up questions, umm, as this would determine the pricing, uh, in terms of the policy for you. OK, now to begin with the umm, so with the quote, I just got to confirm. Have you had a cigarette in the last 12 months, please? Yes or no?

[3 minutes 17 seconds][Customer] : OK, yeah, yeah.

[3 minutes 31 seconds][Agent] : OK, thank you. And the level of cover you like me quote you one more. How much cover do you want me to store? Quote them for you Millet. That's fine. All right, so I'm going to start this for you. Then we can work your way upward from there. OK.

[3 minutes 40 seconds][Customer] : A no OK.

[3 minutes 47 seconds][Agent] : All right. So for the \$1 million of life insurance, the premium on that one is a fortnight. Is this for you, Crystal? You're looking at just bringing it up for you. All right, so that will be \$49.23 and that's fortnightly there for you. OK.

[4 minutes 8 seconds][Customer] : OK. What about like 500,000?

[4 minutes 7 seconds][Agent] : What about like 500,500 thousand? Yeah, so 500,000, that will be \$26.35 a fortnight. OK. If I wanted to change it, would that be possible? Like in the wrong one? What? What do you want to change? Like?

[4 minutes 18 seconds][Customer] : OK, If I wanted to change it, would that be possible like in the long run, like say Cos like at the moment I'm only receiving benefit money.

[4 minutes 27 seconds][Agent] : Because like, at the moment I'm only receiving benefit money.

[4 minutes 30 seconds][Customer] : I haven't got a job.

[4 minutes 30 seconds][Agent] : I haven't got a job. Oh, OK. Do you mean like if you want to start off at 500,000 and then want to have a higher level of cover later? Yeah, of course. You got a flexibility that you can apply to.

[4 minutes 37 seconds][Customer] : Yeah, yeah, increase it. Yeah, OK.

[4 minutes 41 seconds][Agent] : Umm, you can apply to increase the level of cover depending on your eligibility at that time.

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

[4 minutes 48 seconds][Agent] : OK, alright. Umm, but yes. So that's \$26.35 a fortnight. Does that sound more suitable for you right now? Yeah, it does.

[4 minutes 56 seconds][Customer] : Yeah, it does. Just cause I've got like I've, I'm, I just need quotes from two other people just so that I'd feel, you know what I mean?

[4 minutes 55 seconds][Agent] : I'm just, you know what I mean?

[5 minutes 4 seconds][Customer] : Like I just want a quote from you. And then I've got two other companies ringing me and just so I can work with them as well.

[5 minutes 5 seconds][Agent] : Like I just wanna quote from you and then I've got two other umm, companies ringing me and just so I could work with them as well. Mm hmm. But umm, you sound good.

[5 minutes 12 seconds][Customer] : But you sound good. So I'm, you know, there's a chance that I might come with you.

[5 minutes 14 seconds][Agent] : Umm, so I'm, you know, if there's a time that I might come with you,

I just wanna see what, umm, my date can offer.

[5 minutes 18 seconds][Customer] : I just want to see what my bank can offer.

[5 minutes 21 seconds][Agent] : Yeah no, of course that's fine. All right. Do you know when you'll be getting the the quote there from the bank?

[5 minutes 27 seconds][Customer] : I'll probably give a phone call probably by 5:00 this afternoon.

[5 minutes 30 seconds][Agent] : Umm, I'll probably get a phone call for you by 5:00 this afternoon. All right, no, that's fine. All goods now, umm, with this. So basically I know that you're in the position of computing umm, now you'll be getting that call from them so a little bit later today. So what I can do is I can give you a follow up call in for you tomorrow. Tomorrow. I start at 9:00, so, umm, I'll be here until 1:00.

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

[5 minutes 55 seconds][Agent] : So what time do I give you a call back tomorrow?

[6 minutes 2 seconds][Customer] : You can call me at the end of your shift if you want.

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

[6 minutes 4 seconds][Customer] : That's fine. Yep.

[6 minutes 5 seconds][Agent] : OK, so I'll call back at 12:30 because I finish up at 1:00 tomorrow.

[6 minutes 8 seconds][Customer] : Yeah. No, that's cool.

[6 minutes 9 seconds][Agent] : Yeah.

[6 minutes 10 seconds][Customer] : Yep.

[6 minutes 9 seconds][Agent] : All right, all right, awesome. So I'll leave that with you and then I'll give you a call back tomorrow.

[6 minutes 14 seconds][Customer] : Yep.

[6 minutes 14 seconds][Agent] : So we'll see and we'll go from there.

[6 minutes 16 seconds][Customer] : OK.

[6 minutes 15 seconds][Agent] : Uh, if I do call you back and you are happy to proceed with this and that's something I can organize and do over the phone. And we just need to have your exact time to wait as well for the rest of the questions.

[6 minutes 26 seconds][Customer] : OK. Yep. Yep.

[6 minutes 26 seconds][Agent] : Umm, but if you got any concerns or questions, umm, I'm more than happy to sit down and, you know, go over and compare, you know what you're gonna look at later on today as well as ours.

[6 minutes 38 seconds][Customer] : Yep. OK.

[6 minutes 37 seconds][Agent] : OK, so I'll thank you tomorrow at 12:30.

[6 minutes 39 seconds][Customer] : OK. Oh, cool.

[6 minutes 39 seconds][Agent] : Uh, thanks a lot.

[6 minutes 40 seconds][Customer] : Thank you. Bye.

[6 minutes 41 seconds][Agent] : Bye. Bye.