

[11 seconds][Customer] : Hello.

[13 seconds][Agent] : Good afternoon. It's Evan calling from One Choice Life Insurance. How are you, Melissa?

[18 seconds][Customer] : Oh, good. Thank you.

[20 seconds][Agent] : That's good.

[25 seconds][Customer] : Yes, yes, yeah, yeah.

[20 seconds][Agent] : I'm giving you a call in regards to the life insurance that we've been discussing together, touching base to run through a bit more information and get that application finished off for you so that I can do that. Just need to remind you. Please note all calls are recorded. Any advice they provide is limited to the products we offer and assisting you to make a decision about whether they is suitable for your needs. We do not consider your personal circumstances. Could you please reconfirm your name and date of birth for me?

[50 seconds][Customer] : Melissa Gay Carney King Rd.

[54 seconds][Agent] : Thank you And female New Zealand resident. Perfect. So you're waiting on some blood test results, Were you able to get those done?

[52 seconds][Customer] : The second, The 4th 77 Yes, yes, I've got them done. And I just needed iron Pool.

[1 minutes 7 seconds][Agent] : OK, Perfect, no problems. I'm glad it wasn't anything too serious now.

[1 minutes 11 seconds][Customer] : Yeah, yeah.

[1 minutes 11 seconds][Agent] : Last time we spoke it was a little while ago, so the application has expired. So I just got up a new quote. Have you had a cigarette in the last 12 months?

[1 minutes 22 seconds][Customer] : What do you mean by a cigarette vape?

[1 minutes 24 seconds][Agent] : Yeah, I'll pop it as a yes then, just because we consider it the same.

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

[1 minutes 28 seconds][Agent] : And in terms of your current annual income, is that less than or more than \$50,000? Sorry.

[1 minutes 35 seconds][Customer] : Yeah. Me personally. Or do I have to join up with my husband?
And.

[1 minutes 39 seconds][Agent] : You personally?

[1 minutes 39 seconds][Customer] : Oh, yes, yes, that's what it's been. What did you say for 2000?
Yeah, yeah.

[1 minutes 44 seconds][Agent] : Yep, perfect. OK, So we can offer the cover that ranges from \$100,000 up to \$1,000,000 worth of cover. Last time we had a chat together, we were looking at \$800,000. OK. And that was coming to. Sorry, just having a look and then you can use fortnightly premium of \$83.16. OK. Is that still good for you and the family?

[1 minutes 56 seconds][Customer] : Yeah, yeah, yeah, yeah, yeah.

[2 minutes 11 seconds][Agent] : Perfect. I'm just going to bring up the application again, OK? I know we did go through it last time, but just because it was towards the end of January, it only is standing for 30 days. So we just need to quickly power through those questions again. But we'll get through them nice and quick.

[2 minutes 27 seconds][Customer] : OK.

[2 minutes 27 seconds][Agent] : OK great. Just reminding you of your pre underwriting disclosure. So 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 may share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract to the legal duty to provide to us any information you you know or could easily be expected to know, which may affect our decision to ensure you and on what terms. You do not need to tell us things that we already know or should know as an insurer or which reduces the risk we insure you have this duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement in answer to our question, we may be able to decline a claim, impose new conditions on

your policy, or avoid your policy entirely. Do you understand this? Perfect, Just let me know if you get stuck on any questions. First one though, are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand. OK, so yes or no to that one, sorry. Thank you.

[3 minutes 48 seconds][Customer] : Permanently Zillan, yes, that's the one from me. Zillan. Yeah.

[3 minutes 58 seconds][Agent] : OK, perfect. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following stroke or heart conditions such as but not limited to heart Lima, heart attack and angina? Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia, 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. Thank you. Have you been diagnosed before, currently undergoing testing for, or has a doctor advised you to be tested for but in neuron disease or any form of dementia including Alzheimer's disease?

[4 minutes 13 seconds][Customer] : N no, no, no, no, no, no, no.

[4 minutes 52 seconds][Agent] : 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 hide and weight ranges. What is your exact height please?

[5 minutes 13 seconds][Customer] : Also passport.

[5 minutes 17 seconds][Agent] : 5-6 so 5 feet 6 inches. Thank you. What is your exact weight please?

[5 minutes 22 seconds][Customer] : Yeah, I'm not sure. I tried to weigh myself last night. It wouldn't work.

[5 minutes 30 seconds][Agent] : OK, Do you know what it was last time you checked?

[5 minutes 33 seconds][Customer] : Yeah, it was about 98 KG.

[5 minutes 35 seconds][Agent] : Sure. Are you confident for me to pop in 98 kilograms for you?

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

[5 minutes 40 seconds][Agent] : Have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

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

[5 minutes 47 seconds][Agent] : OK, perfect. Moving on won't be a moment. Does your work require you to go underground? Work at heights above 20 meters, Start to get below 40 meters? Use explosives or travel to areas experiencing war or civil unrest, or work offshore to the best of your knowledge. Are you infected with or are you in a high risk category? So contracting HIV which causes AIDS. Do you have definite plans to travel or reside outside of New Zealand IE booked or will be booking travel within the next 12 months?

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

[6 minutes 24 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies? With a combined total sum is short of more than \$5 million. Thank you. Have you ever had symptoms of being diagnosed with or treated for, or intend to seek medical advice for any of the following diabetes phrase blood sugar, impaired glucose tolerance or impaired fasting glucose.

[6 minutes 33 seconds][Customer] : Oh, no, no. That's what I was testing for. What was the thing? Diabetes.

[6 minutes 52 seconds][Agent] : Oh OK, so it came back today.

[6 minutes 53 seconds][Customer] : Yeah, I just got a whole bunch of when I just came back with.

[6 minutes 58 seconds][Agent] : OK no problem.

[6 minutes 56 seconds][Customer] : I just needed iron pills, Yeah.

[6 minutes 59 seconds][Agent] : So diabetes raise blood sugar, impaired glucose tolerance or impaired fasting glucose, Would I pop that one as a yes or a no for you?

[7 minutes 7 seconds][Customer] : Oh, no, no. Oh, what? No, I don't have it. No, no.

[7 minutes 6 seconds][Agent] : Sorry, no per perfect. So chest pain, high cholesterol or high blood pressure.

[7 minutes 15 seconds][Customer] : Yeah, no. I got sister for high cholesterol and. And that was a no. Yeah.

[7 minutes 22 seconds][Agent] : Sure.

[7 minutes 21 seconds][Customer] : It's just my own pills.

[7 minutes 22 seconds][Agent] : What? What about the whole question though? Is it chest pain, high cholesterol or high blood pressure? Is that yes or no?

[7 minutes 28 seconds][Customer] : Oh, no, yeah, no.

[7 minutes 29 seconds][Agent] : Thank you. Tumor, mole or cysts, including skin cancer, sunspots or Melanoma. Have you ever had an abnormal pap or cervical smear? So are you there?

[7 minutes 36 seconds][Customer] : No, No.

[7 minutes 50 seconds][Agent] : OK, perfect.

[7 minutes 50 seconds][Customer] : Can you hear me? Yep.

[7 minutes 51 seconds][Agent] : Yeah, Yeah, I can hear you. Yep.

[7 minutes 52 seconds][Customer] : Yep. OK.

[7 minutes 52 seconds][Agent] : Now I can. I think we got cut out. That's OK. So I'm popping no to that one, is that right?

[7 minutes 56 seconds][Customer] : Yep. Yep. That's correct.

[7 minutes 58 seconds][Agent] : Thyroid condition or neurological symptoms such as dizziness or fainting. Disorder of the stomach, bowel or pancreas.

[8 minutes 3 seconds][Customer] : No, no.

[8 minutes 8 seconds][Agent] : OK, so let's see. Multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis, any illegal drug use, abusive prescription medication, or received medical advice for counseling for alcohol consumption.

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

[8 minutes 24 seconds][Agent] : Bladder or urinary tract disorder, blood disorder or disease, Sleep apnea or asthma, excluding childhood asthma.

[8 minutes 35 seconds][Customer] : Oh, no. It's just. It's for X.

[8 minutes 39 seconds][Agent] : Sure. OK. So no to that question.

[8 minutes 37 seconds][Customer] : Oh, it's for No, No. Yeah, no.

[8 minutes 42 seconds][Agent] : Thank you. 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 the results of any medical tests or investigations? For example, undergone any surgery, had medical tests or investigation, for example, X-rays, scans, blood tests or biopsy, or are awaiting the results? OK, I'm just going to pop in the blood test here. It'll be totally fine, but we'll just go ahead and make sure that we capture it. OK?

[9 minutes 6 seconds][Customer] : No, Yeah, yeah, yeah, yeah. That's cool.

[9 minutes 16 seconds][Agent] : Sure. So please describe the reason for the consultation, including symptoms and diagnosis. So you've got blood tests as an overall health check, is that right?

[9 minutes 27 seconds][Customer] : Yes, yes, yes.

[9 minutes 29 seconds][Agent] : Health Check.

[9 minutes 29 seconds][Customer] : Because one part there they said my cholesterol was high and then I said because I was on keto.

[9 minutes 36 seconds][Agent] : Oh, yeah.

[9 minutes 36 seconds][Customer] : So I I came off keto. I said maybe it's the keto. And obviously when I took the tea, Yeah, Yeah. Everything was, I know this time.

[9 minutes 45 seconds][Agent] : Oh, OK. Sure, sure. So were you diagnosed with high cholesterol previously, though?

[9 minutes 47 seconds][Customer] : Yeah, yeah, yeah, I was. It was last year. Yeah.

[9 minutes 52 seconds][Agent] : OK, So I just need to pop that in then. So let's go back to the cholesterol question.

[9 minutes 59 seconds][Customer] : Yeah.

[9 minutes 56 seconds][Agent] : And I'm just going to change that to a yes, it'll be fine.

[9 minutes 59 seconds][Customer] : OK.

[9 minutes 59 seconds][Agent] : We'll just need to pop it in. OK.

[10 minutes 1 seconds][Customer] : Yeah, yeah, yeah. That's fine.

[10 minutes 2 seconds][Agent] : OK, so based on your response, please answer yes or no for each

of the following. Chest pain, yes or no, and high cholesterol, I'm going to change to a yes.

[10 minutes 8 seconds][Customer] : No, yes.

[10 minutes 12 seconds][Agent] : Have you ever had a cholesterol blood test for the result greater than or equal to 7.0 millimoles per liter?

[10 minutes 20 seconds][Customer] : Oh, I don't even know what the result was.

[10 minutes 23 seconds][Agent] : Oh, OK. Do you know?

[10 minutes 25 seconds][Customer] : You know, when I took it last year. Was it last year or the year before? I know it was a while ago when I was on kiddo.

[10 minutes 32 seconds][Agent] : Do you know if it was ever equal to or greater than 7.0 millimols per liter?

[10 minutes 39 seconds][Customer] : Nah, she didn't say. So will I have to ring them and get a written?

[10 minutes 42 seconds][Agent] : Oh OK, possibly.

[10 minutes 50 seconds][Customer] : OK.

[10 minutes 48 seconds][Agent] : I might just put you on a really short hold or just see if I can work around it. OK, won't be a set.

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

[10 minutes 52 seconds][Agent] : Thank you. Thanks so much for holding.

[12 minutes 40 seconds][Customer] : Yeah, that's fine.

[12 minutes 40 seconds][Agent] : So what I'm going to do is I'm just going to refer it along with the blood test. OK, so that's fine. I'll just ask some more questions regarding that and high blood pressure. We we're popping that one as a noise, is that right?

[12 minutes 44 seconds][Customer] : OK, W Yeah. She wants me to go for blood pressure, but I did all that with the blood test. So you'll be a no.

[13 minutes][Agent] : OK, sure.

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

[13 minutes 1 seconds][Agent] : So everything came back fine and normal, no high blood pressure.

[13 minutes 5 seconds][Customer] : Yes. No.

[13 minutes 5 seconds][Agent] : OK, perfect.

[13 minutes 6 seconds][Customer] : Yeah, everything's fine.

[13 minutes 7 seconds][Agent] : OK, good. Perfect. All right, I'm just going to move on to the blood test. And so blood test and high cholesterol. Cholesterol. All right, so let's start with the blood test. So you have blood tests for overall health check. OK. So they all came back fine, clear, normal aside from low iron. Is that right?

[13 minutes 37 seconds][Customer] : 'Cause I think I'm plus there's a limit.

[13 minutes 40 seconds][Agent] : OK. So you do have an e-mail.

[13 minutes 43 seconds][Customer] : Yeah, I think yeah.

[13 minutes 45 seconds][Agent] : OK.

[13 minutes 45 seconds][Customer] : Because when I'm pregnant, I need to hit the Oh, well, they, they always prescribe me those pills.

[13 minutes 51 seconds][Agent] : OK, sure.

[13 minutes 52 seconds][Customer] : Yeah.

[13 minutes 52 seconds][Agent] : So anemia would come under blood disorder or disease. So I'll just go yeah, no, that's OK. Just because an anemic is, is part of blood. OK. So, umm, blood disorder or disease, I'm going to change to a yes. And is the disorder iron deficiency anemia or hemochromatosis?

[13 minutes 56 seconds][Customer] : Oh, OK, OK, OK.

[14 minutes 13 seconds][Agent] : Is that a yes or no?

[14 minutes 16 seconds][Customer] : Pardon. Oh, what are what did you say?

[14 minutes 18 seconds][Agent] : So is the disorder iron deficiency anemia or hemochromatosis? Iron deficiency and e-mail.

[14 minutes 23 seconds][Customer] : Oh, it's the first time you said yeah, I am. Definitely. Yes.

[14 minutes 30 seconds][Agent] : OK, that's fine. And have you been diagnosed with? So I'll pop in iron deficiency and e-mail. And what was the cause of urine e-mail? Please answer yes or no for

each cause.

[14 minutes 41 seconds][Customer] : OK.

[14 minutes 41 seconds][Agent] : So gastritis, hemorrhoids, esophageal varices or ulcers.

[14 minutes 47 seconds][Customer] : Oh, I wouldn't have a clue.

[14 minutes 50 seconds][Agent] : So did they tell you why you get an e-mail?

[14 minutes 52 seconds][Customer] : No, no, I I just knew I had it when I was pregnant. So yeah, just bring the supplies. The I prescribed the pills every time I'm pregnant. Yeah.

[15 minutes 6 seconds][Agent] : OK, But it's just while you're pregnant, is that right?

[15 minutes 9 seconds][Customer] : And then now, obviously, I'm not pregnant.

[15 minutes 12 seconds][Agent] : Oh, OK.

[15 minutes 13 seconds][Customer] : Yeah.

[15 minutes 13 seconds][Agent] : So it's continued on even outside pregnancy.

[15 minutes 16 seconds][Customer] : Yes, yes.

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

[15 minutes 18 seconds][Customer] : I don't know what.

[15 minutes 18 seconds][Agent] : And they didn't tell you why.

[15 minutes 20 seconds][Customer] : No, I never thought to ask. Very interesting. I might ring the nurse if you can send me an e-mail regarding one of those.

[15 minutes 23 seconds][Agent] : OK, Yeah. What I might do is just because they're going to ask these questions and I just want to make sure I'm popping it in correctly.

[15 minutes 29 seconds][Customer] : Yeah, yeah, yeah. Thanks.

[15 minutes 36 seconds][Agent] : So what what I might do is I might go ahead and just pop it on hold for you to double check for me, OK?

[15 minutes 43 seconds][Customer] : Yeah, yeah, yeah, Yeah.

[15 minutes 44 seconds][Agent] : If you can check whether or not your cholesterol has ever been greater than or equal to 7.0 millimoles per litre, that would be great. And then I'll also just get you to check the an e-mail. I just want you to check umm, the reason as to why you have an e-mail.

[16 minutes 2 seconds][Customer] : OK.

[16 minutes 1 seconds][Agent] : So some examples can be diet, umm or umm, there's a couple of different things umm, that could cause it umm, but I just want to to find out the actual reason. So just double check that one and then I'll give you a call back. How about I touch base with you on Friday? Will that give you enough time?

[16 minutes 20 seconds][Customer] : Yeah, You know, that's fine.

[16 minutes 22 seconds][Agent] : OK, great.

[16 minutes 23 seconds][Customer] : I'll quote. Hold on.

[16 minutes 23 seconds][Agent] : Thanks for your time.

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

[16 minutes 24 seconds][Agent] : I'll speak to you soon though.

[16 minutes 26 seconds][Customer] : Yeah. No, that's great. Thank you for the call.

[16 minutes 29 seconds][Agent] : No worries. Thanks, Alisa.

[16 minutes 30 seconds][Customer] : Yeah.

[16 minutes 30 seconds][Agent] : Speak soon.

[16 minutes 31 seconds][Customer] : OK.

[16 minutes 32 seconds][Agent] : You too. Bye. Bye.

[16 minutes 31 seconds][Customer] : Have a good day, bye.