

[3 seconds][Agent] : Hi there, Rose Karen calling from One Choice Life Insurance. How are you today?

[1 seconds][Customer] : Speaking wow, that was so fast.

[9 seconds][Agent] : It certainly was. Yes, we do like to be very prompt in following up. You've had a look at our type of reason and what better way to support you to make quick contacts. So yes, definitely fast.

[12 seconds][Customer] : I was yeah, yeah, no, that's fine. I used to be with life and I didn't realise I was few. I was supposed to, yeah, revisit it a couple of years ago, I think, and update my medical conditions because I felt a bit sick and that just, you know, you know, one of these things that you just keep putting it off and laughing.

[59 seconds][Agent] : Mm hmm.

[51 seconds][Customer] : Then I got a not a nasty but a quite revealing leisure from them saying that umm, yeah, they can't umm, they'll refund all my premiums and umm that they can no longer umm yeah cover me. Umm, so both my husband and I were with them umm, so my husband is still there, umm so but I'd like to move them out as well.

[1 minutes 11 seconds][Agent] : Oh yeah, OK.

[1 minutes 23 seconds][Customer] : Umm, but yeah, then I was just reading up about one choice and it says that no medical condition whatever. Not that I wanna hide anything, it's the fact that I'm I have recovered. I did have a few heads ups about two years ago, but right now I've recovered.

[1 minutes 34 seconds][Agent] : Right, right.

[1 minutes 40 seconds][Customer] : I'm back to normal and. But I still have my medical checks and regular GP consultations and things. Have anything started going on? But right now, yeah, fine. So I am turning 64 this year at the end of this year, 20th of this month, yes.

[1 minutes 56 seconds][Agent] : Yeah, in four days time, yeah.

[2 minutes 4 seconds][Customer] : So I thought, no, I, I don't wanna put it off. I really wanna set up a, a, an insurance, life insurance policy, hopefully for both me and my husband so that they can, can move them across as well.

[2 minutes 16 seconds][Agent] : Yeah, OK. All right, Well, no problems at all there, Rose. So you're correct, there's no medical checks or blood tests, but we do take you through health and livestock or questions for our life insurance.

[2 minutes 22 seconds][Customer] : And that's yeah, that's fine.

[2 minutes 36 seconds][Agent] : What I'll do is I'll start by confirming the information you provided. Smith. I'm speaking with Mrs. Rose. Sergio Lofa Sapati.

[2 minutes 44 seconds][Customer] : Yes, that's right.

[2 minutes 46 seconds][Agent] : Excellent.

[2 minutes 50 seconds][Customer] : Yes.

[2 minutes 46 seconds][Agent] : I've got your date of birth is the 20th of the 12th 60 and you are a female New Zealand resident current residing in New Zealand.

[2 minutes 55 seconds][Customer] : Mm, hmm.

[2 minutes 56 seconds][Agent] : Sorry, just a yes or no for that one as well please.

[2 minutes 58 seconds][Customer] : Yes, yes.

[2 minutes 59 seconds][Agent] : Yep, fantastic. I will let you know that calls are recorded. Any advice I provide is limited to the products we offer and assisting you to make a decision about whether they're suitable for your needs. We do not consider your personal circumstances. All right, So we've got two different covers here that would be applicable for you.

[3 minutes 23 seconds][Customer] : What's the other one?

[3 minutes 19 seconds][Agent] : We've got a life insurance and a fuel insurance for the both available with the life Insu fuel insurance. So although it is, yeah, it's from 3000 up to \$30,000 a cover, but it's guaranteed. So there's no medical checks, blood tests, or health questions at all?

[3 minutes 26 seconds][Customer] : Funeral insurance OK.

[3 minutes 38 seconds][Agent] : OK With our life insurance, umm, that is from \$100,000 up to \$500,000. And that one we will take you through health and livestock questions for. OK, so I can see here you put a request through for \$300,000. Is that what you were looking at?

[3 minutes 59 seconds][Customer] : Yeah. I thought, well that that would obviously help my family

live comfortably if I depart.

[4 minutes 7 seconds][Agent] : Mm hmm.

[4 minutes 7 seconds][Customer] : And I guess it would be the same with my husband who we do have our own, so we own our house, but still, you know, the mortgage is still there.

[4 minutes 16 seconds][Agent] : Yep, Yep.

[4 minutes 21 seconds][Customer] : And then, but do you have, like you said, you've mentioned two different policies, but do you have one that includes both?

[4 minutes 31 seconds][Agent] : So with our life insurance, it does also allow for your beneficiaries to request an advanced payout of \$10,000 to help with any funeral expenses, which is generally paid within one business day of receiving the completed documentation. So it is that quick financial help that you're looking for as well.

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

[4 minutes 50 seconds][Agent] : OK, now let's have a look at some pricing for you there. Rose, Firstly, have you had a cigarette in the last 12 months?

[4 minutes 57 seconds][Customer] : Yeah, no, that's fine.

[5 minutes 4 seconds][Agent] : No Beautiful. OK, And you can choose from, as I said, 100 up to \$500,000, but we'll look at the 300 for you. Let me just \$1000 for yourself there. Rose It would be a fortnightly premium as \$160.25 a fortnight.

[5 minutes 27 seconds][Customer] : OK, come again. How much that would that be?

[5 minutes 27 seconds][Agent] : How does that one sound for you there, \$160.25 per fortnight?

[5 minutes 43 seconds][Customer] : Pretty steep.

[5 minutes 45 seconds][Agent] : Yeah.

[5 minutes 46 seconds][Customer] : Now do you have a? Yeah.

[5 minutes 46 seconds][Agent] : So it is based on your age, yeah. No.

[5 minutes 49 seconds][Customer] : Do you have a package for family like for?

[5 minutes 55 seconds][Agent] : So it would be a 2 separate policies, one for yourself and one for your husband.

[6 minutes 1 seconds][Customer] : OK, yeah.

[6 minutes 1 seconds][Agent] : We don't offer a joint one partly because there is two different ways our life insurance can take depending on your response to the health and livestock questions. OK.

[6 minutes 11 seconds][Customer] : OK. So can you give me a figure for for a quote for two 200?

[6 minutes 20 seconds][Agent] : Absolutely. If we're looking at the \$200,000, it's 200. And sorry, \$110.17 per fortnight. Yeah.

[6 minutes 31 seconds][Customer] : That sounds a bit doable but then I I need to look at. So what about for my husband? Can you give me a quote for his mom?

[6 minutes 42 seconds][Agent] : How old is your husband? How old is your husband?

[6 minutes 44 seconds][Customer] : Sorry, 53.

[6 minutes 51 seconds][Agent] : OK, so he will be, he will likely be, uh, cheaper than yourself just based on age. He'll be a little more based on his, uh, B more would be at that same, a same age. Umm, is he a smoker or a nonsmoker?

[7 minutes 4 seconds][Customer] : Yeah, non smaker.

[7 minutes 9 seconds][Agent] : Nonsmoker. Yeah. So taking all that into consideration, he would, uh, likely be cheaper than what you are.

[7 minutes 17 seconds][Customer] : OK. Can you give me a quote for that?

[7 minutes 17 seconds][Agent] : OK, I can. But before I do that because I'll need to open up a view profile, what I'll do is take you through the health and lifestyle questions. That way we can make sure that pricing is accurate and that you're eligible for the cover.

[7 minutes 30 seconds][Customer] : OK.

[7 minutes 30 seconds][Agent] : OK now first we all read through a pre underwriting disclosure that outlines our responsibility to you and the collect your personal information as well as your responsibility to us in providing the answer to our questions and it says 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 during your policy or hands when claims.

Our privacy policy tells you more, including how to access and correct your information and lodge complaints about breach of privacy. I also need to inform you about your duty of disclosure before you enter into a life insurance contract. You have a legal duty to provide to us any information you know or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You do not need to tell us things that we already know or should know. As an insurer which is uses a risk, we insure you have this duty into the time we enter into the contract. If you fail to disclose the matter, we make a false statement next to our questions. We may be able to decline a claim, imposed your conditions on your policy or avoid your policy entirely. Do you understand this yes or no? Excellent. So just bringing the questions up now. They are mainly yes or no answers. I do need a clear yes no response. The first one here asks, are you a citizen or permanent resident of New Zealand or a citizen of Australia currently residing in New Zealand? Yes or no?

[8 minutes 59 seconds][Customer] : Yes, yes, Citizen New Zealand.

[9 minutes 22 seconds][Agent] : Beautiful. Have you ever had symptoms of being diagnosed with or treated for and tend to seek medical advice in the following stroke or heart conditions such as but not limited to palpitations, heart murmur, heart attack and angina? Yep.

[9 minutes 42 seconds][Customer] : Yes, yes, I have been in China. That's the period that I said I was in hospital.

[9 minutes 50 seconds][Agent] : OK. All right.

[9 minutes 54 seconds][Customer] : Yes.

[9 minutes 52 seconds][Agent] : So I'll answer yes to that one and we'll break that down to capture it more specifically for your California case there. Based on your response, please answer yes or no for each of the following stroke yes or no? Heart condition, yes or no.

[10 minutes 3 seconds][Customer] : No, yes.

[10 minutes 8 seconds][Agent] : Have you been admitted to hospital as an impatient because of a heart attack or heart failure? And is your condition limited to a heart murmur only?

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

[10 minutes 24 seconds][Agent] : Is it pericarditis?

[10 minutes 26 seconds][Customer] : Oh, I have. I have no idea what you're asking now.

[10 minutes 30 seconds][Agent] : OK, let me just bring up my definitions for pericarditis so I can get that for you. Won't be 1 moment. Sorry, my system's going slow. There you go. I think it's too tired for a Monday morning. OK, so pericarditis, oh, it's inflammation, swelling and irritation of the thin satellite membrane surrounding the heart or the pericardium. So this is asking if the condition you had is peri, is it pericarditis?

[11 minutes 13 seconds][Customer] : I, I really don't want to say this or no because I'm not, still not sure.

[11 minutes 20 seconds][Agent] : OK, was it? So you said it was angina? OK, Yeah. Yeah, I understand.

[11 minutes 24 seconds][Customer] : Well, it kind of affected my heart, which caused, you know, a few heart complications, but it was an influx of, of fluid which was drowning my heart out. And so I was taken in and it affected like the oxy oxygen level, my breathing and my, it did kind of affected my heart at that time because of, because of the fluid buildup.

[11 minutes 47 seconds][Agent] : Yeah, yeah, yeah. Mm, hmm.

[11 minutes 57 seconds][Customer] : And then they were able, once they were able to train with it, it says fluid out went back to normal.

[12 minutes 5 seconds][Agent] : I understand exactly.

[12 minutes 5 seconds][Customer] : So I have no idea whether that whether that's related because I mean, but but concerned about answering yes or no.

[12 minutes 15 seconds][Agent] : Yeah, let me slip.

[12 minutes 14 seconds][Customer] : And and you know, and, and it's simply because I don't, I'm, I don't wanna be national state due to misunderstanding.

[12 minutes 28 seconds][Agent] : Yep, Yep, Yep.

[12 minutes 28 seconds][Customer] : I will just say yes, but it may not be. Does that make sense?

[12 minutes 32 seconds][Agent] : OK, So yeah, So based on what you've told me in the definition of pericarditis, I'm confident that we can answer no to that one.

[12 minutes 41 seconds][Customer] : OK. Thank you.

[12 minutes 41 seconds][Agent] : OK, Alright. Now it says do you have any other heart conditions?
So I'll answer yes to that one.

[12 minutes 49 seconds][Customer] : OK.

[12 minutes 49 seconds][Agent] : OK. Because it was the the strain on the heart due to the fluid.

[12 minutes 54 seconds][Customer] : Yes.

[12 minutes 54 seconds][Agent] : And I understand exactly what you're saying because my father has the same thing.

[12 minutes 58 seconds][Customer] : Oh, OK.

[12 minutes 59 seconds][Agent] : OK, Yeah, yes, it's, uh, every couple of months it gets too much. Got to go into hospital to get the, umm, you know, their injections and everything to get drained.

[13 minutes 7 seconds][Customer] : Yes, well, I'm, I'm still on medication where the we don't get injections, but I I take tablets just to relieve that the fluid so it doesn't build up again. Yeah.

[13 minutes 8 seconds][Agent] : So yeah, yeah, yeah, yeah, certainly.

[13 minutes 21 seconds][Customer] : Does that make sense? Yeah.

[13 minutes 22 seconds][Agent] : Oh, it makes perfect sense to me. Yes.

[13 minutes 24 seconds][Customer] : Oh, great.

[13 minutes 24 seconds][Agent] : So. And, uh, is it Lasix?

[13 minutes 29 seconds][Customer] : Sorry.

[13 minutes 27 seconds][Agent] : You're on the Medica? Is the medication you're on Lasix? Oh, that's all right.

[13 minutes 35 seconds][Customer] : I haven't got the bottle in front of me right now, but it's.

[13 minutes 38 seconds][Agent] : Now I'm just curious. Yeah, that's the one that my dad's on.

[13 minutes 38 seconds][Customer] : Yeah, yeah, yeah, yeah. And it's the, the whole purpose is to relieve the, the fluid. Yeah.

[13 minutes 41 seconds][Agent] : So yeah, yeah, yeah, yeah, yeah. No problems.

[13 minutes 50 seconds][Customer] : And I'm going to take that daily.

[13 minutes 49 seconds][Agent] : I take them myself every couple of months.

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

[13 minutes 53 seconds][Agent] : So, yeah.

[13 minutes 54 seconds][Customer] : No. OK.

[13 minutes 55 seconds][Agent] : All right. Now it then asks is it a genes congenital heart condition that is diagnosed at birth?

[14 minutes 4 seconds][Customer] : Can I explain that, please?

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

[14 minutes 10 seconds][Customer] : Yes.

[14 minutes 6 seconds][Agent] : So with regards to the the fluid around the heart and the pressure that put on the heart, it's asking is the congenit congenital heart condition that was diagnosed at birth. No.

[14 minutes 18 seconds][Customer] : No, no.

[14 minutes 20 seconds][Agent] : OK, now it then asks is it heart palpitations?

[14 minutes 28 seconds][Customer] : Can I explain that, please?

[14 minutes 29 seconds][Agent] : So heart palpitations is when your heartbeat you can, it feels like it's racing in in your chest. Let me get the actual definition. So it's palpitations, generally a feeling of the heart beating too hard or too fast, skipping a beat or fluttering. Heart palpitations may be noticed in the chest, throat or neck. They can be caused by stress and anxiety, too much caffeine, nicotine or alcohol. They can occur during pregnancy. In some cases, palpitations can be a sign of a more serious heart condition.

[15 minutes 10 seconds][Customer] : Yeah. OK. I have to say yes for that because when I was in hospital that, yeah, I did have episodes of my heart racing.

[15 minutes 20 seconds][Agent] : Yep.

[15 minutes 21 seconds][Customer] : Yeah.

[15 minutes 21 seconds][Agent] : OK, alright. And then it asks have you fully recovered from all your symptoms for the last 12 months?

[15 minutes 30 seconds][Customer] : I have fully recovered, but I'm on the medication and I think that's what's helped me. But yeah, totally.

[15 minutes 36 seconds][Agent] : Yep, Yep, Yep.

[15 minutes 38 seconds][Customer] : I don't have that problem anymore. Yeah. No, no, I don't have that.

[15 minutes 40 seconds][Agent] : OK, So with the heart palpitations and the, the trouble with the heart. OK.

[15 minutes 45 seconds][Customer] : And that was only when I was in hospital.

[15 minutes 48 seconds][Agent] : All right, So I'll answer yes to that one because you have fully recovered from all your heart symptoms for at least 12 months.

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

[15 minutes 57 seconds][Agent] : Yep. OK. Yeah. And it's good to see that you, the, the fluids are helping to keep that under control. It's a horrible feeling when that builds up, isn't it?

[16 minutes 7 seconds][Customer] : Yes. The only problem is having to go to the bathroom just about every.

[16 minutes 14 seconds][Agent] : Yes.

[16 minutes 15 seconds][Customer] : It does disrupt your normal, you know, daily routine If you, you know, if you. But yeah, it has to be done. It has to be done.

[16 minutes 19 seconds][Agent] : Yeah, yeah, yeah, that's exactly right.

[16 minutes 24 seconds][Customer] : And you notice the difference because then I end up having swollen ankles and so forth. It means that I have not taken the tablet. Yeah.

[16 minutes 27 seconds][Agent] : Yeah, yeah, yeah, I understand. Yes. Alright, now it says, were your palpitations due to a heart condition?

[16 minutes 33 seconds][Customer] : So, yeah, well, not sure if it was a heart condition.

[16 minutes 54 seconds][Agent] : The fluid putting the pressure.

[16 minutes 49 seconds][Customer] : It was a result of this fluid buildup and I guess it also related to stress. I did have a very stressful job and and lifestyle and I think that was part of the buildup too.

[16 minutes 56 seconds][Agent] : Yeah, OK, yeah, OK. Right, right. So you went looking after yourself properly.

[17 minutes 14 seconds][Customer] : Yes, I am.

[17 minutes 16 seconds][Agent] : Typical woman.

[17 minutes 21 seconds][Customer] : Yes.

[17 minutes 18 seconds][Agent] : OK, We look after everyone else before we get to ourselves.

[17 minutes 21 seconds][Customer] : Except yourself. Yes.

[17 minutes 23 seconds][Agent] : Yes. All right.

[17 minutes 24 seconds][Customer] : Yeah, that's absolutely right.

[17 minutes 27 seconds][Agent] : OK. So there wasn't actually a condition on your with your heart. It was more of a a pressure on the heart. Is that correct?

[17 minutes 35 seconds][Customer] : Yeah, yeah, yeah.

[17 minutes 37 seconds][Agent] : OK. All right. Now they, they said that the heart itself was fine, that there was no issues with the heart function or anything like that.

[17 minutes 47 seconds][Customer] : Yeah, yeah, it's fine.

[17 minutes 52 seconds][Agent] : Yep.

[17 minutes 49 seconds][Customer] : And every time I go in for a regular check, the heart, blood pressure, everything is all fine. Everything's just gone back to normal. Probably even better than what it needs to be.

[17 minutes 57 seconds][Agent] : OK, OK, alright. So what we'll do is we'll focus on the palpitations part of it. Now it asks were your palpitations due to a heart condition, OK.

[18 minutes 20 seconds][Customer] : Well, I don't have a heart condition, right.

[18 minutes 23 seconds][Agent] : So we'll answer no to that one because it wasn't a heart condition.

[18 minutes 24 seconds][Customer] : So it was Yeah, yeah, yeah.

[18 minutes 27 seconds][Agent] : It was a a combination of different factors, OK. And it asks were you advised that it is due to strenuous exercise or activity, caffeine, for example, coffee, tea, cola, nicotine, cold or flu medication. OK Now. Yeah. Yeah. Now. And because you were going through

all of that, you would have been stressing about that as well, wouldn't you? On top of everything with work and life.

[18 minutes 44 seconds][Customer] : No, But stress is yes, absolutely.

[18 minutes 58 seconds][Agent] : Yeah. All right. Now, did your doctor tell you that your ES la. Sorry. Did your doctor tell you that your last ECG was normal? Yeah.

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

[19 minutes 11 seconds][Agent] : Excellent. And do you require further treatment for your heart? Heart palpitations. OK. All right. Now then ask what was the cause of the heart palpitations? So let me break this down.

[19 minutes 18 seconds][Customer] : No, no, yes.

[19 minutes 29 seconds][Agent] : So it was a combination of factors, OK?

[19 minutes 38 seconds][Customer] : Fluid build up and low oxygen.

[19 minutes 39 seconds][Agent] : Yeah, OK.

[19 minutes 58 seconds][Customer] : Yeah, went up.

[19 minutes 47 seconds][Agent] : And no oxygen, umm, due to, uh, due to, uh, fluid, Yeah, umm, stress. And umm, stress around the condition was it?

[20 minutes 14 seconds][Customer] : Yes.

[20 minutes 15 seconds][Agent] : Yeah. And also work stress. Yep. OK. Alright.

[20 minutes 20 seconds][Customer] : Mm, hmm, mm, hmm.

[20 minutes 24 seconds][Agent] : So so I've got fluid buildup and low and low oxygen due to fluid, fluid buildup, stress around the condition and work stress.

[20 minutes 35 seconds][Customer] : Right.

[20 minutes 35 seconds][Agent] : That sounds right.

[20 minutes 36 seconds][Customer] : Yep, it's done.

[20 minutes 38 seconds][Agent] : OK. And when were you diagnosed?

[20 minutes 42 seconds][Customer] : Oh, it's really gone back now. Let's say 2-3.

[20 minutes 53 seconds][Agent] : Yeah, OK. All right.

[20 minutes 51 seconds][Customer] : Probably 3 years ago I can, I can find my medical discharge and and know the exact dates and forward that on to you.

[21 minutes 2 seconds][Agent] : Oh, no, that's all right. Just a ballpark for them. OK. Umm, all right, So all right, so around three years ago, umm, and you were, you were in the hospital, umm, to drain the fluid.

[21 minutes 3 seconds][Customer] : Yes, yes, yes.

[21 minutes 27 seconds][Agent] : Umm, fluid. Oops. Umm yes, I've got fluid filled up in the chest cavity. So you went to hospital? Drain the fluid umm to reduce the strain on the body. And the body functions, alright. And how many times has it occurred with regards to the palpitations and umm, due to the fluid build up, Yeah. So with regards to the palpitations, OK.

[22 minutes 7 seconds][Customer] : How many times did the quotations OK, Probably just a couple of times when I was in hospital and it was quickly monitored and and it checked out, but they didn't do anything drastic.

[22 minutes 29 seconds][Agent] : Yep.

[22 minutes 25 seconds][Customer] : It was really just to try and calm me down and and just check that every yeah, I didn't get any medication for it or or even rushed in.

[22 minutes 35 seconds][Agent] : Just like breathing exercises to bring it down. Yeah. Yeah. OK. So it's just that one instance that you've had those palpitations lost in hospital.

[22 minutes 37 seconds][Customer] : Yeah, yeah, yeah, yes.

[22 minutes 48 seconds][Agent] : Yeah. O OK, so one instance. Oops. Alright, so moving on from there. So lung disorder excluding asthma, sleep apnea or pneumonia. So lung disorder excluding asthma, sleep apnea or pneumonia.

[23 minutes 15 seconds][Customer] : What was that now lung disorder? What is it's breathing?

[23 minutes 29 seconds][Agent] : Yeah, so a disorder of your lungs.

[23 minutes 32 seconds][Customer] : No, no. And it's excluding apnea, you know. No, because I do have sleep apnea, but it's now been under control again because I'm on the on the machine oxygen machine.

[23 minutes 31 seconds][Agent] : So let me get that up, OK? Yep.

[23 minutes 52 seconds][Customer] : Hmm. Mm.

[23 minutes 52 seconds][Agent] : Sure. You're on the CPAP machine? Yep, Yep. That's not one of them too. OK, Yeah, so it is, it is excluding the sleep apnea.

[23 minutes 54 seconds][Customer] : Yeah, yeah, yeah, yeah.

[24 minutes 1 seconds][Agent] : So it's asking for a lung disorder other than asthma, sleep apnea or pneumonia. So I'll answer no.

[24 minutes 4 seconds][Customer] : No, no, no, no. I, I mean, what I got was kind of related, but it was never defined.

[24 minutes 7 seconds][Agent] : And 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, Right.

[24 minutes 40 seconds][Customer] : So I wouldn't put down here, I didn't get any treatment for the stress or mental disorder. I don't know. It's just that I needed to take a Yeah, yeah. No, no, no, yeah. And no depression tablets or anything to, you know, for that.

[24 minutes 48 seconds][Agent] : Alright, so yes, so OK, so you you've had the normal stress, but you haven't required mental treatment for that me medical treatment for that, OK, No to anxiety, depression, it's no to stress requiring medical treatment and no to any other mental health disorder. OK, alright. Now have you been diagnosed with or currently undergoing testing for is doctor advised you be tested for motion neuron disease or any form of dementia including Alzheimer's disease?

[25 minutes 4 seconds][Customer] : So I I guess yes, no.

[25 minutes 30 seconds][Agent] : And the next section is in relation to height and weight. Please be aware that I am required to obtain a confident single figure measurement for each in order to continue with the application. The system does not allow me to enter any approximate figures, words, or height and weight ranges. So what is your exact height please? Yep, beautiful. And what is your exact weight in kilograms?

[25 minutes 52 seconds][Customer] : 160 in the Windows, last I achieved was 107, yes.

[26 minutes 7 seconds][Agent] : Yep. And have you experienced any unexplained weight loss of more than 10 kilos in the last 12 months?

[26 minutes 16 seconds][Customer] : No, it's explained because we know the flawed rate. I lost probably about 30 KGS, yeah.

[26 minutes 24 seconds][Agent] : No. Yes, yes. It would have been about that long about to cause so much, umm, you know, complications there with the body function. Hmm. OK, All right. And so yes. And now you're down to about 107 kilo.

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

[26 minutes 40 seconds][Agent] : Yep. All right. Now, does your work require you to underground? Work at heights above 20 meters? Dive to that's below 40 meters, use explosives or travel to areas experiencing war or civil unrest to work offshore.

[26 minutes 56 seconds][Customer] : No, no, I I'm just, I don't have basically just kidding for my mother at home and in just a a small distribution, paid the job in the morning. That's it.

[27 minutes 5 seconds][Agent] : Oh, OK, OK.

[27 minutes 12 seconds][Customer] : So it's only a couple of hours in the morning. Yeah. So it's doesn't require that. Yeah.

[27 minutes 15 seconds][Agent] : Yeah, definitely no then. And so to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Do you have definite plans to travel or reside outside of New Zealand that is booked or will be booking travel within the next 12 months? Do you have existing life insurance policies with other life insurance companies with the combined total sum is short of more than \$5 million. Excellent.

[27 minutes 30 seconds][Customer] : No, no, no, I mean, not anymore. I mean, I was with life, but it's.

[27 minutes 56 seconds][Agent] : Yeah, it was, it was less than \$5,000,000.

[27 minutes 59 seconds][Customer] : Oh yeah, absolutely.

[27 minutes 59 seconds][Agent] : Anyway, was it excellent?

[28 minutes 5 seconds][Customer] : I wish.

[28 minutes 5 seconds][Agent] : Alright, so more medical history questions now. Have you ever had symptoms of being diagnosed with or treated for and tend to seek medical advice and is following diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose?

[28 minutes 23 seconds][Customer] : Well, I am the type 2 diabetes, but E everything's very normal.

[28 minutes 30 seconds][Agent] : Yep.

[28 minutes 29 seconds][Customer] : I don't take any tablets or anything for it yet.

[28 minutes 32 seconds][Agent] : OK. Mm, hmm.

[28 minutes 32 seconds][Customer] : But I was diagnosed that that I was type 2 diabetes way back, but I don't Yeah, it's under control.

[28 minutes 41 seconds][Agent] : Mm. Hmm. Yep. No problem.

[28 minutes 44 seconds][Customer] : OK. Yes. OK. Yeah.

[28 minutes 42 seconds][Agent] : So we'll answer yes to that one because it's asking have you ever, so it asks type one or type 2 diabetes, yes or no?

[28 minutes 53 seconds][Customer] : Yes.

[28 minutes 54 seconds][Agent] : Yep. All right, let me just capture that for us. Won't be 1 moment. Alright Rose, can you just give me one moment there while that is, uh, being processed? I'll be back with you shortly.

[29 minutes 7 seconds][Customer] : OK. Thank you.

[29 minutes 8 seconds][Agent] : Thank you. Thank you so much for holding there Rose.

[31 minutes 40 seconds][Customer] : It's fine.

[31 minutes 39 seconds][Agent] : It's a pre appreciated. All right, so that is all the questions I need to take you through at this point in time. Now congratulations, your application has been approved now due to the type 2 diabetes. Umm, it is, even though I know it's well controlled and you're not on a medication or anything, you have been diagnosed with it.

[31 minutes 50 seconds][Customer] : MMM mm. Hmm.

[32 minutes][Agent] : So because of that, it is subject to the following terms and conditions. We are able to offer you a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. OK, so the

maximum we California can offer you is the TWE. Is it \$100,000? That would be a fortnightly premium. Just waiting for that to pop up for me. Won't be 1 moment. OK. It's going really slow and I do apologise. OK. So ah, yes, So based on the disclosures we've captured up to there, \$100,000 is a fortnightly premium of \$123.60 a fortnight.

[32 minutes 48 seconds][Customer] : Oh, that's more than the 110 that you gave me.

[32 minutes 53 seconds][Agent] : That is correct. Yes, because that was just an indicative figure. This is taking into account specifics.

[32 minutes 52 seconds][Customer] : The Fortnite for the right.

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

[33 minutes 2 seconds][Customer] : So fortnightly, what was that? What was that?

[33 minutes 2 seconds][Agent] : So it's \$123.60 per fortnight.

[33 minutes 10 seconds][Customer] : No, it's OK.

[33 minutes 11 seconds][Agent] : Yeah. So it's taking into account BMI as well as the diabetes like the ones where we've answered yes to as well as all come into play there.

[33 minutes 19 seconds][Customer] : Yeah, that's for the cover is 100,000.

[33 minutes 21 seconds][Agent] : OK, that is for the \$100,000 you can choose from 5075 or \$100,000. If that's a little bit high for you we can have a look at something a little bit lower.

[33 minutes 35 seconds][Customer] : No, no, no, it's it's fine.

[33 minutes 39 seconds][Agent] : Yep.

[33 minutes 37 seconds][Customer] : I just wanted to so I can't go higher than 100,000.

[33 minutes 43 seconds][Agent] : No you can't. Umm OK Now the way the policy will work is for the 1st 12 months you will be covered for accidental death. Only after 12 months you'll be covered for death due to any cause. However suicide is not covered in the 1st 13 months of the policy.

[34 minutes 1 seconds][Customer] : Right, OK.

[34 minutes 3 seconds][Agent] : Now as well as that there is a living benefit called a terminally ill advanced payment. Now, what that means is, although it's something you have never nee never needed after holding your policy for 12 months, if you were diagnosed with 12 months or less to

leave by a medical practitioner, we can pay that claim in full while you are still living, all right? So that way if something like that was to happen, you would have that financial support there.

[34 minutes 30 seconds][Customer] : OK, right. OK.

[34 minutes 37 seconds][Agent] : All right, OK.

[34 minutes 39 seconds][Customer] : And yeah, no, that sounds good.

[34 minutes 44 seconds][Agent] : Yep. It does also allow for your husband and family to request an advanced payout of \$10,000 to help with any funeral expenses or other funeral expenses at that time. And that, as I said, will be paid generally within one business day of receiving the completed documentation for quick help.

[35 minutes][Customer] : OK.

[35 minutes 1 seconds][Agent] : All right. Now, 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 will increase by 2% with associated increases in premium. You can opt out of this indexation each year. It is something we offer you on an annual basis, so you've got that control and flexibility over your own cover.

[35 minutes 29 seconds][Customer] : OK, so how do I get that started?

[35 minutes 34 seconds][Agent] : Yep. So it's nice and easy. We do that all over the phone for you today to get you covered immediately over the phone. You don't need to make any payments today. What we do is we enter your preferred method of payment. You can choose either a bank account or a Visa MasterCard and what day you want that pay to get payment to come out.

[35 minutes 33 seconds][Customer] : The awesome What's that?

[35 minutes 53 seconds][Agent] : Alright, then what I do is I e-mail the documents to you today.

[36 minutes 6 seconds][Customer] : Yes.

[35 minutes 58 seconds][Agent] : I've got rosefatielofatielofa12@gmail.com and we send them out through the post as well, which generally takes about 5 to 10 working days, depending on the Postal Service, of course. All right, So what's your address there, Rose?

[36 minutes 19 seconds][Customer] : 21st Ave.

[36 minutes 21 seconds][Agent] : Yeah, Yep. And that's in Napier. Yeah. What's the postal code? 4110?

[36 minutes 24 seconds][Customer] : Hurst Ave., Napier 41104110.

[36 minutes 37 seconds][Agent] : Beautiful. All right, let me get that one in. Oops. OK, bear with me. Sorry. There you go. That is so your postal address, OK. Now what day works best for those payments to come out for you there, Rose.

[36 minutes 55 seconds][Customer] : Yeah, fortnightly on. It can be weekly Thursday.

[37 minutes 14 seconds][Agent] : OK, so our payments are fortnightly, monthly or annually.

[37 minutes 18 seconds][Customer] : OK, fortnightly this way.

[37 minutes 17 seconds][Agent] : We don't have a weekly at the moment, OK, Alright. So would you like that to start from this Thursday the 19th or did you have a SPE specific day that you'd like that to start?

[37 minutes 30 seconds][Customer] : Let me have a look.

[37 minutes 35 seconds][Agent] : You alright?

[37 minutes 39 seconds][Customer] : So shall we say, yeah, let's start this Thursday.

[37 minutes 45 seconds][Agent] : Yep, absolutely. No problem. So I'll select Thursday the 19th of December and each fortnight on the Thursday after that. Now, just so you're aware, the payments do generally come out early as the morning. So you're happy for that to come out Thursday?

[37 minutes 53 seconds][Customer] : Yeah, let's move it to Friday, then. Earlier, yeah.

[38 minutes 4 seconds][Agent] : Absolutely. We'll make it Friday the 20th instead.

[38 minutes 8 seconds][Customer] : Is it too late if if the first payment goes out on the 3rd of Jan?

[38 minutes 8 seconds][Agent] : Oh, actually, let me have a look here umm, because this, that's because this Friday is actually your birthday. Umm, if we have that first payment come out, umm, after your birth on or after your birthday, umm, that there is going to be a difference in pricing because you'll actually be, uh, 64 by the time the first payment comes out. OK, so if we have that first payment after you on or after your birthday, it'll actually be \$133.27 at fortnight. Would you like to have it come out on the Thursday the 19th? So it is prior to your birthday and we can lock it in for

that 12 months at the low at at at being 63.

[38 minutes 51 seconds][Customer] : OK, so OK, Yeah, no, it's fine.

[39 minutes 7 seconds][Agent] : Yeah. OK. All right. So and look, if once that first payment comes out, if you want to change it to the Friday or you know, by all means you can give us a call. It's just this way it looks it in at the lower levels at the that lower amount.

[39 minutes 8 seconds][Customer] : 19, Yeah, yeah, No, Thursday will be fine. Yeah.

[39 minutes 26 seconds][Agent] : Yeah, All right, so I'll S OK, so it's gone back to 123 sixty and that'll be first payment will be on the Thursday the 19th of December and then each back night fortnight onto Thursday after that unless you want to change it as I said. OK. And would you like that coming out of a bank account or a Visa MasterCard? Absolutely no problems at all. So we do a verbal authority over the phone.

[39 minutes 35 seconds][Customer] : Yes, December, OK bank account, yes.

[39 minutes 54 seconds][Agent] : What I'll do is I'll get that account number from you. I'll ask you 3 quick questions and read a short, short declaration for direct debit authority. We then send out a confirmation for your records as well. OK. All right, so what's the account number you'd like to use? 0 Yep. Yep. Yep, beautiful. And that's in your name Rose.

[40 minutes 6 seconds][Customer] : OK, 0313690585576 00 yes.

[40 minutes 30 seconds][Agent] : Excellent. Alright, so I'll confirm you have authority to operate this bank account alone and do not need to jointly authorised debit, is that correct? And you are happy to set up a direct debit authority without signing a form? Yep. Don't forget we will send that confirmation for your records as well.

[40 minutes 40 seconds][Customer] : Yes, yes, yeah, that's fine.

[40 minutes 51 seconds][Agent] : And have you cancelled a direct debit authority for one choice with Pinnacle Life as initiator in the last nine months on the account you're providing, yes or no?

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

[41 minutes 4 seconds][Agent] : Excellent. So I've got a final declar that SH that short declaration to the direct debit that says you agree this authority is subject to the terms and conditions relating 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 as initiated for one choice to direct debit this account in accordance with these terms and conditions, yes or no? Excellent. Alright, so as I said, I'm going to e-mail the documents today. You'll get them through the post hopefully before Christmas. And the at the back of your documents is a beneficiary nomination form for you to complete and return to us so we know who you want that paid out to. Thank you.

[41 minutes 31 seconds][Customer] : Yes, thank you, my husband.

[41 minutes 54 seconds][Agent] : Yep. Sure. So you complete that there can. Sorry. You can complete that there or alternatively I can, after we go through and finish setting this up, I can put you through to customer support and you can update that straight away over the phone.

[42 minutes 7 seconds][Customer] : OK.

[42 minutes 7 seconds][Agent] : OK. Now the final step is to read your declaration and once you accept that recovery in place and you'll have that Peace of Mind again there. Rose. OK so the declaration reads thank you rose fatia lo fatia lofa sapati. It is important you understand the following information. I'll ask your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. One Choice Life Insurance is issued by Pinnacle Life Insurance Limited whom are referred to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and to issue and arrange this insurance on its behalf. GFS is life sorry to provide a financial advice service. The advice you 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 have not considered your specific financial needs or goals or considered any other insurance products or services. We have verified you understand the cover and 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 act on any advice we provide. Can you please confirm you understand and agree to this yes or no? Excellent. Your answer to the application questions and any related documents form the basis of your contracted insurance and Pinnacle

relies upon the information you provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you've answered all of our questions in accordance with your duty of disclosure, yes or no?

[43 minutes 45 seconds][Customer] : Yes, yes.

[44 minutes 12 seconds][Agent] : Thank you, We may from time to time provide offers to you by the communication methods you've provided to us in relation to other products and services. By agreeing to this declaration, you can set to be contacted by us in relation to other products and services. You can opt out this at any time by contacting us. Accepted cover pays a lump sum benefit amount of the following. Rose 30 Yellow of R2 receives \$100,000 in the event of lunch rates. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. For the 1st 12 months, your policy is in force. A death benefit is paid only in the event of the accidental death. Your cover ends on December 18th, 2044 at 12:00 AM. Your premium for the first year of cover is \$123.60 per fortnight. Your premium is stepped, which means that we calculated at each policy anniversary and will generally increase each year. Your sum insured will also increase automatically by 2% each year and you can opt out of these. Included in your premium is an amount payable to GFS of between 12% and 53% of each premium.

[45 minutes 32 seconds][Customer] : OK.

[45 minutes 31 seconds][Agent] : Your premium will be deducted in accordance with the authority you provided to us. AM Best is Ray to Pinnick with the B plus financial strength good and a triple B minus issue. A credit rating within Outlook is stable. You can read more about these ratings on our website and in the policy documentation. The policy documentation will be mailed to you and if you provided us with an 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. During which you may cancel your policy and any premium you may have paid will be refunded in full unless you've lodged a claim. Now we're almost done. Just two final questions and that'll all be in place. Firstly, do you understand and agree with the declaration, yes or no? And would you like any other information now or would you like me to read any part of the policy document to you, yes or

no?

[46 minutes 24 seconds][Customer] : Yes, no.

[46 minutes 35 seconds][Agent] : Beautiful Rose, congratulations and welcome to the one choice family that covers now in place for yourself there.

[46 minutes 42 seconds][Customer] : Awesome.

[46 minutes 42 seconds][Agent] : OK, now I'm, as I said, I'm going to e-mail the documents through to you today. You should have them within the next 15 minutes or so.

[46 minutes 50 seconds][Customer] : Thank you.

[46 minutes 50 seconds][Agent] : They will come out in the post hopefully before Christmas. And would you like to do the benefici, sorry, the beneficiary nomination form now while we're still on the phone or would you like to complete the form? Yeah, you would. OK.

[47 minutes 4 seconds][Customer] : Yes, please, yes.

[47 minutes 7 seconds][Agent] : Now, did you want me to give you a call back with regards to your husband? I would need to take him through those questions as well.

[47 minutes 14 seconds][Customer] : Oh, so his policy.

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

[47 minutes 17 seconds][Customer] : Oh, OK, let let me have a discussion with him and get back to you.

[47 minutes 22 seconds][Agent] : Yep, absolutely. Yep.

[47 minutes 25 seconds][Customer] : But so the other option about the beneficiary, if I didn't want to do it over the phone, will you be sending the form over for me to fill in and send it?

[47 minutes 35 seconds][Agent] : So the form, yes. So the form is in at the back of your documents you'll receive via e-mail and post or you can give us a call back at a later time to get them done over the phone as well.

[47 minutes 40 seconds][Customer] : OK, Yes, yeah, no, that's fine.

[47 minutes 49 seconds][Agent] : All right. So would you like to do the beneficiaries now, would you like to do the formal call back?

[47 minutes 55 seconds][Customer] : Formal call back.

[47 minutes 57 seconds][Agent] : OK, alright, no problems at all.

[48 minutes][Customer] : Thank you.

[47 minutes 59 seconds][Agent] : Well, the great news, you've got that Peace of Mind again.

[48 minutes 2 seconds][Customer] : Yes, yes, absolutely. Good.

[48 minutes 3 seconds][Agent] : And alright, now you won't need to redo those health and lifestyle questions with us because it is at the time of the application. We don't ask you to check in every couple of years or anything like that to redo them, which is B what it sounded like your other one was doing. Was it?

[48 minutes 18 seconds][Customer] : Yeah, Yes, yes.

[48 minutes 22 seconds][Agent] : Yeah. No, we don't do that because it's at the time of application. You could have taken this out when you were 50 and we wouldn't ask you to read you those questions. Umm, yeah.

[48 minutes 34 seconds][Customer] : OK.

[48 minutes 33 seconds][Agent] : Alright, so that is all good. Umm, the only time that we would ask you to do, umm, to go through these questions if you were looking to increase the level of cover, for example, umm, you know, like, yeah, but umm, no, the \$100,000 is in place and ready to go.

[48 minutes 51 seconds][Customer] : Yeah, Thank you so much. Appreciate.

[48 minutes 51 seconds][Agent] : OK, All right, my absolute pleasure.

[48 minutes 55 seconds][Customer] : Appreciate your own help.

[48 minutes 55 seconds][Agent] : Reach out to you, see if there's anything you can help.

[48 minutes 58 seconds][Customer] : Thank you.

[48 minutes 57 seconds][Agent] : We are here from Monday to Friday between 8:00 AM and 8:00 PM as well.

[49 minutes 1 seconds][Customer] : OK, Thanks a lot.

[49 minutes 1 seconds][Agent] : All right, have a wonderful day and Merry Christmas, Arrows.

[49 minutes 5 seconds][Customer] : Merry Christmas. Thank you.

[49 minutes 7 seconds][Agent] : Alright, thank you.

[49 minutes 8 seconds][Customer] : All right. Bye.

[49 minutes 8 seconds][Agent] : Alright, bye.

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