

[3 seconds][Agent] : Choice. You're speaking with Chris. How can I help you?

[6 seconds][Customer] : Umm, hi there. I'm so sorry.

[11 seconds][Agent] : That's OK.

[7 seconds][Customer] : Uh, my, my phone was on file and uh, like I, I think I didn't request a quote like this morning. I thought you guys going to send me an e-mail or something like that right on the call.

[22 seconds][Agent] : Yeah, that's OK. That's OK. Yeah. So when you put through an enquiry on our website, yeah, we call them. We told you about that, but yeah, so.

[28 seconds][Customer] : Yeah yeah, I can, I could you please just send an e-mail to me? Like, uh, I don't like calling you.

[35 seconds][Agent] : OK, so we do everything over the phone. So right now I can tell you the price over the phone but for me to e-mail it, we wouldn't be able to just e-mail it straight away. We have to go through health questions.

[42 seconds][Customer] : Yeah, alright, that that makes sense.

[52 seconds][Agent] : OK. For me to just tell you the price over the phone and and then maybe go through the rest of the call. Can I just get your first and last name and date of birth? Yep.

[1 minutes][Customer] : BOHAN for the first name, then the HANG for the last name and date of birth is 12th of January 2002.

[1 minutes 6 seconds][Agent] : Yeah, thank you. Please note all our calls are recorded. Any advice? Our provide is limited to the products we offer and assisting you to make a decision about whether they are suitable for your needs. We do not consider your personal circumstance.

[1 minutes 21 seconds][Customer] : Yep, Yep.

[1 minutes 24 seconds][Agent] : Now for the for the policy. Can I confirm that you are male, New Zealand resident, currently residing in New Zealand.

[1 minutes 33 seconds][Customer] : Yeah, I'm on my own holiday by the work visa.

[1 minutes 36 seconds][Agent] : OK, you, you hold a visa. OK, that's fine. What I'm going to do is I'm going to ask you, I'm going to make sure that you are, based on our definition, a resident. OK, so

New Zealand resident means a person who resides in New Zealand at the time of application and holds a New Zealand or Australian citizenship or holds a New Zealand permanent residency visa, or has been in New Zealand continuously for six months or more on a temporary work visa.

[1 minutes 48 seconds][Customer] : Yeah, yeah, yeah. I think, I think I've been here for like, uh, I don't know, uh, since last June, I'm always here. June, June in 20, yeah. That's about like, uh, 15 months.

[2 minutes 20 seconds][Agent] : Last year, so June this year, June 2024, Yeah, that's fine.

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

[2 minutes 35 seconds][Agent] : And for the last six months, have you been in New Zealand continuously the whole time or have you left and come back?

[2 minutes 41 seconds][Customer] : Hold time. I've never left it.

[2 minutes 44 seconds][Agent] : OK, Perfect. And the visa that you're on that allows you to legally work and reside in New Zealand. OK.

[2 minutes 51 seconds][Customer] : Yeah, it's valid till 2027. It's a post starting work visa.

[2 minutes 56 seconds][Agent] : OK, That's OK. No worries. So what I'll do then. I just want to confirm the visa that you're on that allows you to legally work in New Zealand. Is that right?

[3 minutes 8 seconds][Customer] : Yeah.

[3 minutes 9 seconds][Agent] : OK. Yep.

[3 minutes 8 seconds][Customer] : What time for any employer?

[3 minutes 11 seconds][Agent] : OK, perfect. Now we'll get you a price. I can see on the enquiry you put that you're interested in 2 million before I can before I can provide you with any quotes. Sir, can I ask, have you had a cigarette in the last 12 months?

[3 minutes 25 seconds][Customer] : No, I don't smoke at all.

[3 minutes 27 seconds][Agent] : Thank you. And is your current annual income \$50,000 or more?

[3 minutes 32 seconds][Customer] : 50,050 thousand, yeah, like annually after tax.

[3 minutes 37 seconds][Agent] : Yes, annually. Yeah, every year before tax. OK, so you're it's 50,000 or more every year, is that correct?

[3 minutes 40 seconds][Customer] : Before tax Yeah, yeah, yeah yeah 50.

[3 minutes 49 seconds][Agent] : OK, sixty. OK, perfect. Thank you. Now you can choose anywhere from 100,000, which is the lowest and \$2,000,000 is the highest. OK, But could you, could you let me know what was the reason you were looking for life insurance? Was it to cover a debt or?

[4 minutes 4 seconds][Customer] : I'm going to travel to South Island and you know, there's like a lot of car accidents.

[4 minutes 16 seconds][Agent] : OK, alright, so it's just you're you're going to the South Islands and there's lots of accidents there, so you just want to have cover for that.

[4 minutes 23 seconds][Customer] : Yep. Yep. Mm. Hmm.

[4 minutes 25 seconds][Agent] : OK So the way that this life insurance works is that if you were to, for example, pass away, we would pay money to who you choose. So like a family member or a friend. OK, Is that what you were looking for? If you have an accident and pass away? I I, I is TH is that the insurance that you were looking for?

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

[4 minutes 49 seconds][Agent] : OK, so then OK, so you're getting the insurance because you might go to the South Island and there's lots of accidents, but who was the money going to who? We're going to give it to your to your family, to your friends. OK alright, perfect, perfect. So you can choose anywhere between 100,000 as the lowest and 2,000,000 is the highest. How much money would you like to have for for the cover?

[5 minutes][Customer] : Uh, one of one of my parents, like my mom and dad, right? Could you please give me the price of London and Cleveland please?

[5 minutes 22 seconds][Agent] : OK, perfect. Yeah, I'll do that. Alright, So for \$1 million, that would be an indicative amount of \$48.46 per fortnight.

[5 minutes 37 seconds][Customer] : Uh, uh, what is like the, uh, lowest.

[5 minutes 37 seconds][Agent] : OK, sorry. So the payments on this policy, you can choose to pay fortnightly, monthly or annually, OK.

[5 minutes 43 seconds][Customer] : Like do they have to pay for a whole for a whole year or just for

my I mean what is like the lunar?

[5 minutes 57 seconds][Agent] : And yeah, so, yeah, so you can pay for as long as you want. And if you don't want it anymore, you can cancel it with. You can give us a call to cancel it whenever you want. So you don't have to stay on the policy for a certain amount of time. You can leave when you'd like. OK, But for \$1 million of cover, does that sound affordable for you? I'm sorry.

[6 minutes 11 seconds][Customer] : Yeah, yeah, yeah, Yep, yeah, yeah.

[6 minutes 31 seconds][Agent] : Sure. Yeah.

[6 minutes 29 seconds][Customer] : What about 2,000,000 for a whole month? I guess for a month?

[6 minutes 36 seconds][Agent] : So. So. So I can't. I can't tell you. I mean, I can tell you how much it would cost a month for a monthly payment.

[6 minutes 43 seconds][Customer] : Yep.

[6 minutes 43 seconds][Agent] : OK, but basically it's up to you to tell us when you'd like to cancel the policy, if that's what you decide. I can't just say we're going to cover you for one month and then it will end after one month.

[6 minutes 55 seconds][Customer] : Yeah.

[6 minutes 54 seconds][Agent] : You would have to tell us when you'd like to cancel. Uh huh.

[6 minutes 57 seconds][Customer] : You have to like, like personally tell you like I'm going to stop this policy. Does that sell that?

[7 minutes 2 seconds][Agent] : Yeah, that's right.

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

[7 minutes 4 seconds][Agent] : Yeah, yeah. But for \$2,000,000 of cover for a month, that'd be \$208.34.

[7 minutes 12 seconds][Customer] : Saturday night. Yep, you just uh, e-mail me the two me the one like I pay monthly. Mm hmm.

[7 minutes 15 seconds][Agent] : OK now, OK, so as I, you, you, you asked that before. Yeah. And I, I mentioned to you that we are able to e-mail it out, but we would have to go through the health questions first. So the health questions, they tell us if the price changed at all. And then health

questions, they also tell us if we can approve you or if we can't approve you.

[7 minutes 35 seconds][Customer] : Alright, alright.

[7 minutes 46 seconds][Agent] : OK, so the health questions, they're just done over the phone and they're mostly just yes or no answers. OK, we're going to go through those together.

[8 minutes 4 seconds][Customer] : Yeah.

[7 minutes 54 seconds][Agent] : Before I ask you any questions Sir, there's something called a pre underwriting disclosure which basically tells you why we ask these questions and what answers we are expecting from you and that 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 SH We will share this with your insurer and they share it with other service providers for the purpose of administering your policy or handling claims. Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breaches of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to 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 to shoot into the time we enter into the contract. If you fail to disclose a matter or you make a false statement in answer to our questions, we may be able to decline a claim, impose new conditions on your policy or avoid your policy entirely. Do you understand this? Yes or no?

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

[9 minutes 9 seconds][Agent] : OK, perfect. Now, first question, it's similar to the one I asked you before, but it is are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand, yes or no?

[9 minutes 15 seconds][Customer] : Uh, I'm, uh, possibly. Sorry, I didn't hear the question for you.

[9 minutes 30 seconds][Agent] : Yes. So, so the question was, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand?

[9 minutes 40 seconds][Customer] : Umm, no.

[9 minutes 40 seconds][Agent] : OK, perfect. Perfect. And then the next question is do you hold a visa? Do you hold a current visa that entitles you to reside in New Zealand?

[9 minutes 49 seconds][Customer] : Yep.

[9 minutes 50 seconds][Agent] : Perfect. Thank you. Now, based on the last sentence you provided, the following exclusion has been added. It is hereby understood and agreed that cover will cease under this policy if the life insured ceases to reside in New Zealand.

[9 minutes 51 seconds][Customer] : Yeah, yeah.

[10 minutes 6 seconds][Agent] : OK, Now next question is, have you ever had symptoms of, been 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 palpitations, heart murmur, heart attack and angina?

[10 minutes 22 seconds][Customer] : Hello.

[10 minutes 24 seconds][Agent] : Lung disorder excluding asthma, sleep apnea or pneumonia, Cancer or leukemia excluding skin cancer, anxiety, depression or stress requiring medical treatment or any other mental health disorder?

[10 minutes 29 seconds][Customer] : No, no.

[10 minutes 42 seconds][Agent] : Have you been diagnosed with a terminal illness, murder, 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 life expectancy? Thank you. In the last 10 years, have you used illegal drugs, abuse prescription medication or received treatment or counselling for drug or alcohol consumption? Thank you. The next section's in relation to your height and weight. Please be aware that I'm required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words or height and weight ranges. So what is your exact height please?

[10 minutes 54 seconds][Customer] : No, no, no, on 178 centimeters.

[11 minutes 28 seconds][Agent] : Thank you. And then what is your exact weight, please?

[11 minutes 35 seconds][Customer] : UH-100 kil kilogram, it's jumping between 95 to 100 is all there

is a higher one.

[11 minutes 43 seconds][Agent] : OK, so, so you're confident it's between 95 and 100 kilos? OK, perfect. Yes.

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

[11 minutes 50 seconds][Agent] : So I'll just put 100 kilos for you because yeah, you provided me with a range and I'll put the a higher one. And then have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months?

[12 minutes 4 seconds][Customer] : Please.

[12 minutes 5 seconds][Agent] : Ha, have you experienced any unexplained weight loss of more than 5 kilos in the last 12 months? Thank you. Alright, thank you. Thank me too. Next question is Next question is, does it work? Require you to get underground worker heights above 20 metres, dive to depths below 40 metres, use explosives or travel to areas experiencing war or civil unrest, or work offshore?

[12 minutes 40 seconds][Customer] : Uh, tell me, please.

[12 minutes 42 seconds][Agent] : I'm sorry, do you want me to repeat it?

[12 minutes 41 seconds][Customer] : Yeah, yeah, yeah, yeah. Like it's like my colleagues were talking back to me.

[12 minutes 45 seconds][Agent] : Oh yeah, that's fine, that's OK. Thank you. Does your work require you to go underground? Work at heights above 20 metres, dive to depths below 40 metres, 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 the high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand IE booked or be booking travel within the next 12 months?

[13 minutes 5 seconds][Customer] : No, no, no.

[13 minutes 25 seconds][Agent] : Do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5,000,000? Thank you.

[13 minutes 32 seconds][Customer] : No, no, no.

[13 minutes 36 seconds][Agent] : Next question is have you ever had symptoms of, been diagnosed or treated for or intend to seek medical advice for any of the following Diabetes, Raise blood sugar, impaired glucose tolerance or impaired fasting glucose, Chest pain, high cholesterol or high blood pressure, Tumour, mole or cysts, including skin cancer, sunspots or Melanoma.

[14 minutes 3 seconds][Customer] : Uh, no. Uh, no, no, no, no.

[14 minutes 6 seconds][Agent] : Have you ever had an abnormal PSA test on an enlarged prostate, Thyroid condition or 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? Thank you. Alright, next question is about the last three years.

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

[15 minutes][Agent] : OK, so it is 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 while you're waiting results for any medical tests or investigations such as an unlimited 2, any surgeries, X-rays, scans, blood tests or biopsy?

[15 minutes 23 seconds][Customer] : I had an extra, I had a surgery to take one piece of glass out of my hand, but that was last year.

[15 minutes 32 seconds][Agent] : OK. So you had surgery on your hand? OK, so it was like a visa a a check for your visa.

[15 minutes 34 seconds][Customer] : And for, I think I didn't actually IC, just X-ray for my visa last year, yeah.

[15 minutes 47 seconds][Agent] : OK, that's that's fine. So I've got I've got I've got here on my list here for I'm just trying to find it. Sorry. Well, so for your hand, the cut on your hand I've got here. Well, you said it was glass, but I've got here cuts or operations full recovery and not requiring.

[16 minutes 15 seconds][Customer] : I'd say it's a form body inside of my hand and you didn't manage to get it out so inside of my hand if it was all right now.



[16 minutes 27 seconds][Agent] : OK, all right, that's fine. So yes, I've got a list here of things. So I'm just trying to find one that fits yours, but it seems like I'm not not have anything here that fits it perfectly, which all that means is that I just have to put some more details down for this. OK.

[16 minutes 55 seconds][Customer] : Uh, no, it was for my work visa.

[16 minutes 50 seconds][Agent] : And the other thing you mentioned was an extra, but you said that was for residency for your website. OK, Yeah. Alright, alright, thank you. So I'll do that then for you. I will I'll put both of those down for you on this because I can't I can't find anything that would fit these. OK, Now what that means is I'm just going to ask you a couple questions about each situation. Was it just those things in the last three years or was there anything else in the last three years?

[17 minutes 32 seconds][Customer] : No, that's all.

[17 minutes 34 seconds][Agent] : OK, perfect. So for the surgery, did you said like some glass broke and it went in your hands? Is that is that it?

[17 minutes 44 seconds][Customer] : Yeah, just a little piece like tiny 1.

[17 minutes 45 seconds][Agent] : OK, OK, tiny piece of glass broke and went to his hand. He had surgery to remove the glass out of his hand, but there's still some. There's still some glass in there, but it feels fine.

[18 minutes 9 seconds][Customer] : Yeah, if they manage to get most part out, but yeah.

[18 minutes 27 seconds][Agent] : I didn't use most of it, but some of it's still in there. OK, perfect. OK.

[18 minutes 45 seconds][Customer] : Yeah, yeah, of course, no more than how can I get the mostly without the without with an abnormal chest X-ray result?

[18 minutes 40 seconds][Agent] : And then for the X-ray with the results all normal for the extra OK, Well, maybe it was maybe it was abnormal, but then they fixed it. I I don't know.

[19 minutes 1 seconds][Customer] : No, I don't know.

[19 minutes][Agent] : OK, so X-ray he had for work visa was all normal. OK.

[19 minutes 6 seconds][Customer] : Yeah.

[19 minutes 6 seconds][Agent] : All normal.

[19 minutes 14 seconds][Customer] : Yeah, both last year.

[19 minutes 10 seconds][Agent] : And you said it was last year for the glass, OK. Do you know if it was like December or?

[19 minutes 15 seconds][Customer] : No, I can't remember.

[19 minutes 22 seconds][Agent] : OK.

[19 minutes 31 seconds][Customer] : Yeah.

[19 minutes 22 seconds][Agent] : I'll just say last year 2023 and the X-ray you had with that last year as well, OK.

[19 minutes 31 seconds][Customer] : I think that actually was at the start of this year or last year, I can't remember that exactly. Could could be January or February.

[19 minutes 42 seconds][Agent] : I, I, I'll say 2023 to 2024 might be early 2024 or late 2023. Alright.

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

[19 minutes 57 seconds][Agent] : And was there any other scans or tests you did or was just the X-ray for your chest and then there was nothing, nothing for your hand, OK. OK. And is there any further investigation or treatment plan for the for the glass?

[20 minutes 22 seconds][Customer] : No.

[20 minutes 24 seconds][Agent] : OK. And is there any further investigation or treatment plan for the chest X-ray? Is there any further investigation or treatment plan for the chest X-ray?

[20 minutes 37 seconds][Customer] : No.

[20 minutes 38 seconds][Agent] : Perfect. And then has a full recovery been made for your glass thing? OK, And then I'll save for the other one. No condition to recover from. OK, perfect. That's all that. The next question is, other than what you've already told me about, are you contemplating seeking medical advice or any symptoms you are currently experiencing within the next two weeks?

[21 minutes 3 seconds][Customer] : Pardon.

[21 minutes 5 seconds][Agent] : Other than what you have already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks? Perfect. Now this next question is about your mother, father, brother or sister and

it's to the best of your knowledge.

[21 minutes 15 seconds][Customer] : No, no. Bye. Bye.

[21 minutes 25 seconds][Agent] : Have any of your immediate family, living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease, or familial adenomatous polyposis begin?

[21 minutes 40 seconds][Customer] : Find your cousin. Happy cousin. Bye. Yeah. I was just saying goodbye to them like we're having Christmas. Leave now.

[21 minutes 50 seconds][Agent] : One second, alright. The next question is to the best of your knowledge of any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60.

[22 minutes 2 seconds][Customer] : Nope.

[22 minutes 4 seconds][Agent] : Perfect. And now the last question is about hazardous pursuits. It's asking other than one of events, gift certificates, slash vouchers to engage in or intend to engage in any of the following aviation other than as a fare paying passenger on a recognized airline, motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cable wreck diving or any other hazardous activity.

[22 minutes 33 seconds][Customer] : No.

[22 minutes 35 seconds][Agent] : OK. All right. So that's all the questions for you now with regards to the outcome and sorry and thank you very much for taking the time to go through that with me. With regards to the outcome for your answers that you provided me with, your application needs to be referred to the underwriter for assessment. So that's in relation to the chest X-ray you had as well as the cut in your hand. OK.

[23 minutes 2 seconds][Customer] : Mm, hmm.

[23 minutes 3 seconds][Agent] : Now if approved, this policy will cover you for death due to any cause except suicide in the 1st 13 months. OK, And there is a terminally ill advanced payment included in the cover. If you were diagnosed with 12 months or less to live by a medical practitioner, we will pay your claim in full.

[23 minutes 23 seconds][Customer] : Yep.

[23 minutes 23 seconds][Agent] : OK, Now the price that hasn't changed based on your answers so far. So it's still \$208.34 per month for the \$2,000,000 of cover, OK. Now please be aware that your premium is stepped, which means it will generally increase each year. In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. You can opt out of this indexation each year. OK.

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

[23 minutes 54 seconds][Agent] : Now, now that we've gone through all the other features and the benefits and what some pricing is looking like, what we're going to do is we're going to send your application through for the underwriters to assess, OK? Now what that means is basically they'll just read what I've typed out for you and if there's no changes at all to the to the price or to the policy, we're able to get you your cover set up, OK? But if there are any changes, of course, I would call you and and tell you what the changes are. OK? Now what this means is we're able to pop down your preferred payment method and preferred payment date so that if you are approved with no changes to what we've just discussed today, we can get you covered from that point. And then we'll send out all the policy documents to review.

[24 minutes 24 seconds][Customer] : Yeah, yeah, yeah, yeah.

[24 minutes 43 seconds][Agent] : OK, I'm sorry.

[24 minutes 43 seconds][Customer] : Like like Occupy via either visa or online after post Visa? Like like visa or online after post?

[24 minutes 59 seconds][Agent] : So to, to pay it, it would be with a Visa or MasterCard or with a bank account number.

[25 minutes 5 seconds][Customer] : Uh, I could do both.

[25 minutes 7 seconds][Agent] : OK. Well, what what I'm what I'm I'm suggesting now though is I'm not suggesting what what I'm presenting you as an option now is, is that when we're sending the application to to the underwritten source guests, we're able to send the details so that if it is approved with no changes, then I will accept it on your behalf. OK.

[25 minutes 30 seconds][Customer] : Uh, could you just, could you just uh, like after the assessment has been done, could you just e-mail the documents to my e-mail first?

[25 minutes 29 seconds][Agent] : And all the documentation, of course, of course.

[25 minutes 38 seconds][Customer] : Because I'm comparing the price for multiple companies.

[25 minutes 41 seconds][Agent] : Yeah, of course. Yeah. So have you heard from other places to see if they're cheaper or not?

[25 minutes 47 seconds][Customer] : Uh, no, Like you guys have the first one calling back. Yeah, I guess all the companies are having like Christmas holidays now.

[25 minutes 52 seconds][Agent] : OK, maybe.

[25 minutes 56 seconds][Customer] : They're they're they're they're this one just be might be really slow.

[26 minutes 1 seconds][Agent] : Well, of course, yeah, I I understand. So, but do you think the price is affordable for 2,000,000? Do do you think that's a good price?

[26 minutes][Customer] : That's totally understandable because yeah, yeah, yeah, of course. Like it's pretty affordable, like 200 bucks for each month. That's about same as my medical one.

[26 minutes 23 seconds][Agent] : OK. OK. Well if you say it's affordable, OK, like like you just mentioned, you're definitely able to wait until the prices come back and you can definitely wait to see if there's another provider that is more affordable and and compared with those other prices.

[26 minutes 38 seconds][Customer] : Yeah, because like, like, yeah, because like all different companies have uh, different price range because you have all the highest O offering the 2 million range and, but, but the others, they're all they usually just offer 1,000,000.

[26 minutes 55 seconds][Agent] : OK, perfect. So then since since you know all that and you what you've just told me, you're definitely able to do that as your option. The other option available to you today though is, is since you are thinking that not many other places offer 2 million and you said the price is affordable, We are able to look at setting up the cover in the meantime, OK, especially if it comes back approved with no changes from the underwriter, OK. And then if you do hear back from another place and they happen to be cheaper or another place seems to be more suitable, you can

always just give us a ring and apply to have this policy cancelled and there's no cancellation fees attached to it.

[27 minutes 20 seconds][Customer] : Yep, no I don't want any like pre approved things. I just want the quotation.

[27 minutes 35 seconds][Agent] : O OK, that that's fine.

[27 minutes 37 seconds][Customer] : Yeah, I'm I'm, I'm I just a layer, you know, I always compare the price between the different sub phones.

[27 minutes 37 seconds][Agent] : No worries then that, that's OK.

[27 minutes 43 seconds][Customer] : Yep, Yep.

[27 minutes 44 seconds][Agent] : So what I'll do then is I'll send it off to the underwriter without your payment details and I will call, I'll call you with what the outcome is. And then if there's no changes, I'm going to e-mail it out to you, OK.

[27 minutes 56 seconds][Customer] : Mm. Hmm.

[27 minutes 56 seconds][Agent] : But if there are changes, I have to tell you the changes over the phone first, OK? But while your application is being assessed, you'll be covered for accidental death, which pays out if death was due to a direct result of an accident. Cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. Please note that if your application is successful, your cover will not start until you agree to be covered. I will attempt to contact you when I receive the outcome. OK And I've got your e-mail, which is Bruno zhangx@gmail.com.

[28 minutes 27 seconds][Customer] : Yep, Yep.

[28 minutes 33 seconds][Agent] : OK. And the number you've called me on today, is that the best number to reach you on? Perfect. And then the last thing, just so I can make sure I can send out everything later on. Could I just grab your home address to add to your profile here, please? Yeah.

[28 minutes 48 seconds][Customer] : Unit 11159 Heights. No, a asphorth Dr.

[28 minutes 58 seconds][Agent] : Arnsworth. Oh, yeah. OK. Perfect. And Onsworth. Dr.

[28 minutes 56 seconds][Customer] : Asphorth in Auckland, uh, ENSWORTH, Yeah, Asphorth Dr. is

the suburb and yeah, Auckland, North Shore.

[29 minutes 8 seconds][Agent] : Arnsworth Heights, Auckland OK Perfect. Perfect. And is that where you get your mail sent to as well? Perfect And it was Unit 11159.

[29 minutes 19 seconds][Customer] : Yeah, yeah, 159.

[29 minutes 25 seconds][Agent] : Perfect yes. So I'll send that through so well, when I hear back from them, I'll send through the information if there's no changes, But if there are changes, I'll just continue to try and call you to tell you what the changes are. And then I can e-mail it to you once I've told you over the phone.

[29 minutes 39 seconds][Customer] : Yeah, that's like the variation thing. Yeah.

[29 minutes 39 seconds][Agent] : OK, perfect. Well, we're working. I'm working till 8:00 PM tonight, OK. And we should really get an outcome for you, hopefully for the Today and then I can tell you and then you can let me know how that sounds and I can e-mail to you then.

[29 minutes 52 seconds][Customer] : Yeah, Yeah. OK. Thank you.

[29 minutes 59 seconds][Agent] : You're welcome. Thank you very much for your time and I hope you have a great rest of your day.

[30 minutes 1 seconds][Customer] : Merry, Merry Christmas.

[30 minutes 3 seconds][Agent] : Merry Christmas to you too. Take care, take care.

[30 minutes 5 seconds][Customer] : Yeah, Thank you. OK.

[30 minutes 7 seconds][Agent] : Thank you, Thank you. Goodbye. Bye.