

[1 seconds][Customer] : Hello.

[3 seconds][Agent] : Hi there. Good afternoon. It's Jane calling from One Choice Insurance Company. How are you today?

[8 seconds][Customer] : I'm good. Thank you so much. Yes.

[10 seconds][Agent] : That's really nice to hear. And am I speaking with Rosemary?

[14 seconds][Customer] : Yes, it's me.

[15 seconds][Agent] : Oh, lovely. Rosemary. And so you're looking at some life insurance. I see.

[20 seconds][Customer] : Yeah. I was actually hearing a lot of stuff, so I thought, yeah, why not?

[27 seconds][Agent] : Fair enough. Yeah. You were getting a lot of. What did you say? Sorry.

[26 seconds][Customer] : Yeah, sorry.

[32 seconds][Agent] : Oh, I see. Yeah.

[30 seconds][Customer] : The news is about, you know, death of people and all.

[34 seconds][Agent] : Oh, OK. Yeah. So you've been sort of looking at it and thinking about, you know, sadly if something happened. Is that what you mean? Yeah.

[41 seconds][Customer] : Yeah, just in case.

[42 seconds][Agent] : Yeah. No, I understand. But that's exactly what it's for. Yeah. Look, I I get it. We all have those feelings at times. All right, well, let's have a look at this, toge at it together. So what I'll do is I'll just make sure I've got the correct details in the system first. OK, so I've got Rosemary as your first name and then Benedict is your surname. OK?

[1 minutes][Customer] : My surname is Shulikato Benedict, but Shulikato is my family name that comes up in the middle.

[1 minutes 5 seconds][Agent] : OK, alright. Is that part of your surname or a middle name?

[1 minutes 6 seconds][Customer] : Yes, part of my surname.

[1 minutes 12 seconds][Agent] : OK, how do I spell that one? Yep. Yep. Yep.

[1 minutes 17 seconds][Customer] : Chu Double Li.

[1 minutes 20 seconds][Agent] : Yep, Yep, Yep, Yep.

[1 minutes 23 seconds][Customer] : Double KA, Double TU. Yeah, that's right.

[1 minutes 31 seconds][Agent] : OK, So CHULLIKKATTU and then Benedict. Perfect.

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

[1 minutes 40 seconds][Agent] : And then so your date of birth is the 17th of February 1988.

[1 minutes 44 seconds][Customer] : Is that perfect?

[1 minutes 46 seconds][Agent] : Thank you. So that's correct also is it 17th of Feb 1988? Perfect.

Now, Rosemary, are you a female New Zealand resident currently residing in New Zealand?

[1 minutes 50 seconds][Customer] : Yes, Yes, I am a female. I do have former and residency of New Zealand.

[1 minutes 59 seconds][Agent] : Perfect. Lovely. I'm currently living in New Zealand right now, resigning a time of application. Yeah. Lovely. And what's your preferred title? Would you prefer to be known as a missus or are you a miss?

[2 minutes 3 seconds][Customer] : Yeah, missus.

[2 minutes 10 seconds][Agent] : Oh, thanks. My name is Jane, just like to introduce myself. You're very welcome. Of course, I just also want to let you know the call's recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision that whether they're suitable for your needs. We do not consider your part of circumstances. Thank you. And so Rosemary, so obviously, you know, you've been probably sort of seeing some things on the TV and news and I guess it makes us think of a little bit of uncertainty sometimes in our lives. Do you have a family and like children or dependents that you'd be leaving this to or?

[2 minutes 37 seconds][Customer] : Yep, I don't have my husband with me yet.

[2 minutes 44 seconds][Agent] : Yeah. OK.

[2 minutes 54 seconds][Customer] : Yep.

[2 minutes 45 seconds][Agent] : And so it is based on your insuring your life and the sadly, if something did happen to you, you can choose who you leave it to, of course, which can be your husband, and it gets paid out in a lump sum form. OK. So pay it out in the lump sum to him. Obviously it'll be financial protection and a bit of Peace of Mind for you also. OK.

[3 minutes 5 seconds][Customer] : Yep.

[3 minutes 4 seconds][Agent] : Do you guys have a mortgage or anything like that yet?

[3 minutes 8 seconds][Customer] : No, nothing so far.

[3 minutes 9 seconds][Agent] : OK, even down the track, if there's maybe talk or consideration, maybe getting a mortgage, you know, you might find this beneficial. Obviously you'd be able to protect your mortgage if something happened to you, you know your husband will be able to have that money there. Now the process is really, really easy. So what we do is we go through everything with you over the phone, like literally from start to finish. And what it is, is it we ask some questions about your health and your lifestyle and that will determine the final outcome.

[3 minutes 10 seconds][Customer] : Yeah, yes, yeah, sure.

[3 minutes 40 seconds][Agent] : OK, lovely. So the very first thing is just a question on smoking status. So have you had a cigarette in the last 12 months?

[3 minutes 48 seconds][Customer] : Not in my life. I hate that.

[3 minutes 51 seconds][Agent] : Oh, that's amazing. Good on you. Look, I'm not a fan either of the smell even I don't like it. So but good for you not even having a try. That's amazing. Good for you. Now for your current annual income, is it more or is it less? Excuse me, that \$50,000 in the year.

[3 minutes 55 seconds][Customer] : No, no, it's more than 60,000. It's I think around 70,000 something.

[4 minutes 11 seconds][Agent] : OK, I'll pop that in there. So 100,000 is the minimum that you can look at to be insured for. The maximum that you can go up to is \$2,000,000.

[4 minutes 12 seconds][Customer] : It's nothing.

[4 minutes 21 seconds][Agent] : So starting at 100,000, going up to \$2,000,000, it starts at 100 and goes up at 50,000 all the way up. So what amount would you like to have a look at? How much do you think you'd like?

[4 minutes 34 seconds][Customer] : I am actually planning for the Max.

[4 minutes 37 seconds][Agent] : OK, 2,000,000, Yeah, let's have a look at that for you. No problem. And so every fortnight and \$2,000,000 indicatively at this stage you would pay, it'll be \$73.25 a fortnight.

[4 minutes 38 seconds][Customer] : Yes, that's perfect.

[4 minutes 52 seconds][Agent] : OK, let's do this. Let's go through the health and lifestyle questions with you now, see what your eligibility is.

[4 minutes 53 seconds][Customer] : Yep, Sure. OK.

[4 minutes 58 seconds][Agent] : If there's any changes along the way, I'll definitely tell you and we can have a chat about what suits in the end when I let you know.

[5 minutes 5 seconds][Customer] : Yep.

[5 minutes 5 seconds][Agent] : So, and just before those questions, which are really quite easy and then I'm gonna ask you, I'm just gonna read you a short paragraph. Firstly, this paragraph, we call it a pre underwriting disclosure.

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

[5 minutes 16 seconds][Agent] : It's just a little bit of information firstly and it reads. Please be aware all calls are recorded for quality and 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 they share 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 large 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 ensure you know what terms you do not need to tell us things that we already know or should know as an insurer, which reduces the risk. We insure you have this, Judy, until the time we enter into the contract. If you fail to disclose the matter or you make a false statement and answer to our questions, we may be able to decline a claim, impose the conditions on your policy or avoid your policy entirely because the yes or no answer. Thank you. Do you understand this?

[6 minutes 23 seconds][Customer] : Yes I do.

[6 minutes 23 seconds][Agent] : Thank you, beautiful. Now Rosemary, first question is a residence question and it reads are you a citizen or permanent resident of New Zealand or a citizen of

Australia currently residing in New Zealand?

[6 minutes 37 seconds][Customer] : I'm a permanent resident of New Zealand.

[6 minutes 39 seconds][Agent] : Lovely property. Yes Sir. The next little section we have which is called pre qualify medical history. And this reads have you ever had symptoms of being diagnosed with or treated for or intends to seek medical advice for any of the following? And the first one is stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina.

[7 minutes 7 seconds][Customer] : Not nothing like that.

[7 minutes 10 seconds][Agent] : Yeah, that's alright. Just yes or no Is all that we need from you. Is that a yes or no? OK, Beautiful. Beautiful. That's fine.

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

[7 minutes 18 seconds][Agent] : So lung disorder excluding asthma, sleep apnea and pneumonia, cancer or leukaemia excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder. Have you been diagnosed with a terminal illness, motor neuron disease, any form of dementia including Alzheimer's disease, or been told by a doctor that you have a condition that will reduce your life expectancy? Next section or last one for us before the height and weight. So this one is in the last 10 years. Have you used illegal drugs, abuse prescription medication, or receive treatment or counseling for drug or alcohol consumption?

[7 minutes 35 seconds][Customer] : No, no, no, no, no.

[8 minutes 3 seconds][Agent] : Next section Now is your height and your weight in with this one, I am required to obtain a confident single figure measurement for each in order to continue with the application and the system. It doesn't allow me to enter any approximate figures, words or height or weight ranges. What is your exact height? OK, well you're exactly 2 inches taller than me now. There you go. I'm like, I wouldn't mind that extra 2 inches, that would be great.

[8 minutes 20 seconds][Customer] : 5 feet 2 inch right?

[8 minutes 32 seconds][Agent] : Oh awesome. And what is your exact weight please Rosemary?

[8 minutes 37 seconds][Customer] : I'm not sure of exact weight at the moment, it's 44 point

something.

[8 minutes 44 seconds][Agent] : OK, so that's alright.

[8 minutes 50 seconds][Customer] : I think it was 44.2.

[8 minutes 45 seconds][Agent] : So the last time you would have weighed yourself, what were you, what did you weigh .2? And do you feel you're still the same? You haven't changed still the same 44.2 KGS.

[8 minutes 58 seconds][Customer] : No, I don't think so. No.

[9 minutes][Agent] : OK, so you, so you you think you're currently still 44.2 KGS?

[9 minutes 5 seconds][Customer] : Yeah.

[9 minutes 6 seconds][Agent] : Yeah, that's quite slight. Now you're quite slight, are you? Yes.

[9 minutes 9 seconds][Customer] : Oh, I am really like you should see my mom.

[9 minutes 13 seconds][Agent] : Well, I'm pretty light too, but like, I'm definitely would like to say it was 44.2, but I can't. So, OK, so we're going to pop in five feet, two inches because we know that's your exact height. And then the last time you weighed yourself, you were 44.2 KGS. And you do feel you're still the same, is that correct?

[9 minutes 28 seconds][Customer] : Yes, yes, that's true.

[9 minutes 31 seconds][Agent] : OK, perfect. Now have you experienced any unexplained weight loss of more than 3 kilos in the last 12 months?

[9 minutes 39 seconds][Customer] : No.

[9 minutes 40 seconds][Agent] : OK, now the next little section is based on your A job occupation. And it reads, 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 more civil unrest or work offshore. To the best of your knowledge, are you with or are you in a high risk category for contracting HIV, which causes AIDS? Mm Hmm.

[10 minutes][Customer] : No, no, I work at ME middle field. But definitely we take precautions and everything.

[10 minutes 16 seconds][Agent] : Yeah. OK, So you're do you, you don't consider yourself a high

risk then. OK, I've got a no there. That's fine. Just wanted to know the whole question. And do you have a definite? So that's the whole question is a no. Is that correct?

[10 minutes 16 seconds][Customer] : So no, no, no, yes, true.

[10 minutes 29 seconds][Agent] : OK, So do you have definite plans to travel or reside outside of New Zealand now that is that you have booked it or you will be booking travel within the next 12 months? Sure.

[10 minutes 43 seconds][Customer] : I'm sorry, I didn't get the question right. No, no.

[10 minutes 46 seconds][Agent] : So do you have, do you have a definite plan, any definite plans that you're definitely going to to travel or to live like reside outside of New Zealand that would be that you have actually booked it or you will be booking travel within the next 12 months, OK, That's and if you do go away that's OK.

[11 minutes 5 seconds][Customer] : Yeah.

[11 minutes 5 seconds][Agent] : And you it's a worldwide cover, so you'll be covered overseas.

[11 minutes 10 seconds][Customer] : Oh, great, great.

[11 minutes 9 seconds][Agent] : OK, OK.

[11 minutes 11 seconds][Customer] : I don't have any plans so far, no.

[11 minutes 12 seconds][Agent] : Uh, that's OK though. Well, you never know. Maybe in the new year you might change your mind. Hopefully a little trip somewhere. And where, Where are you from originally? Rosary?

[11 minutes 18 seconds][Customer] : Yeah, India.

[11 minutes 22 seconds][Agent] : Oh, I really wanna go. I was. I was hoping you were gonna stay there because it's one place on my list that I dream one day that I might get there. Hopefully. I really hope so. It's supposed to be so beautiful, so, umm, colorful.

[11 minutes 36 seconds][Customer] : Oh yeah.

[11 minutes 34 seconds][Agent] : And yeah, I'm gonna try for sure. Now, the next one is, do you have existing life insurance policies with other life insurance companies with a combined total sum insured of more than \$5,000,000? OK, now we're on your medical history. And it reads. Have you

ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? And the first one is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose, chest pain, high cholesterol or high blood pressure, tumor, mole or cysts, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal pap or cervical smear?

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

[12 minutes 30 seconds][Agent] : Thyroid condition are neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel, gallbladder or pancreas. Hepatitis or any disorder of the liver. Epilepsy. Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis. Bladder or urinary tract disorder. Kidney disorder, blood disorder or disease. Sleep apnea or asthma excluding childhood asthma.

[12 minutes 35 seconds][Customer] : No, no, no, no, no, no, no, no, no.

[13 minutes 10 seconds][Agent] : Next little section is based on the past three years only and that's all you got to think of and it reads other than what you have already told me about. In the past three years. Have you sought medical advice or treatment by a medical practitioner or specialist? Or are you awaiting results for any medical tests or investigations such as but not limited to any surgeries, X-rays, scans, blood tests or biopsy?

[13 minutes 38 seconds][Customer] : No, but there's one time, but I do have issues with night shift.

[13 minutes 40 seconds][Agent] : Yeah, yeah.

[13 minutes 43 seconds][Customer] : So it was one of the nights, just I didn't get enough place. So at work I really thought my blood pressure was going down so I had to sit for a while. But as being the part of the stuff, they had to check my blood pressure and it was really low. And then they just didn't give me any medicines or anything.

[14 minutes 3 seconds][Agent] : Yeah.

[14 minutes 3 seconds][Customer] : There's just what do you call it? Just for me to have a day off and then come back to work.

[14 minutes 9 seconds][Agent] : Oh, right. Yeah.

[14 minutes 10 seconds][Customer] : But that's what told me the M agency department not not in yeah, I work at the emergency.

[14 minutes 15 seconds][Agent] : Oh, wow. Yeah.

[14 minutes 14 seconds][Customer] : So it was like, oh, you are that.

[14 minutes 18 seconds][Agent] : Oh, you, you've got a demanding job. Absolutely. Very, very much so. And did they just call it low blood pressure? Did they call it anything else in particular with the medical term for it or?

[14 minutes 28 seconds][Customer] : No, I well, they sure they just said just because you didn't have. I actually skipped my whole food and drink as a student. If you have a purpose, just fatigue.

[14 minutes 40 seconds][Agent] : Oh, yeah, yeah. All right. Yeah. Well, look, let's put it in and I'm glad that you're OK. And that's all it was. And but sometimes, you know, it's a little bit of a sign, isn't it, that we gotta take care of ourselves for sure.

[14 minutes 43 seconds][Customer] : And they said, oh, it was just pasting coffee, something like that, Yeah.

[14 minutes 57 seconds][Agent] : Yeah, that's all right. So let's pop it in here and we'll get a couple of details on it. That's very normal for to, you know, get some further details. Normal procedure. So please describe the reason for the consultation for these symptoms and DI and diagnosis. So I'm going to pop in it.

[15 minutes 12 seconds][Customer] : No health care assistant.

[15 minutes 9 seconds][Agent] : So you work as an emergency nurse, healthcare assistant? Yeah.

[15 minutes 16 seconds][Customer] : Yeah.

[15 minutes 17 seconds][Agent] : Yeah.

[15 minutes 17 seconds][Customer] : So there's a lot of running around. Yeah.

[15 minutes 18 seconds][Agent] : Oh, I bet you absolutely. I can only imagine. Alright, so let me pop this. So I'm just gonna say you work work as a healthcare assistant and it's in the ER.

[15 minutes 30 seconds][Customer] : Yes. That was your table. Yeah.

[15 minutes 29 seconds][Agent] : Is it OK? OK. VER umm. OK. So what I'm gonna say now is, is

that, umm, you were a little bit, you were overworked. Is that correct?

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

[15 minutes 42 seconds][Agent] : You feel it? Yep.

[15 minutes 43 seconds][Customer] : It was a very busy night. I think it was the last summer, too, and it was so hot. Yeah. And lack of definitely fluids on me.

[15 minutes 49 seconds][Agent] : Oh yeah. And so did you feel a bit light headed? Is that what you said?

[15 minutes 53 seconds][Customer] : Yeah, yeah, yeah that's the light headed.

[15 minutes 59 seconds][Agent] : Yeah, Yeah, OK.

[16 minutes 1 seconds][Customer] : So one of my friends actually, you know, like frankly check she just check my blood pressure and that when they just like, oh, you need to messed up. Then they suddenly she take me to a room and just asked me to rest up until the morning. And then the morning the doctor just came in and said did you have enough food or training? I said that's pretty much it.

[16 minutes 26 seconds][Agent] : Mm hmm. I know.

[16 minutes 26 seconds][Customer] : You may go home.

[16 minutes 27 seconds][Agent] : Oh, you know what? Take care of ourselves. We we're not, we can't think we're superhuman sometimes. We I know we think we are.

[16 minutes 34 seconds][Customer] : They didn't even give me any fluids or anything like I.

[16 minutes 34 seconds][Agent] : So the person that ah, yeah, that's all. And you, you would've, that happens sometimes. And I'm sure in your lifetime you would've seen and heard that happen. So the person that checked your blood pressure wasn't a medical, umm, person person that's medically trained. Yeah, yeah, sure. OK. Yeah. A medical person checked your blood pressure and it was a bit low.

[16 minutes 49 seconds][Customer] : Yeah, they did our I've been, what do you call it, clinical nurse manager and every year, yeah, it's both.

[17 minutes 2 seconds][Agent] : Yeah, that's OK. I just say here you also hadn't eaten and drank

enough.

[17 minutes 9 seconds][Customer] : No, not, no.

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

[17 minutes 11 seconds][Customer] : I was really stressing myself that day because first day of night shift is always hard for me.

[17 minutes 15 seconds][Agent] : Oh, yes. OK, Let me just pop in. I'll say it was a night shift.

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

[17 minutes 21 seconds][Agent] : Uh, Erin. OK, well, you're worth your waiting goals. That's all I can say. Anybody in the medical pro profession absolutely worth your waiting goals. Like teachers, they always feel that way too. Unfortunately, we're just not teachers and medical practitioners and medical, you know, people are just not, umm, what would we call it? Recognized enough of what they do for sure. Oh, drank love. OK alright, so that's fine. OK a pop popped in a bit low. OK OK. Now when did this occur? One year ago.

[18 minutes 2 seconds][Customer] : A year ago, yeah, I think so. Maybe a year ago it was on doing some more season.

[18 minutes 9 seconds][Agent] : OK, OK.

[18 minutes 11 seconds][Customer] : I don't remember, but I don't remember the exact date.

[18 minutes 15 seconds][Agent] : Just a matter if it's the exact day, would you say about a year ago? Yeah.

[18 minutes 18 seconds][Customer] : Yeah, it was.

[18 minutes 19 seconds][Agent] : All right. Now please provide details of medical tests. So, for example, one year ago when that happened, did they just do your take your blood pressure? That was the only test you had.

[18 minutes 29 seconds][Customer] : Yeah.

[18 minutes 31 seconds][Agent] : OK. That was the only test that you had was a blood pressure check.

[18 minutes 30 seconds][Customer] : That was the only thing they had, Yes.

[18 minutes 39 seconds][Agent] : Yeah. And yeah, they gave you the next day off to go. They said stay home the next day. Mm. Hmm.

[18 minutes 43 seconds][Customer] : Yeah. No, they actually asked me would you want to take a day off?

[18 minutes 50 seconds][Agent] : Yeah, absolutely. You should, Yeah, recuperate, just recharge your batteries. Umm. So I could say you you had the day off the next day. OK, alright, that's fine. Now is any further treatment? Excuse me, is there is any further investigation or treatment plan? If so, when? OK, Was it just a one off?

[18 minutes 47 seconds][Customer] : And I said, yeah, I might as well just take a day off and then yeah, yes, no, yes, fine.

[19 minutes 16 seconds][Agent] : Yep. OK. So please advise that the full recovery has been made.

[19 minutes 16 seconds][Customer] : Off yes.

[19 minutes 20 seconds][Agent] : OK. I just say yes, this was just a one off.

[19 minutes 24 seconds][Customer] : Yes it was.

[19 minutes 25 seconds][Agent] : Yeah. OK. And this is very normal that I'm asking you these questions. It just happens, you know, these these are normal procedure for us all. OK, that's fine. That's all I need on that. So we're moving on to the next one now. Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you're currently experiencing within the next two weeks? Yes, so it's just asking you just say now we've already chatted about you know that when you had that faint that that Lightheadedness. So O are your low blood pressure. So other than other than that, other than what you have already told me about OK. Are you contemplating? So you're thinking about seeking? Are you contemplating thinking? Are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[19 minutes 48 seconds][Customer] : That's that mean I'm I'm planning for any medical checkup or no. I'm great actually.

[20 minutes 20 seconds][Agent] : OK, good, good. And you sound healthy, that's for sure. Now we're

on a family history. We're just about done now. The family history 1 is to the best of your knowledge, this is OK. Have any of your immediate family and that's going to mean your mom, your dad, your brothers and your sisters. Now either they are living or they are deceased. Ever been diagnosed with polycystic kidney disease, Huntington's disease or familial at the moment as polyposis To the best of your knowledge have any of your immediate family suffered from cancer, heart condition, stroke or other her registry disease prior to age 60?

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

[21 minutes 4 seconds][Agent] : OK. And your very last question being now other than one off events like 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 recognized airline, Motor racing, parachuting, mountain earring, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving or any other hazardous activity? OK. And let me submit this for you and I'll let you know. So are you satisfied with the answers provided? Exception that we'll now lock the application.

[21 minutes 33 seconds][Customer] : No, absolutely great, but that is one more question. I was actually going to pay a life insurance for my husband as well.

[21 minutes 46 seconds][Agent] : Yeah, OK, well what we'll do is let me explain how now the next step for you and then we'll chat about hubby then as well.

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

[21 minutes 56 seconds][Agent] : OK, no problem at all. So now based in reference to your health and lifestyle answers with those answers, what I need to do for you is I need your application. I need need to be referred to the underwriter for assessment. Very, very normal procedure. Now, the reason why it is, is because you had that bit of low blood pressure about a year ago because you're we're overworked and hot and so on. So normal. And it just so happens that I've got a list, you see, and sometimes there's things on the list and sometimes there isn't. If something's not on the list, we refer it. So that's why I'm doing this for you. So the underwriters, they just have a look at it, all the notes that I've got there and they come back to me. What happens then is if it's approved, this policy will cover you for deaths due to any cause except suicide in the 1st 13 months, OK? There's already

what's called a terminally ill advanced payment. It's already included in this cover for you. So what that really means is if you sadly were diagnosed with 12 months or less to live by a medical practitioner, we will pay the whole claim out to you in full. If you get that whole amount of money, you do not have to give it back. If you go into remission, it's yours to keep.

[22 minutes 41 seconds][Customer] : Yeah, OK.

[23 minutes 2 seconds][Agent] : OK, now there is what's called a loading be added now, which means the premium has risen. So we'll have a look at that and you can let me know if it still suits. The loading is due to BMI, so we'll have a look at that new price now and see if it suits you. We can always go down a bit if it's a bit much for you. So please be aware that your premium is stepped, which means that we generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount, which is actually Rosemary, the amount that you're insured for it will increase by 5% with associated increases in premium. And you can opt out of this indexation each year if you want to. OK, So you can actually at time in your life W if you wanted to grow great, you can, but you don't have to. You can opt out of the indexation each year if you want to, if you're satisfied with what you have. Some years you think I don't need any more, that's fine. You just Y you opt out of the indexation. OK, so now if you want the 2 million because of that increase with that loading, it would now go to a fortnightly premium of \$109.87 per fortnight.

[23 minutes 42 seconds][Customer] : OK, OK, not a problem yet.

[24 minutes 10 seconds][Agent] : OK now what we can do is what I can do like a pre set up for you where I go ahead get your payment details. You choose the date you want the first payment to come out on. I read your declaration and go ahead and get it assessed by the underwriter. Are you happy to proceed with that?

[24 minutes 25 seconds][Customer] : Yeah, sure.

[24 minutes 26 seconds][Agent] : Perfect. Now what happens there is while your application is being assessed, you're actually going to be covered for accidental deaths. So you'll be covered for that. Now, which pays out a deficit due to a direct result of an accident. Now cover for this cover under for as a result of an ACC accident. Cover under this last until the insurer makes a decision on your

application or 30 days from today, whichever is earlier. OK. Now the commencement of your cover, it will be subject to final assessment by the insurer if the insurer approves cover without any changes. Are you happy for me to record your acceptance of this policy now? And I'll just go ahead and I'll send you out your policy information to your e-mail and your postal address. Is that OK?

[25 minutes 9 seconds][Customer] : Yeah, that's all good.

[25 minutes 9 seconds][Agent] : Perfect. Let me grab your home address from you first. I'll get that now. And that will be our first step. What would that be? Yeah.

[25 minutes 15 seconds][Customer] : OK, 4 by 6, 25 Eboli Street. It's TE space WHAREEOURI. Yeah, yeah, yeah. T Yeah.

[25 minutes 23 seconds][Agent] : How would I spell that yeah ah perfect and that is in Burhampur a Burhampur Yep OK 6023 the post code pops up on that yeah 6023 post code OK, so flat 4 bar 6K for Pori St.

[25 minutes 54 seconds][Customer] : Flight 4, Yeah. By 6 you've had about this. Yeah, Yeah.

[25 minutes 54 seconds][Agent] : Does your yeah 5 four boxes Yep a para party St.

[26 minutes 2 seconds][Customer] : Yes, it does.

[25 minutes 59 seconds][Agent] : uh does your mail get delivered there Yep perfect. We always had a hard copy as well as an emailed version. So let's pick a day when you want the first payment to come out on so today is Monday the 9th of December. What day would you prefer your first payment to come out?

[26 minutes 15 seconds][Customer] : Yeah, we can make it 9th of December. OK.

[26 minutes 19 seconds][Agent] : The what? What? Sorry. The. It's up to you. Yeah.

[26 minutes 21 seconds][Customer] : So first payment, can it come today like right?

[26 minutes 24 seconds][Agent] : Yeah. Well, I can put in today whatever suits you best. Yeah, or I can. But whatever day you want, whatever is good for you today. OK, Perfect. We'll keep it as it is. The night, every fortnight after that. Then on a Monday, would you like to use an account number or would you like to use a debit Visa MasterCard?

[26 minutes 30 seconds][Customer] : Yeah, we can do that today, account number.

[26 minutes 42 seconds][Agent] : OK. Now I'm just going to ask a couple of questions on your own account. And the very first one is, do you have authority to operate this bank account alone?

[26 minutes 51 seconds][Customer] : Yeah. Oh, not alone.

[26 minutes 54 seconds][Agent] : Yeah. And you can have a joint. Well, but you can still use it yourself, Is that correct?

[26 minutes 52 seconds][Customer] : It's a joint account, but yeah, yeah, yeah, sure.

[26 minutes 59 seconds][Agent] : Yeah. Perfect, Perfect. Yeah. And the next one is, do you need to jointly authorised debits on this own account? On this account? So do you need any permission of anyone else to actually use it? Yeah.

[27 minutes 9 seconds][Customer] : OK, before we proceed, sorry, the one I'm going to use, Yeah, let's not make it a joint account. I'll transfer from my own account, so I don't need anything from anybody. Yeah. Mm, Hmm.

[27 minutes 23 seconds][Agent] : OK, it's what it yeah, it's WH, whatever you want to do. So I'll tell you why we ask these questions. Sometimes there can be circumstances sometimes where people need written con permission and stuff. So we just got to make sure that that's all. So that's why we just ask these questions. So with the whatever account you want to use is your choice with whatever it is suits you best.

[27 minutes 46 seconds][Customer] : No.

[27 minutes 41 seconds][Agent] : But that question is do you need to jointly authorise debits on your own account, OK. Have you cancelled a direct debit authority for One Choice with Pinnacle Life as the initiator the last nine months on the account you are providing?

[27 minutes 56 seconds][Customer] : Sorry, that was a bit complicated for me.

[27 minutes 59 seconds][Agent] : Certainly, that's OK.

[27 minutes 58 seconds][Customer] : I I didn't hear. Sorry. What was that?

[28 minutes 1 seconds][Agent] : That's alright. So this company's called One Choice. So have you cancelled a direct debit authority for One Choice, this company with Pinnacle Life as the initiator and the last nine months on the account you are providing? OK, OK.

[28 minutes 14 seconds][Customer] : No, I have never been in a life insurance before, so no. Yeah, sure.

[28 minutes 18 seconds][Agent] : Next one is are you happy to set up a direct debit authority without signing a form and the last pieces you agree this authority is subject to the terms and conditions related to the bank account provided and the specific direct debit terms and conditions that relate to this authority. You authorise your bank to allow Pinnacle Life, who is the initiator for One Choice to direct debit this account to the corners, these terms and conditions. Whenever you're ready, Rosemary, you can read out your account number.

[28 minutes 47 seconds][Customer] : Yeah, OK, that's one.

[28 minutes 55 seconds][Agent] : Yeah. Mm. Hmm. Mm. Hmm. Hmm. Mm. Mm. Hmm, perfect.

[28 minutes 54 seconds][Customer] : I'm sorry, 01, 1842009086001 Yep.

[29 minutes 8 seconds][Agent] : So we've got 011842009086001 and the Bank of New Zealand.

[29 minutes 17 seconds][Customer] : OK.

[29 minutes 17 seconds][Agent] : Now the name of that account, is it Rosemary, Chilika, Chilik, Atu Benedict or anything else?

[29 minutes 24 seconds][Customer] : Yeah, that's it. Yeah.

[29 minutes 25 seconds][Agent] : That's it. OK, now I'm just going to check your your e-mail. So I've got rosemarytinu007@gmail.com.

[29 minutes 32 seconds][Customer] : Yes.

[29 minutes 33 seconds][Agent] : OK, I'm just going to read your declaration and then what we're going to do is going to have a little chat about your hubby then. So I'll let you know what happens there. I'm going to send your policy documents to your home address and your e-mail. If the underwriters need to know anything else, I will definitely ask you.

[29 minutes 38 seconds][Customer] : OK, OK, OK.

[29 minutes 48 seconds][Agent] : If not, I'm just going to go ahead and send your your approved policy documents there. And this just reads. Thank you Rosemary, Chilika to Benedict. Thanks, Rosemary.

[29 minutes 58 seconds][Customer] : Yes.

[29 minutes 58 seconds][Agent] : It is important you understand the following information. I will ask your agreement to these terms at the end of 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 Greensill Financial Services and they're limited, whom I refer to as GFS to issue with the Ranges insurance on its behalf. GFS is licensed by the Financial Markets Authority. We can 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've not considered your specific financial needs. The goals are considered any other insurance products or services.

[30 minutes 44 seconds][Customer] : None.

[30 minutes 41 seconds][Agent] : We have verified that you understand the cover and that you considered 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. Once your question and it reads, can you please confirm that you understand and agree to this? Just yes or no? Thank you. 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.

[30 minutes 59 seconds][Customer] : Yes, yes.

[31 minutes 13 seconds][Agent] : Can you please confirm you have answered all of our questions in accordance with your duty of disclosure, Yes or no Thank you. By agreeing to this declaration, you consent to be contacted by us in relation to other products and services. You can opt out of this at any time by contacting us. The accepted cover pays a lump sum benefit amount of Rosemary Chilika to Benedict received \$2,000,000 in the event of life insurance for Rosemary Chilika to Benedict Life Insurance. The 50% loading was applied during the application process and then if it is

not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year of covers 100 and dollars and \$0.87 per fortnight. Your premium is stepped, which means it will be calculated each policy anniversary with generally increases your age. Your sum insured will also increase automatically by 5% each year and you can opt out of this. Included in your premium isn't about payable to GFS of between 24% and 71% of each premium.

[32 minutes 9 seconds][Customer] : None.

[32 minutes 9 seconds][Agent] : Your premium will be deducted in accordance with the authority you have provided to us. AM best is ratio pinnacle 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 in your policy documentation. The policy documentation will be mailed to you and if you have provided us for the e-mail address will also be emailed to you today. You should carefully consider these documents to ensure the product meets your needs. You have a 30 day cooling off period to your which you may cancel Your policy and any premium you may have paid will be refunded in full unless you have lodged a claim. And two short questions. The first one reads, do you understand and agree with the declaration, yes or no? Thank you. And Rosemary, last question, would you like any other information now or would you like me to read any part of the policy documents to you?

[32 minutes 48 seconds][Customer] : Yes, no, it's all good. Thanks.

[32 minutes 59 seconds][Agent] : OK, beautiful. So just sit tight really. I'll send it all out to you if I don't need to speak to you about anything else. Beneficiaries form will be attached also. And that's just for you to fill out and get hubby on there. You know, make sure, you know, we know who the beneficiaries are then Now, umm, I have a phone number here, 0278000173.

[33 minutes 15 seconds][Customer] : Yeah, that's my number.

[33 minutes 22 seconds][Agent] : Perfect.

[33 minutes 22 seconds][Customer] : Yeah.

[33 minutes 23 seconds][Agent] : Now, when it comes to hubby, I do have to go through this with him separately himself. So when is a good time to do that?

[33 minutes 31 seconds][Customer] : Just give me a moment. Is that OK? Just a SEC.

[33 minutes 32 seconds][Agent] : Yeah, of course, of course. Take your time, Rosemary.

[33 minutes 37 seconds][Customer] : Bye. I'm so sorry.

[34 minutes 32 seconds][Agent] : Yeah, that's how I take your time out. No, no rush.

[34 minutes 31 seconds][Customer] : Just just one second, OK. Hi, I'm sorry, would that be OK if the call can be fixed for tomorrow, 11:00 in the morning?

[35 minutes 9 seconds][Agent] : Yes, of course. Yeah, I'll absolutely do that.

[35 minutes 12 seconds][Customer] : OK.

[35 minutes 12 seconds][Agent] : OK. What we'll do is I will. So obviously it's a different phone number, is that right? OK, alright. What we'll do then is I'll set it for 11:00, so I'll keep it still under your profile. OK, 'cause it'll probably come back to me anyway to tell me the outcome, but I'll just take hubby's number then.

[35 minutes 18 seconds][Customer] : Yeah, thank you.

[35 minutes 29 seconds][Agent] : Or do you want me just to call this number?

[35 minutes 31 seconds][Customer] : No, I can give you my number, I mean his number.

[35 minutes 33 seconds][Agent] : Yeah, go ahead. Yeah, what would that be? Yeah, yeah. OK, perfect. Alright, 02720272895258 and they're gonna call your husband at 11. What's his first name, please?

[35 minutes 33 seconds][Customer] : Sorry 027289 5258 Anil. Anil.

[35 minutes 56 seconds][Agent] : OK, I'll put that in my notes to make sure I can address them correctly. And that's all. You gotta just sit tight now, just waiting to see what the underwriter comes back with. But we've got it all kind of sent off now, and all I gotta do is either send you the documents if I needed to ask you anything. I'll definitely do that. OK, that's not a problem. Now. Tomorrow, I'm going to call Anil at 11, and I've got his pho, his phone number to do that on. OK, my next question was, oh, yes, I was gonna ask you. OK, Life insurance. OK, that's that sorted. What about do you have income protection? OK. Is that something that you would look at, do you think?

[36 minutes 29 seconds][Customer] : No, yeah, I was going to it, but I'm not so sure.

[36 minutes 42 seconds][Agent] : Yeah.

[36 minutes 38 seconds][Customer] : When we were trying to, you know, get information from the website, it was saying my job profile doesn't cover India.

[36 minutes 48 seconds][Agent] : Oh, OK, Interesting.

[36 minutes 50 seconds][Customer] : I'm not sure, maybe another company or something. I've not decided.

[36 minutes 50 seconds][Agent] : OK, Well, yeah, no, not not with us. You know, once you work a minimum of 15 hours per week and pay an employment, you can apply for sure. Absolutely. But it's something I guess, you know, the life insurance of course is based on certainly passing away. But then, you know, if you were O obviously still alive and you say you've got a disabling illness or sickness or an injury and you couldn't work, you know, there's a scenario of you may have no money coming in. So that might be something that you might want to look at even in the future.

[37 minutes 20 seconds][Customer] : Yeah. Yes, Sir.

[37 minutes 20 seconds][Agent] : You know, I could, I could send you some information even on it if you want to have a read through.

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

[37 minutes 25 seconds][Agent] : Yeah, yeah, I'd love to.

[37 minutes 28 seconds][Customer] : OK. Thank you.

[37 minutes 28 seconds][Agent] : I mean, it's always worth, it's always worth having a read because especially when you're doing your insurances and, you know, making sure you cover yourself and all that. I'll send all that information pack for that.

[37 minutes 30 seconds][Customer] : Yes, yes, OK.

[37 minutes 36 seconds][Agent] : I'll call Anil tomorrow and we'll go through it with him then as well. And then if I don't need to speak to you, I'm just going to send out your policy documents. OK.

[37 minutes 40 seconds][Customer] : Yes, yeah, no problem. Perfect.

[37 minutes 45 seconds][Agent] : Alright, alright.

[37 minutes 45 seconds][Customer] : And just speaking, when am I expected so for the payment

and all, I don't have to do anything.

[37 minutes 55 seconds][Agent] : No, nothing at all. We got your details there. The first payments coming out of well you have today picked so the day before like then after that then on a Monday it just comes off like a direct debit like just paying your bills.

[38 minutes 7 seconds][Customer] : So it's like automatic payment.

[38 minutes 7 seconds][Agent] : Yeah, exactly. Could auto Yeah, automatically direct debit our side yes, correct. No, it's OK.

[38 minutes 12 seconds][Customer] : Sorry, this might sound stupid, but the first thing. Sorry. The first thing. Then would that be today or the next Monday?

[38 minutes 17 seconds][Agent] : Yeah, it'll be today.

[38 minutes 21 seconds][Customer] : Today. Yeah.

[38 minutes 21 seconds][Agent] : So Gen. Yeah, it'll generally it could be at some stage. So you pick today. So it should be at some stage today. So yeah.

[38 minutes 22 seconds][Customer] : OK, Alright, perfect.

[38 minutes 28 seconds][Agent] : And then it'll be every Monday, then after that, then I'll. Sorry. Yeah.

[38 minutes 32 seconds][Customer] : OK. So. Oh yeah.

[38 minutes 32 seconds][Agent] : After that, on a Monday, 2 weeks, 2 weeks, every fortnight after that on a Monday, but not not another two weeks.

[38 minutes 37 seconds][Customer] : Big fortnight.

[38 minutes 38 seconds][Agent] : Then again, correct. Correct. Fortnightly.

[38 minutes 40 seconds][Customer] : Yeah, not a problem. Perfect.

[38 minutes 42 seconds][Agent] : OK.

[38 minutes 42 seconds][Customer] : Thank you so much.

[38 minutes 43 seconds][Agent] : My absolute pleasure. It's been really lovely to speak to you tonight. And I'll speak to your husband tomorrow.

[38 minutes 48 seconds][Customer] : Yeah, perfect.

[38 minutes 48 seconds][Agent] : All right.

[38 minutes 49 seconds][Customer] : Thank you.

[38 minutes 49 seconds][Agent] : Take care, Rosemary.

[38 minutes 49 seconds][Customer] : Thank you so much. Yeah.

[38 minutes 50 seconds][Agent] : All the best. My pleasure. My pleasure.

[38 minutes 52 seconds][Customer] : Good night. Bye.

[38 minutes 53 seconds][Agent] : Good night now.