

[12 seconds][Customer] : Hello.

[14 seconds][Agent] : Hello. Oh, good morning, Jason. It's Karen calling from One Choice Life Insurance. How are you today?

[19 seconds][Customer] : Yeah, not bad. How are you?

[20 seconds][Agent] : Yeah, not bad. That's great. Not too bad. Thank you. Jason. I'm calling to follow up on an enquiry you've made with regards to our life insurance here at One Choice and to help with some pricey information. Show you how that all works for yourself there.

[33 seconds][Customer] : Yeah, well, I've just done it. So yeah, I've got time.

[33 seconds][Agent] : OK, Yep, beautiful. So I'll firstly start by confirming the information you provided us with. We'll have a look at some pricing and how it all fits together. So I am speaking with Miss Jason Gomez. Is that how you say it?

[53 seconds][Customer] : Games.

[52 seconds][Agent] : Sorry, Gooms. Sorry. OK, excellent.

[57 seconds][Customer] : No, no Gamez. That's not cool.

[57 seconds][Agent] : And, and your date of birth is the 7th of the 6th, 68.

[1 minutes 4 seconds][Customer] : It is.

[1 minutes 5 seconds][Agent] : And you are a New Zealand resident?

[1 minutes 8 seconds][Customer] : I hope so.

[1 minutes 10 seconds][Agent] : Yeah. Last time you checked, you were a New Zealand resident, weren't you?

[1 minutes 15 seconds][Customer] : Yes, I am.

[1 minutes 16 seconds][Agent] : Yeah. Excellent. All right, so, Jason, I'll let you know that calls are recorded. Any advice I provide is limited to products you offer and assist you to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances. Now, Jason, have you currently got some life insurance in place, or is this something that's new to you?

[1 minutes 35 seconds][Customer] : No, I've only got more insurance.

[1 minutes 34 seconds][Agent] : No, I want to go. OK. Yep. So you're looking for that bit extra cover, are you?

[1 minutes 43 seconds][Customer] : Yeah, not for my partner, really.

[1 minutes 45 seconds][Agent] : Yep. OK. All right, we'll look here at one choice.

[1 minutes 49 seconds][Customer] : And grandchildren.

[1 minutes 50 seconds][Agent] : Oh, you've got grandchildren as well. Oh, fantastic.

[1 minutes 56 seconds][Customer] : Oh, God, no, Kim.

[1 minutes 54 seconds][Agent] : How many of you got, wow, OK, definitely, uh, busy times there.

[2 minutes 4 seconds][Customer] : No, No, not for me. But anyway, before I draw that. No, it's just nothing from my no wash pot. Yeah, she's good.

[2 minutes 8 seconds][Agent] : Yep, Yep, Yep, certainly. And look, that's what our life insurance is designed to do. It gives you that Peace of Mind knowing if something was to happen and you passed away. But she does have that financial support in place to help maintain a lifestyle. OK, now not only that, without cover here at One Choice, it also allows your beneficiaries to request an advanced payout of \$10,000 to help with any funeral costs, which is generally paid within the first 48 hours and received the completed documentation. So, yeah, Yeah. Oh, look, you know, that's great to see. It is available to be used however it's needed. But, you know, she doesn't need to claim for it. Like request it. That doesn't matter either. It's serious. It is needed. OK, so let's have a look at some pricing for you. Have you had a cigarette in the last 12 months, Jason?

[2 minutes 42 seconds][Customer] : Yeah, but I've got funeral covered, so yes, I do smoke.

[3 minutes 6 seconds][Agent] : Yeah. OK. No judgement.

[3 minutes 10 seconds][Customer] : Cool.

[3 minutes 8 seconds][Agent] : So do I and umm is you can choose from \$100,000 up to \$1,000,000 to cover. How much are you looking at for yourself there?

[3 minutes 18 seconds][Customer] : No, you tell me, right?

[3 minutes 22 seconds][Agent] : Yep.

[3 minutes 21 seconds][Customer] : We'll start at 100 and go to 500.

[3 minutes 23 seconds][Agent] : All right. So if we're looking at the \$100,000, that would be a fortnightly premium of \$81.80 a fortnight, OK. If we're looking at the 500,000, that would be a fortnightly premium of \$197.50 a fortnight. Which one sounds better? Or would you like a price for in between?

[3 minutes 50 seconds][Customer] : So was it at 80 for fortnight for 100 grand? Yeah. So it's 24 bucks a week? Yeah.

[3 minutes 55 seconds][Agent] : So the 100,000 is 5180 a fortnight, roughly, yeah. Yeah.

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

[4 minutes 7 seconds][Agent] : How does that one sound for you? That'd be a good level of cover.

[4 minutes 9 seconds][Customer] : No, no, yeah. And what was the other one? So it's \$100 a week, right?

[4 minutes 13 seconds][Agent] : If we went up to the \$500,000, that was \$197.50 a fortnight roughly, yeah. Yep.

[4 minutes 24 seconds][Customer] : What if we go in the middle?

[4 minutes 24 seconds][Agent] : You can choose, yeah. OK. So if we went to say 250, that is a fortnightly premium of \$106.44 a fortnight, yeah. So yeah, what level of sub cover sounds best for yourself? You can choose in \$50,000 sets. We start from \$100,000.

[4 minutes 35 seconds][Customer] : \$35 a week, Yeah, not really. It's not gonna really bother me as of because I only did.

[4 minutes 55 seconds][Agent] : Yeah, yeah. It's just a matter of finding out what to give you a piece of mind that your partner has that support, but also what's affordable for you.

[5 minutes 5 seconds][Customer] : No, it's all affordable to me.

[5 minutes 8 seconds][Agent] : Yeah. Yeah. So would the \$250,000 be the best one or?

[5 minutes 18 seconds][Customer] : You were the two. 5250 seems a good amount.

[5 minutes 21 seconds][Agent] : Yeah, Yep. And yeah. So it's quite enough, a lot there to help him maintain a lifestyle if he's got a mortgage or own or renting.

[5 minutes 31 seconds][Customer] : Not much. One. No, not much.

[5 minutes 32 seconds][Agent] : Yes. OK. Yep. So that'd take care of the mortgage and leave some extra there for her to, you know, help support herself.

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

[5 minutes 39 seconds][Agent] : Yeah. OK. Well look, that is an indicative figure. The final premiums in the terms of the policy is dependent on the outcome of your health and lifestyle application. Now for that there's no medical checks or blood tests, but we do take you through health questions over the phone. So I'll take you through those now. So Jason, firstly, can I get your address there please? Ralston, was it? Yeah.

[5 minutes 58 seconds][Customer] : OK 14 Weston St., Weston, RONENTON Street, North East Valley, Dunedin, 9010.

[6 minutes 17 seconds][Agent] : And the postal code there nine O 1 O OK. And that was Helensburg in Dunedin, was it, uh, NE valley? Sorry, let me just get that one in. Uh, there it is one moment. And uh, that's also your postal address, is it?

[6 minutes 26 seconds][Customer] : I think North East valley, yes.

[6 minutes 44 seconds][Agent] : Yep, no problems at all. All right, so I'll read to a pre underwriting disclosure which outlines our responsibility to you in the collection, use of your personal information as well as your responsibility to ask you providing the answer to our questions so that read. Please be aware all calls are recorded for quality monitoring purposes. We collect your personal information to provide insurance quotes, issue cover and other related services. We will share this with your insurer and may share it with other service providers for the purpose of administering your policy and handling claims. Our privacy policy tells you more, including how to access and collect 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. You do not need to tell us things 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. If you fail to disclose the matter or you make a full 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? Yes or no?

[8 minutes 8 seconds][Customer] : Yes, I do.

[8 minutes 9 seconds][Agent] : Yep. Beautiful. All right, now, with these questions, they're predominantly yes or no, except for your height and weight. With that one, I can take your last known height and weight measurements. Also, some of these questions may not be relevant to your particular circumstances, but it's a general format for everyone. OK, now first question he asks, are you a citizen or permanent resident in New Zealand or Australia?

[8 minutes 38 seconds][Customer] : Yes.

[8 minutes 35 seconds][Agent] : Can't reside in New Zealand, yes or no, right? Have you ever had symptoms of being diagnosed with or treated for or intended to seek medically by spending the following stroke or heart conditions such as but not limited to heart murmur, heart attack and angina.

[8 minutes 53 seconds][Customer] : No.

[8 minutes 55 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia. Cancer or leukaemia, excluding skin cancer, kidney disorder, hepatitis or any disorder of the liver, anxiety, depression or stress requiring medical treatment or any other mental health disorder. And have you been diagnosed with or currently undergoing testing for or is the doctor advised you, you tested for maybe you're on disease or any form of dementia, including Alzheimer's disease?

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

[9 minutes 32 seconds][Agent] : That's correct, yeah. And, uh, so the next section is in relation to your height and weight. Please be aware that I am 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. What is your exact height there, please? And that's 178 centimeters.

[9 minutes 55 seconds][Customer] : 178, Yep.

[10 minutes][Agent] : Excellent. And what is your exact height?

[10 minutes 4 seconds][Customer] : Let's say about 74K.

[10 minutes 7 seconds][Agent] : OK, so last time you mentioned you weighed yourself with 74 kilos.

[10 minutes 11 seconds][Customer] : Yeah, I'm a \*\*\*\*\*.

[10 minutes 10 seconds][Agent] : Were you all right? And, uh, so have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[10 minutes 23 seconds][Customer] : I've never been able to gain 2 kilos. I won't lose them.

[10 minutes 27 seconds][Agent] : Yeah. Oh, OK. So you've maintained the same sort of weight all the time?

[10 minutes 32 seconds][Customer] : Yeah, I'm just delete.

[10 minutes 35 seconds][Agent] : Yeah. Uh, look, there's nothing wrong with that. My son is actually 6 foot three and is lucky to weigh 60 kilos, so. Yeah. All right. So just confirming with you. Yes or no? Have you experienced any unexplained weight loss of more than 5 kilos in the last four months? No. Excellent.

[10 minutes 34 seconds][Customer] : Yeah, No, no, I work on a deep sea issue for that.

[10 minutes 56 seconds][Agent] : Oh, do you? Oh, OK. That's a very, uh, strenuous job.

[10 minutes 55 seconds][Customer] : No, it is.

[11 minutes 2 seconds][Agent] : Yeah, yeah. OK. And so does your work require you to go underground, work at heights above 20 meters, dive dips below 40 meters, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[11 minutes 17 seconds][Customer] : No, I work offshore, yes.

[11 minutes 20 seconds][Agent] : Yeah. All right, so I'll give you our.

[11 minutes 21 seconds][Customer] : But I'm I'm bet I'm on a boat.

[11 minutes 23 seconds][Agent] : OK. So I'll give you our definition of working offshore just to see whether it meets that definition or not.

[11 minutes 39 seconds][Customer] : Yes.

[11 minutes 31 seconds][Agent] : Umm, so working offshore means, uh, located at sea greater than one nautical mile distance from shore. Yep.

[11 minutes 41 seconds][Customer] : Yeah.

[11 minutes 41 seconds][Agent] : OK, so let's say yes to that one in that case. And, uh, just break it down to capture the deep sea fishing. So, umm, are you employed as a commercial pilot, crew member or flight attendant?

[11 minutes 54 seconds][Customer] : Crew member.

[11 minutes 53 seconds][Agent] : Uh, is it a commercial? Uh, so it's a crew member of, umm, an air airplane?

[12 minutes 2 seconds][Customer] : No.

[12 minutes 3 seconds][Agent] : No.

[12 minutes 3 seconds][Customer] : I work for Stanford.

[12 minutes 3 seconds][Agent] : OK, Yeah, OK. Yep. And do you, you work with explosives? Are you required to travel to areas experiencing more of simple unrest?

[12 minutes 10 seconds][Customer] : No, no.

[12 minutes 16 seconds][Agent] : And how many hours per month do you work at heights above 20 meters, dive steps below 40 meters? Go underground or work offshore?

[12 minutes 24 seconds][Customer] : OK, none.

[12 minutes 24 seconds][Agent] : I've got, So you work offshore?

[12 minutes 28 seconds][Customer] : I wake up shore. Yes.

[12 minutes 30 seconds][Agent] : Yep, Yep.

[12 minutes 39 seconds][Customer] : No more than that.

[12 minutes 31 seconds][Agent] : So it's up to five hours per month, more than five hours, up to 15 hours per month or more than 15 hours per month more than that. OK. And to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have excellent look? Some occupations are a higher risk as well. And do you have definite plans to travel or reside outside of New Zealand that is booked or will be booking travel within the next 12 months?

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

[13 minutes 8 seconds][Agent] : OK, now the cab is worldwide 24/7, so even whilst traveling you've

got the Peace of Mind and knowing the cab is in place. And do you have existing life insurance policies with other life insurance companies with the combined total sum of short of more than \$5,000,000? Excellent. All right, so some more medical history questions coming up for us now.

[13 minutes 21 seconds][Customer] : No, no, no.

[13 minutes 30 seconds][Agent] : So have you ever had symptoms of being diagnosed with or treated for or intended to medical advice for any of the following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure?

[13 minutes 51 seconds][Customer] : I had a blood clot.

[13 minutes 54 seconds][Agent] : OK, so you had a it was a thrombosis, was it?

[13 minutes 59 seconds][Customer] : Yeah. I'm married. I'm not doing. Yeah.

[14 minutes 1 seconds][Agent] : OK All right, so for this question, it's asking you about chest pain, high cholesterol or high blood pressure.

[14 minutes 9 seconds][Customer] : No, none of them.

[14 minutes 10 seconds][Agent] : No. OK, so I can capture the the blood clot in a later question. Umm, so tumor, mole or cyst including skin cancer, sunspots and Melanoma.

[14 minutes 21 seconds][Customer] : No, no.

[14 minutes 22 seconds][Agent] : Have you ever had an abnormal PSA test on large prostate, thyroid condition or neurological symptoms such as dizziness or fainting, disorder of the stomach, bowel or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis? Any illegal drug use, abuse prescription medication or receive medical advice for counseling for alcohol consumption?

[14 minutes 34 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[14 minutes 53 seconds][Agent] : No and bladder or urinary tract disorder, blood disorder or disease and sleep apnea or asthma, excluding childhood asthma. That's beautiful. All right. Now, 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 weighing the results of any medical test



investigations, for example, undergone any surgery, had medical test investigation, for example, X-rays scan, blood test or biopsy or awaiting results?

[15 minutes 8 seconds][Customer] : No, no.

[15 minutes 37 seconds][Agent] : No. OK, I will answer yes to this one. Umm, so that we can capture that umm, blood clot that you mentioned. OK umm, let me one moment. All right, So it's not on our pre approval. So I'll just get some further information with regards to that. It says please describe the reason for the consultation, including the symptoms and and diagnosis. So you had a blood clot in your leg, Was it?

[16 minutes 5 seconds][Customer] : Yeah, I'm not afraid.

[16 minutes 6 seconds][Agent] : Yeah. OK. Left leg and it. You said it was near the groin.

[16 minutes 13 seconds][Customer] : It was in the groin. Yep.

[16 minutes 15 seconds][Agent] : In groin. OK. All right. And what kind of symptoms did you have to make you realize that?

[16 minutes 23 seconds][Customer] : Swelling in my leg.

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

[16 minutes 24 seconds][Customer] : Couldn't. Yeah, very painful. Couldn't walk. Yeah, I could walk, but yeah, it wasn't very nice.

[16 minutes 33 seconds][Agent] : Yeah.

[16 minutes 33 seconds][Customer] : And I was downed at 3:00 and I, my step around me went oh, you bit it down a bit of lift out. My dad. Yeah, it was a quite a bit, but it's all filled and cleared and built in new vain and yeah, it's all done.

[16 minutes 41 seconds][Agent] : Yeah, Yeah. Oh, look, that's good to hear. Yeah, it's just as well you went and got that checked out before you got on the ship. Yeah. OK.

[16 minutes 48 seconds][Customer] : Oh, it's just.

[16 minutes 56 seconds][Agent] : Yeah. And when should it occur?

[17 minutes][Customer] : Yeah, it'd be about 3 years ago now.

[17 minutes 2 seconds][Agent] : Yeah. OK.

[17 minutes 6 seconds][Customer] : I thought it was down.

[17 minutes 9 seconds][Agent] : Uh, Yep, Yep, certainly. Yeah, that can have the same as sort of, uh, fixed, can't it?

[17 minutes 14 seconds][Customer] : Well, yeah, that's what I thought it was.

[17 minutes 17 seconds][Agent] : Yeah. OK. All right. And that says please provide details of medical tests. So examination, X-ray scans, blood tests or biopsies, including data results. Umm. So what type of testing did they do to show that it was the blood clot? Yeah. Yep, Yep. OK.

[17 minutes 32 seconds][Customer] : Oh, that took me to Dunedin Hospital and peddled scans and went on blood thinners for nine months and then it cleared and it still, yeah, still clear.

[17 minutes 49 seconds][Agent] : Oh, good. That's good. OK, so showed and that showed up the that brought up the bloke plot there.

[17 minutes 56 seconds][Customer] : Yeah, and I've built a new.

[17 minutes 59 seconds][Agent] : Yep.

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

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

[18 minutes 2 seconds][Customer] : No for good.

[18 minutes 3 seconds][Agent] : And that is any further investigational treatment plan? If so, when?

[18 minutes 7 seconds][Customer] : No, no, nothing.

[18 minutes 9 seconds][Agent] : And umm, please advise if the full recovery has been made.

[18 minutes 13 seconds][Customer] : Yes, I have.

[18 minutes 14 seconds][Agent] : Yep. Yep. Excellent. So it's just I treated with the blood thinners, was it? Yeah.

[18 minutes 20 seconds][Customer] : Yeah, the bloods kind of better.

[18 minutes 25 seconds][Agent] : And are you still on those or that you've, umm, completed it? No.

[18 minutes 27 seconds][Customer] : No, no one.

[18 minutes 28 seconds][Agent] : Yep.

[18 minutes 28 seconds][Customer] : Go on.

[18 minutes 29 seconds][Agent] : Umm, all right, all right. And so I don't know what you've already told me about. Are you contemplating seeking medical advice? Any symptoms you're currently experiencing within the next two weeks? That's good to hear. All right. And so moving on to the next two questions of family history. These are with regards to your immediate biological family, so your father, mother, brothers and sisters. So to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis?

[18 minutes 44 seconds][Customer] : I'll make it really easy. I'm adopted. So no, I don't know.

[19 minutes 14 seconds][Agent] : OK, don't know. That's all right. So we can answer don't know to that question because you don't know your family history.

[19 minutes 21 seconds][Customer] : No, I don't.

[19 minutes 21 seconds][Agent] : Umm, yeah. And uh, to the next one is another one, uh, again, an option is don't know. So it's to the best of your knowledge. Have any of your immediate family suffered from cancer, heart conditions, stroke or other hereditary disease prior to age 60?

[19 minutes 37 seconds][Customer] : No idea.

[19 minutes 38 seconds][Agent] : OK, so we're captured. Don't know for that one as well. All right. And uh, that brings us to the final question. So other than one off events, for example certificates of vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline, Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave wreck diving or any other hazardous activity.

[20 minutes 9 seconds][Customer] : Definitely not.

[20 minutes 10 seconds][Agent] : Definitely not the most adventurous you doing your job. Oh, wow.

[20 minutes 14 seconds][Customer] : I'm the next Navy diver and yeah, I can't hear after the I put my head in the bath for three days. Yeah, I can't hear for three days.

[20 minutes 25 seconds][Agent] : No, no.

[20 minutes 24 seconds][Customer] : So no, no, definitely not. No.

[20 minutes 26 seconds][Agent] : Oh, OK, fantastic. Well, look, I wouldn't do any of them myself.

And I don't know how you did Navy diving because I'm petrified of sharks.

[20 minutes 37 seconds][Customer] : That's all.

[20 minutes 37 seconds][Agent] : Oh, yeah.

[20 minutes 38 seconds][Customer] : Don't don't blame this bag.

[20 minutes 40 seconds][Agent] : Oh, no, I don't blame the shark. I just don't go in there and have a chat. That's their world.

[20 minutes 46 seconds][Customer] : Don't blame that.

[20 minutes 46 seconds][Agent] : Anything, any I I've never blamed a shark. We shouldn't be stupid enough to go into their area. All right now. Umm, so Jason, with regards to your responses there, your application needs to be referred to our underwriters for assessment. That's just because the blood clot wasn't under our, umm, approved area now.

[21 minutes 7 seconds][Customer] : No, that's just me being honest.

[21 minutes 9 seconds][Agent] : Oh, no, that's all right. No, that's no problems at all. And that's what we want for with our applications.

[21 minutes 14 seconds][Customer] : But it was over three years ago too, so no. No, yeah.

[21 minutes 14 seconds][Agent] : Umm, so you, that's all right because you mentioned that it's just better to just, you know, I don't foresee any problems, but we just need to send that off to them to have a quick look at now. If approved, the policy will have you immediately for death due to any cause except suicide in the 1st 13 months. And as well as that, there's a living benefit called a terminally ill advanced payments built in as part of the cover. And of course, it is something we hope that's never needed. But because we don't know what this future holds, it means that if you were diagnosed with four months or less to live by medical practitioner, we can actually pay the claim to you in full while you ask a living. Now I do. Yep, Yep. No, that's well, yeah. You can use it towards whatever you wanted to if that was the case, so that you know what you're and it can help with treatments or just, you know, is, you know, an assistance with maintaining the lifestyle there.

[21 minutes 56 seconds][Customer] : Right, 'cause I am self-employed that would that would cover it a holiday.

[22 minutes 17 seconds][Agent] : Yeah. You can take a trip, you can do whatever you want. You know, it is completely up to yourself.

[22 minutes 22 seconds][Customer] : Well, that's no, that's quite nice.

[22 minutes 22 seconds][Agent] : As I said, hopefully it's never needed, but it said just in case. So. Yeah, Now I do need to advise that the premium is risen based on your occupation of working offshore for greater than 15 hours per week, per month.

[22 minutes 42 seconds][Customer] : 10 hours a day?

[22 minutes 37 seconds][Agent] : Umm, And so for the \$250,000 the fortnightly, yeah, well, yeah, that too. Umm, the the fortnightly premium has risen to \$212.89 a fortnight for \$250,000 a cover. How does that sound? Is that still affordable or would you like to look at a different amount?

[23 minutes][Customer] : No, I think we'll drop it to 100.

[23 minutes 2 seconds][Agent] : Yep. OK, so let's drop it down to the \$100,000 and we'll see what that does for you. OK, let me one moment. Sorry, my system is just going a little bit slow there. OK. So if we're looking at the \$100,000, that is a fortnightly premium of \$103.62 a fortnight, That one.

[23 minutes 30 seconds][Customer] : It didn't get out much.

[23 minutes 30 seconds][Agent] : OK, Sorry.

[23 minutes 34 seconds][Customer] : It didn't go down much.

[23 minutes 33 seconds][Agent] : Oh, I did. It's went down by about \$100 or just over \$100. It went down by yeah, OK.

[23 minutes 44 seconds][Customer] : Don't sit with that.

[23 minutes 46 seconds][Agent] : Yeah, roughly \$50 a week. It is, yeah.

[23 minutes 45 seconds][Customer] : That's like, OK.

[23 minutes 51 seconds][Agent] : OK. Now please be aware that your premium is stepped, which means it would generally increase each year. And in addition that this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. Now at the end of the day, this is your cover. You know it's best for yourself and your circumstances, so you can opt out of this indexation each year, but it is something we offer

you on an annual basis so you have that control and flexibility. OK, now what the next step is, is, as I said, we need to send it off to our underwriters. Uh, So what I'll do is I'll click some payment details and read you a declaration so that I can get this assessed by the underwriter. Are you happy to proceed?

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

[24 minutes 39 seconds][Agent] : Yep. OK. So while your application is being assessed should be covered for accidental death which pays out if death was due to a direct a direct result of an accident and cover under this glass until the insurer makes a decision on your application or 30 days from today, whichever is earlier. OK, now something like this, it should come back there pretty quickly now. So the commence the commencement of your cover will be subject to the final assessment by the insurer. If the insurer offers cover without any alterations. Are you and or your application is unsuccessful? Are you happy for me to record your acceptance of these outcomes now? And I'll leave a voicemail to confirm the outcome if I'm unable to reach you on the phone.

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

[25 minutes 27 seconds][Agent] : Yep, alright, no problem. So as far as the payments, nothing will come out until such time as an the application, the policies put in place and umm, we generally collect payment within the next 7 days. So when in the next 7 days would be more suitable for you?

[25 minutes 47 seconds][Customer] : Oh, it doesn't matter.

[25 minutes 49 seconds][Agent] : Is there a preferred day for payments to come out at all?

[25 minutes 52 seconds][Customer] : No.

[25 minutes 54 seconds][Agent] : All right, so look, what we can do in that case is, umm, just to give it a bit of, uh, time in case there is a delay with the androiders. How about we set that up for Thursday, the 10th of November? Does that sounds good for you?

[26 minutes 9 seconds][Customer] : Oh, Friday, Friday is better.

[26 minutes 10 seconds][Agent] : Oh, the Friday, OK, no problem. So we'll do Friday the 11th and then each fortnight on the Friday after that for you then. And would you like the payment coming out of a bank account or a Visa MasterCard?

[26 minutes 22 seconds][Customer] : Yeah, I'm still thank you.

[26 minutes 24 seconds][Agent] : Yep.

[26 minutes 25 seconds][Customer] : Oh, it can come up in that age.

[26 minutes 24 seconds][Agent] : So I'll get that account, the Visa, all right, No problem. So I'll get that Visa number from you. Now, let me know when you've got the card ready because I will pause the call recording. So we don't capture that on.

[26 minutes 36 seconds][Customer] : No, that's perfect.

[26 minutes 40 seconds][Agent] : Yep. All right. So it's for security purposes. Well, obtaining your card details, the call recording will stop and we'll recommend after your details. The. Successfully registered and fully encrypted in our system. And please be advised that call recording is now resumed for quality monitoring purposes. All right now, as I said, nothing will come out till Friday the 11th through the 11th. I'll give you a call and let you know the outcome from the underwriters. If I get your voicemail and it's approved with no changes, I'll leave you a voicemail letting you know that we've approved that and accepted it on your behalf and process that through. We'll e-mail the documents through to fly fishing master@hotmail.com. All right.

[28 minutes 4 seconds][Customer] : Right. You haven't asked me the beneficiary of money.

[28 minutes 8 seconds][Agent] : Yes. So the beneficiary form is actually in our policy documents. So when we send the documents out by e-mail and post, there will be the beneficiary nomination form for you to return complete and return to us.

[28 minutes 22 seconds][Customer] : OK.

[28 minutes 21 seconds][Agent] : So we know where you want that paid out for. Yeah, OK. And that you do a bit of fly fishing as well as the deep sea fishing, do you?

[28 minutes 30 seconds][Customer] : It's what? Sorry.

[28 minutes 31 seconds][Agent] : You do a bit of fly fishing as well, do you?

[28 minutes 35 seconds][Customer] : Well, what is the case then?

[28 minutes 33 seconds][Agent] : Well, what do you say that away?

[28 minutes 36 seconds][Customer] : Away.

[28 minutes 37 seconds][Agent] : I don't know. Maybe an e-mail.

[28 minutes 41 seconds][Customer] : Yeah, I'm away next week and weekly.

[28 minutes 43 seconds][Agent] : Oh, excellent. Yeah.

[28 minutes 45 seconds][Customer] : Oh, I do a little bit on the side.

[28 minutes 45 seconds][Agent] : Uh yeah. Oh, excellent. Oh, right. Yeah. It's nice and calming, isn't it?

[28 minutes 48 seconds][Customer] : I I owned a fly fishing company for 10 years and you know, and yeah, no, it's kidding off next weekend sitting down.

[29 minutes][Agent] : Just sitting down and letting it fly and and waiting for something so I can able.

[29 minutes 5 seconds][Customer] : You've never been fly fishing.

[29 minutes 5 seconds][Agent] : Yeah, no, fly fishing is fly fishing. You stand up, don't you? No.

[29 minutes 10 seconds][Customer] : You didn't sit it down and let it nibble.

[29 minutes 14 seconds][Agent] : Oh, you got to keep flicking the rod, don't you?

[29 minutes 14 seconds][Customer] : No, that's the one.

[29 minutes 16 seconds][Agent] : To get the Yeah, OK. Yep.

[29 minutes 19 seconds][Customer] : You're an Austral, you're an Australian. So what are you worried about?

[29 minutes 22 seconds][Agent] : Oh, look, you know, my uncle used to like a bit of fishing, but he wasn't, umm, I don't think he did much of fly fishing. He was just, you know, just sit around and drink a few chinnies while he was waiting for nibble.

[29 minutes 32 seconds][Customer] : Yeah, no, I've got it.

[29 minutes 35 seconds][Agent] : Oh, wow.

[29 minutes 33 seconds][Customer] : Ian Botham coming out next week, So yeah.

[29 minutes 37 seconds][Agent] : Excellent.

[29 minutes 38 seconds][Customer] : Wow. Wow.

[29 minutes 39 seconds][Agent] : Yeah. Yeah, that's pretty good.

[29 minutes 42 seconds][Customer] : Alright, I'm packing off now. He's got a phone crew coming



with him as well. So what's the space?

[29 minutes 42 seconds][Agent] : Oh, I will do. I'll keep an eye out for you, that's for sure. All right, now the final step to send that off is to read through your declaration and once you accept the cover, it will go off to be assessed and, umm, we'll send the documents out via e-mail as well as via post for you. So just, uh yeah, complete that beneficial nomination form, return it to us. So the declaration rate and thank you, Jason Gomes. It is it, umm, it is important you understand the following information. I'll 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 are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Zed Limited, whom are referred to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the financial is licensed by the Financial Markets Authority to provide a financial advice service. The advice we 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 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 insurance 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 to decide whether that's on any advice you provide. Can you please confirm you understand and agree to this yes or no? Excellent. Now, your answer to the application questions and any related documents form the basis of your contract 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've answered all of our questions in accordance with your duty of disclosure, Yes or no? Yep. And I'll also confirm you authorized to debit from uh, to set up a direct debit from that credit card you provided me with.

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

[32 minutes 9 seconds][Agent] : Yep. Excellent. All right, Umm, so, uh, I, uh, sorry, your, ANS uh,

your answers to the application questions in any related documents from the basis of your contract insurance and can you rely on the information you provided when assessing your application? I need to remind you the Judy of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your Judy of disclosure, yes or no? Yep. Excellent. We may from time to time provide offers to you by the communication methods you provided to us in relation to other products and services. By agreeing to this declaration, you can send to us to contact you for these purposes. You object. You can update it now by informing me or at any time by contacting us or by using any unsubscribe facility on communications we send you.

[32 minutes 37 seconds][Customer] : I think so, yes, right. If I if I opt out after a year, what happens to that money that I've already paid in?

[33 minutes 3 seconds][Agent] : You've agreed to take yeah. So if you chapter decide to cancel your policy after a year, uh, then, uh, there would be nothing paid out as we do give you a 30 day free look. Umm, to review the information. If you cancel within that 30 days, you will receive a full refund of your premium list of claims made. Outside of that 30 days, you wouldn't be receiving anything back.

[33 minutes 30 seconds][Customer] : Right.

[33 minutes 32 seconds][Agent] : OK, now you've agreed to Yeah, sorry. How much was the refund once again?

[33 minutes 33 seconds][Customer] : And sorry, how much was the repayments again?

[33 minutes 36 seconds][Agent] : Uh, yes. So the first year of uh, it's \$103.62 per fortnight.

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

[33 minutes 47 seconds][Agent] : Yep. All right now you were great to take out a single one choice life insurance policy with the following cover. Jason Gumes receives \$100,000 in the event of life insurance. So Jason Gumes life insurance, uh, 100% loading was applied during the application process. Now, Jason, with regards to that loading, if you stop doing your deep sea fishing, umm, give us a call and you can apply to have that loading reviewed because that was uh, with regards to your occupation.

[34 minutes 19 seconds][Customer] : See classes quite a higher up up application. I guess so.

[34 minutes 17 seconds][Agent] : OK, yes, yes. So working offshore is a, is considered a higher risk, umm, whether it's on a, you know, a platform or deep sea fishing, which is your case. Yeah, OK. Now, umm, yeah, that's right. Yeah.

[34 minutes 38 seconds][Customer] : So if I was if I was a farmer or a meat worker it would be a lot cheaper if I was speaking grapes.

[34 minutes 43 seconds][Agent] : Or if you, if you went back to, if you went back to doing your fly fishing as a full time thing instead of, you know, and on the side thing, umm, yeah, that would have it. That would, uh, likely make it a difference to the pricing there.

[34 minutes 58 seconds][Customer] : Alright, thank you.

[34 minutes 58 seconds][Agent] : But yeah, so you're not locked in any contracts with us. They can apply to have that reviewed subject to eligibility. All right now 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 \$103.62 per fortnight. Your premium is a steps premium, which means that we calculated that each policy anniversary and would 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 have the distribution cost for this policy. Your premium will be deducted in accordance with the authority you provided to us. AM Best is rated Pinnacle with the B Financial Strength with an outlook of Fair and a Baby Plus credit rating with an outlook of positive. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you 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 and plain language. You should carefully consider these documents to ensure the process 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. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800005804 or e-mail [support@onechoice.co.nz](mailto:support@onechoice.co.nz). Now two final questions there

for you Jason. So do you understand and agree with the declaration of just read you yes or no?

[36 minutes 47 seconds][Customer] : Yes, I do.

[36 minutes 48 seconds][Agent] : Excellent. And would you like any other information about insurance now or would you like me to read any part of the policy document to you, yes or no?

[36 minutes 57 seconds][Customer] : I think I've got enough.

[37 minutes][Agent] : Is it just a yes or a no for that? Final question for me, no.

[37 minutes 4 seconds][Customer] : OK, I understand everything.

[37 minutes 5 seconds][Agent] : Excellent.

[37 minutes 5 seconds][Customer] : Yes, yes, you know, whatever. No, I agree with you what you said.

[37 minutes 8 seconds][Agent] : Yeah, you're all excellent.

[37 minutes 10 seconds][Customer] : No, it's all good.

[37 minutes 12 seconds][Agent] : No problems with all there, Jason. So just sending that off to our underwriters now, and I will let you know the outcome of the application if I can't reach you. I'll leave a voicemail if it's approve it and nothing's changed to what we've already discussed. OK.

[37 minutes 26 seconds][Customer] : Well, what do you think?

[37 minutes 28 seconds][Agent] : I actually like the chances of this going through no problems. OK.

[37 minutes 32 seconds][Customer] : Yeah, No, it's just been a whirl. Co. My son died last year.

[37 minutes 37 seconds][Agent] : Oh, I'm so sorry to hear that.

[37 minutes 37 seconds][Customer] : So you're talking about your son.

[37 minutes 43 seconds][Agent] : Yeah.

[37 minutes 42 seconds][Customer] : And yeah, my son hung himself last year.

[37 minutes 45 seconds][Agent] : Oh, I'm so sorry to hear that.

[37 minutes 50 seconds][Customer] : Horrible.

[37 minutes 48 seconds][Agent] : It's it's hard to think that if they felt that it's any outlets for them and and to be the ones that are remaining, it's even harder, isn't it? Yeah.

[37 minutes 58 seconds][Customer] : Yeah, and I'm just trying to put in in specific at the moment and

yeah, that's why I rang you guys today really was sure I I need to get my sort of there.

[38 minutes 4 seconds][Agent] : Umm, yeah, Yep, Yep, certainly. And look, you know, we're here to help you at any time as well.

[38 minutes 15 seconds][Customer] : No, I've got you in all car and I'll now I've got a little bit of life insurance, so that'll help.

[38 minutes 15 seconds][Agent] : And yeah. And it's just that Peace of Mind.

[38 minutes 24 seconds][Customer] : Yeah, it's OK. And that that's why I'm doing that. Really, it's up.

[38 minutes 22 seconds][Agent] : So if something happens and not in that way, but umm, yeah, yeah. The, the future is so unknown, it's, uh, just give you that Peace of Mind knowing that it is there just in case. So yeah.

[38 minutes 37 seconds][Customer] : And I'm just a selfish \*\*\*\*\* who's makes really good money. And actually you need to start thinking about people here around me.

[38 minutes 42 seconds][Agent] : Yeah, yeah, yeah. Look, you know, it it it's unfortunate that he chose that labour.

[38 minutes 50 seconds][Customer] : But I'm also not a millionaire, so you know.

[38 minutes 53 seconds][Agent] : Yeah, yeah. You need to be able to live as well. But you know, you'd like to have that Peace of Mind just in case something was to happen. Yeah. Well, look, hopefully we'll get an answer back quickly. I will let you know as soon as I do hear back from them.

[39 minutes 7 seconds][Customer] : OK, cool.

[39 minutes 7 seconds][Agent] : Umm, and we will be able to get that set in place if that's the case.

[39 minutes 12 seconds][Customer] : OK. Thank you.

[39 minutes 11 seconds][Agent] : All right, no problems, Jason, my absolute pleasure. All right, take care. I'll be in touch soon.

[39 minutes 18 seconds][Customer] : You too, love.

[39 minutes 19 seconds][Agent] : All right.

[39 minutes 19 seconds][Customer] : See ya.

[39 minutes 19 seconds][Agent] : Thank you. Bye.

[39 minutes 20 seconds][Customer] : Bye.