

[14 seconds][Customer] : Got it in the second. Good.

[14 seconds][Agent] : Hi there, Emma, it's Ethan. Hi, my name is Ethan. I'm calling from One Choice Insurance. How are you today?

[20 seconds][Customer] : Thank you.

[21 seconds][Agent] : That's good. Give you a call today regarding the life insurance cover that you requested a quote for from us this morning.

[28 seconds][Customer] : Yes.

[28 seconds][Agent] : So the purpose of the call is to go through the main features and benefits of the cover with you, don't do some pricing and of course, answer any questions that you might have had for us as well. Just before we do get started, I'll let you know that all of our calls are recorded and any advice I provide is limited to the products that we offer and assisting you to make a decision about whether they are suitable for your needs. We don't consider your personal circumstances, so I can't provide any financial or personal advice, but I am more than happy to answer any questions that you've got for me. Of course. Uh, could I confirm I'm speaking with Emma Whitety?

[48 seconds][Customer] : Yeah, that's correct.

[1 minutes 7 seconds][Agent] : Yep, thank you. And I've got your date of birth as the 25th of the 6th 1963.

[1 minutes 12 seconds][Customer] : That's correct.

[1 minutes 13 seconds][Agent] : Yep, thank you. And also just to confirm that you're a female New Zealand resident and your e-mail is moytd67@gmail.com.

[1 minutes 13 seconds][Customer] : So correct.

[1 minutes 24 seconds][Agent] : Yep, perfect. Thank you so much for that. So just opening up a new quote for you and thank you so much for taking the time to put through that inquiry to us. Is this the first time that you're looking into life insurance or do you currently have some cover in place at the moment?

[1 minutes 38 seconds][Customer] : No, it's this time.

[1 minutes 39 seconds][Agent] : Oh sure, no problem. Well, with our life insurance, what we've

designed it to do is to provide financial protection for your loved ones through a lump sum payment if you were to pass away. And this benefit could be used to help maintain their lifestyle by helping them pay off a mortgage, loans, or any other costs involved in raising a family. So basically it's there to give you the Peace of Mind that if something happened to you, your family would have that financial security. Now, it is a very straightforward cover. So again, this primarily covers you when you pass away for financial protection for your family. But also they can request an advanced payout of \$10,000 at the time of claim to help with any of your funeral costs as well, or any other final expenses that come up at the time. We also cover you for terminal illness, which we'll go through in a bit more detail later on. Uh, but apart from funeral expenses, was there anything that you were looking at covering for your family when you pass away?

[2 minutes 48 seconds][Customer] : No, they're the main ones, yes.

[2 minutes 50 seconds][Agent] : I just, OK, so primarily funeral expenses, OK, yeah, for sure. We could definitely have a look at the life insurance for you. And if that one doesn't work out for whatever reason, we do have a funeral insurance cover designed specifically for those expenses as well. Uh, which we can explore with you.

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

[3 minutes 9 seconds][Agent] : So we do, we do keep everything nice and simple over the phone. Uh, there's no forms to fill in medical checks or blood tests to complete. We simply take you through health and lifestyle questions over the phone as this will determine the pricing and terms of the policy for you as well. Umm, so just beginning with a couple questions. First of all, have you had a cigarette in the last 12 months? None. That's good.

[3 minutes 36 seconds][Customer] : No, I've never smoked.

[3 minutes 38 seconds][Agent] : And oh awesome. And uh, look, the average cost of a funeral in New Zealand is 8000 and \$10,000. What I'll let you know is that the minimum amount you can choose to be insured for is actually \$100,000 with us. Umm, and the maximum being 500,000 is what we can look at as well based on your age. Uh, we can look in between those two figures as well. Uh, but how much cover did you want to have a look at today with us?

[3 minutes 59 seconds][Customer] : Yeah, around about one. 5200.

[4 minutes 13 seconds][Agent] : Yeah, sure. OK, we'll look at the 200. If that's too much, we can drop it down to the 150 for you.

[4 minutes 20 seconds][Customer] : OK.

[4 minutes 20 seconds][Agent] : And of course, any leftover money for the like, any leftover money from the claim that your family does get to keep as well. Just wanted to let you know about that. So for the \$200,000 of cover, you'd be looking at a fortnightly payment of \$62.96 per fortnight.

[4 minutes 39 seconds][Customer] : Yep.

[4 minutes 39 seconds][Agent] : So again, that's \$62.96 per fortnight. How is that sounding for you?

[4 minutes 46 seconds][Customer] : No, it's great actually.

[4 minutes 48 seconds][Agent] : Perfect. All right, well, we'll go through the health questions, uh, which, uh, determines your eligibility for the cover as well as the, the final pricing and the terms of the policy. We can insure you under as well. So I won't dwell too much on the pricing just in case it, it goes up due to your health and lifestyle. But if it even if it does go out for that level of cover, we can drop it down to something lower to make it more affordable for you anyway, if need be.

[5 minutes 15 seconds][Customer] : OK, OK.

[5 minutes 15 seconds][Agent] : Just letting you know in advance, could I have your address before we get started on that, please? Yep. Mason Terrace. Yep. Thank you. Awesome. And that's in the post code of 4501, is that correct?

[5 minutes 21 seconds][Customer] : So it's 32 Mason Terrace gom goble 110 4-5 thi. Yeah, that's correct.

[5 minutes 35 seconds][Agent] : Yep, thank you.

[5 minutes 40 seconds][Customer] : Yes, it is.

[5 minutes 36 seconds][Agent] : And is that the same as your postal address as well Survey. Thank you so much for that. Now I do need to also read you out a pre underwriting disclosure statement. This simply tells you how we use the information that you provide us with and also what we expect when going through the health questions of course. So it just simply says here, 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 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. 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, or which reduces the risk we insure. You have this, Judy, until the time we enter into the contract. If you fail to disclose the matter or you make a false statement 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?

[7 minutes 24 seconds][Customer] : Correct. Yep, I do.

[7 minutes 25 seconds][Agent] : Yep, perfect. Thank you for that. All right, so most of these questions are going to be yes or no questions anyway. So just go through each one one by one and I'll read out the full question to you before I gain your answer. So the first question says here, are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand, yes or no?

[7 minutes 49 seconds][Customer] : Yes.

[7 minutes 50 seconds][Agent] : Yep, thank you. Next part is in regards to your medical history. So it says have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? The first one is stroke or heart conditions such as but not limited to heart lemur, heart attack and angina. Yes or no?

[8 minutes 16 seconds][Customer] : No.

[8 minutes 17 seconds][Agent] : No, perfect. Sorry. Just give me a SEC. Just waiting for the next one to load up. And the next one's? The next one is lung disorder excluding asthma, sleep apnea or pneumonia, Yes or no. Next one is cancer or leukaemia, excluding skin cancer, and the next one is

kidney disorder. Next one is hepatitis or any disorder of the liver and the next one is anxiety, depression or stress requiring medical treatment or any other mental health disorder.

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

[9 minutes 3 seconds][Agent] : And the next one is have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for murder neuron disease or any form of dementia including Alzheimer's disease?

[9 minutes 16 seconds][Customer] : No, no, no.

[9 minutes 19 seconds][Agent] : Perfect, thank you for that. So the next section is in relation to your height and weight. Please be aware that I am required to obtain a confident, umm, yeah, 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 first of all, what is your exact height, please?

[9 minutes 46 seconds][Customer] : My search home 55.

[9 minutes 49 seconds][Agent] : Five feet and five inches?

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

[9 minutes 52 seconds][Agent] : Yep, thank you. And what is your exact weight, please?

[9 minutes 51 seconds][Customer] : Oh, Jesus, it's a scale. Yeah, one on it.

[9 minutes 58 seconds][Agent] : All good. 75 kilos, Yep. Thank you so much for checking that for me. And then it says, have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months?

[10 minutes 10 seconds][Customer] : 75 Yep, no.

[10 minutes 27 seconds][Agent] : Perfect. All right, good stuff. So just going over to the next page for you. So it says, does your work require you to go underground? Work at heights above 20 meters, dive to depths below 40 meters, use explosives or travel to areas experiencing 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 for contracting HIV which causes AIDS? Mm hmm. Yep.

[10 minutes 50 seconds][Customer] : No, I work in the corrections department in the prisons, so I

don't know if you would PE pacify that as high.

[11 minutes 10 seconds][Agent] : Umm, Sir, uh, let me see if I have any resources that can, uh, help.

[11 minutes 20 seconds][Customer] : Yeah, only because we don't know what what the prisons have.

[11 minutes 18 seconds][Agent] : Sort of, uh, categorize them, yeah.

[11 minutes 23 seconds][Customer] : So, so I've, I've been, I've worked in the prisons for quite a while, so I've never contracted anything. So they say, they say it's a good, good example.

[11 minutes 26 seconds][Agent] : So, yeah, so I'm just reading it here. So it says if you already have HIV or you suspect you may have contracted HIV, then you need to answer yes to this question. Otherwise, you need to consider all aspects of your lifestyle to determine whether you believe you are at a high risk when compared to the general population of acquiring HIV.

[11 minutes 34 seconds][Customer] : Then the answer would be no, no, that's yeah.

[11 minutes 59 seconds][Agent] : So for example, if someone is a, like, let's say some, let's say for example, someone is a, they work in the healthcare industry, uh, and like, let's say that they, umm, they're working with needles a lot and stuff like that.

[12 minutes 15 seconds][Customer] : Yeah, Yeah.

[12 minutes 15 seconds][Agent] : Umm, that may be considered higher risk, but again, it's, it's, it's, you know, dependent on what the, umm, the person applying for the cover, umm, deems it as right because even though they might work with needles, it might not be as as often, it might only be with certain clients, you know, they might have certain ways of doing things. So yeah, it's yeah, it's, that's why it's like it's umm, yeah.

[12 minutes 48 seconds][Customer] : Oh, then I'll go.

[12 minutes 43 seconds][Agent] : It's just whether or not, uh, you deem it as high risk or not perfect. And the next one is, 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?

[12 minutes 49 seconds][Customer] : No, I do. Yes.

[13 minutes 3 seconds][Agent] : Yep. And which countries do you intend to travel to or reside in?

[13 minutes 9 seconds][Customer] : Yes, Australia.

[13 minutes 11 seconds][Agent] : That should be fun visiting family.

[13 minutes 13 seconds][Customer] : I've got a wedding to go to. I've got a wedding to go to, Yeah.

[13 minutes 14 seconds][Agent] : Oh nice, nice. So that should be good. And will you be overseas for longer than three consecutive months?

[13 minutes 22 seconds][Customer] : No, no, it's only four weeks.

[13 minutes 25 seconds][Agent] : No. OK. Well, that's it.

[13 minutes 26 seconds][Customer] : Yeah, it's a short trip.

[13 minutes 26 seconds][Agent] : Should be a nice, nice, nice holiday. Yeah. And do you have existing life insurance policies with other life insurance companies where the combined total sum is short of more than \$5,000,000?

[13 minutes 40 seconds][Customer] : No.

[13 minutes 41 seconds][Agent] : No. Perfect. Alright, so on the next page here, it's in regards to your medical history. Again, same question as before but different list of conditions. So again, have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? The first one on this list is diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. And the next one is chest pain, high cholesterol or high blood pressure. And the next one is tumor, mole or cyst including skin cancer, sunspots or Melanoma. And the next one is have you ever had an abnormal pap or cervical smear? And the next one is thyroid condition or neurological symptoms such as dizziness or fainting. Next one is disorder of the stomach, bowel or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

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

[14 minutes 58 seconds][Agent] : Any illegal drug use, abuse of prescription medication, or received medical advice or counselling for alcohol consumption, bladder or urinary tract disorder, blood disorder or disease. And the next one is sleep apnea or asthma, excluding childhood asthma.

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

[15 minutes 22 seconds][Agent] : OK, thank you for that. All right, So on the next page here, it says other than what you've already told me about in the past three years, have you sought medical advice or treatment by a medical practitioner or specialist or are you awaiting the results of any medical tests slash investigations, EG undergone any surgery, had medical tests or investigation for example X-rays scans, blood tests or biopsy or are awaiting the results? Yes or no? Perfect. And other than what you've already told me about, are you contemplating seeking medical advice for any symptoms you are currently experiencing within the next two weeks?

[15 minutes 55 seconds][Customer] : No, no.

[16 minutes 7 seconds][Agent] : Not perfect. All right, so not too much longer to go. Only got like 3 main questions now. So then for the next two, when we say immediate family, uh, this specifically means father, mother, brother or sister. OK, so the the first one here says to the best of your knowledge, have any of your immediate family living or deceased ever been diagnosed with polycystic kidney disease, Huntington's disease or familial adenomatous polyposis? Perfect. And the next one says to the best of your knowledge, have you have any of your immediate family suffered from cancer, heart condition, stroke or other hereditary disease prior to age 60?

[16 minutes 41 seconds][Customer] : No, yes.

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

[17 minutes 5 seconds][Customer] : 2 None.

[17 minutes][Agent] : So it says how many of your immediate family suffered from cancer 2 And uh, the next one is how many of your immediate family suffered from heart condition and or stroke and how many of your immediate family suffered from other hereditary disease?

[17 minutes 19 seconds][Customer] : None.

[17 minutes 20 seconds][Agent] : None. Perfect. OK. And just on the last page here, it says other than one of events, gift certificate or vouchers, do you engage in or intend to engage in any of the following aviation other than as a fair paying passenger on a recognized airline? Motor racing, parachuting, mountaineering, AB sailing, scuba diving deeper than 40 meters, cave or wreck diving

or any other hazardous activity. Not perfect.

[17 minutes 53 seconds][Customer] : No, can I just can I just I just need the one that's the cancer.

[17 minutes 56 seconds][Agent] : All right, Just yeah.

[18 minutes 1 seconds][Customer] : I just one of my one of my brothers passed away. That's cancer.
So it'll be 3.

[18 minutes 5 seconds][Agent] : Uh, sorry to hear about that.

[18 minutes 5 seconds][Customer] : Not Yeah, yeah.

[18 minutes 6 seconds][Agent] : Was that prior to age 60?

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

[18 minutes 9 seconds][Agent] : OK. Oh, wow. Umm, all right.

[18 minutes 10 seconds][Customer] : So my parents and a brother, Yeah, yeah.

[18 minutes 15 seconds][Agent] : Let me just, uh, let me just go back and change that. So all of so
all of them was prior to age 60 as well.

[18 minutes 23 seconds][Customer] : Quite age 60, yeah.

[18 minutes 24 seconds][Agent] : OK, Sorry to hear about that, by the way. That's horrible.

[18 minutes 28 seconds][Customer] : No, it's just the way it is.

[18 minutes 30 seconds][Agent] : Yeah, yeah. It's just one of those things I have. It just sort of
comes out of nowhere sometimes. Umm, All right. So just changing.

[18 minutes 31 seconds][Customer] : You can't predict things so but his Li, his lifestyle was a bit
different to mine so.

[18 minutes 43 seconds][Agent] : Ah, yeah, fair enough. So, umm, so it says here, please indicate
which of your FA, which of your immediate family, father, mother, brother, sister suffered from what
type of cancer and at what age they were diagnosed. So we'll start with, we'll start with umm, mom
and then we'll do, then we'll, uh, go to dad and then your brother. So with Mom, uh, what type of
cancer was it?

[19 minutes 3 seconds][Customer] : OK, yeah, she had lung cancer.

[19 minutes 11 seconds][Agent] : Lung cancer, OK. And what age was she diagnosed?

[19 minutes 16 seconds][Customer] : Oh, she she's been gone for 30 odd years now.

[19 minutes 29 seconds][Agent] : So, so diagnosed at age 58.

[19 minutes 19 seconds][Customer] : So she would have been late about 5058, 58, She was 58.
Yeah.

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

[19 minutes 33 seconds][Customer] : He passed away shortly after that.

[19 minutes 35 seconds][Agent] : And with that, what type of cancer did he have?

[19 minutes 40 seconds][Customer] : He had pancreatic.

[19 minutes 42 seconds][Agent] : Pancreatic cancer. OK. Pancreatic cancer and at what age?

[19 minutes 49 seconds][Customer] : He was diagnosed. Oh geez. He must have been around
about the same age as well. He was slightly older than mum. So that's 5859.

[20 minutes 3 seconds][Agent] : Uh, Yep. So diagnosed at around age 58 of 59. And uh, what type
of cancer did your brother have?

[20 minutes 8 seconds][Customer] : Yeah, Jesus, brother, he had oh, Jesus. I think it was like lung
cancer as well.

[20 minutes 24 seconds][Agent] : Yep. So I'll put it down as lung cancer for him as well.

[20 minutes 26 seconds][Customer] : Yeah, yeah.

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

[20 minutes 29 seconds][Customer] : And he.

[20 minutes 28 seconds][Agent] : And what age was he diagnosed?

[20 minutes 30 seconds][Customer] : Oh, Jesus, he was diagnosed. Let me see. I'm just. I'm doing
calculation now.

[20 minutes 37 seconds][Agent] : Yeah, that's all right.

[20 minutes 37 seconds][Customer] : He's been gone.

[20 minutes 37 seconds][Agent] : Yeah, Take your time.

[20 minutes 38 seconds][Customer] : Yeah. Yeah. He's been gone nearly 20 years. He would have
been diagnosed. Must have been about 4950.

[20 minutes 53 seconds][Agent] : Yep. So diagnosed at around.

[20 minutes 55 seconds][Customer] : 49, say 49.

[20 minutes 57 seconds][Agent] : I got diagnosed at 49.

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

[20 minutes 59 seconds][Agent] : All right, No problem. OK. Umm, all right, so just letting up the results here for you. Umm, OK, all right. So in reference to your health and lifestyle answers, your application needs to be referred to the underwriter for assessment PRI primarily, uh, because of the, uh, because you've had three fam immediate family members that have unfortunately, you know, had cancer prior to age 60. Umm if if you are approved for the cover, this Pol policy will cover you for death due to any cause except suicide in the 1st 13 months. There is a terminally ill advanced payment included in the cover. So if you were diagnosed with 12 months or less to live by a medical practitioner, then we will pay your claim in full and you, and you will still, of course, uh, be able to, your family will still be, will, will still of course be able to request \$10,000 at the time of claim to help with any funeral expenses, etcetera.

[21 minutes 31 seconds][Customer] : Yep, Yep.

[22 minutes 8 seconds][Agent] : Uh, also wanted to mention that you can leave the money to up to five people as well. Once the cover's in place, you'll have a beneficiary form where you can just simply note down up to five people to leave the money to. Also, please be aware that your premium is stepped, which means it will generally increase each year. The good news is that after going through the health and lifestyle questionnaire, I can't see that there have been any changes to your quote. So currently you are still looking at 6296 a fortnight.

[22 minutes 39 seconds][Customer] : Mm, Hmm.

[22 minutes 39 seconds][Agent] : And in addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increase in premium. However, you can opt out of this indexation each year. So once you get your renewal statement next year, you could just simply give us a call and advise us that you wanna opt out of that indexation and then we can help you out with that over the phone.

[22 minutes 49 seconds][Customer] : Yep, OK.

[23 minutes 5 seconds][Agent] : Umm, so look, if, if you were approved with no changes, umm, this is the terms that you would be insured on that. So what we do from here is that we simply note down your payment details and read you a declaration so that if it's assessed by the underwriter and approved with no changes, then I just simply click a button and then we send out all of your documents to you. Uh, but the first payment doesn't come out until your chosen day at which we do over the phone as well with you. So is that something that you're happy to proceed with?

[23 minutes 38 seconds][Customer] : Yep.

[23 minutes 37 seconds][Agent] : Uh, Yep, Yep. Awesome. And look, while your application is being assessed, you will be covered for accidental death, which pays out if death was due to a direct result of an accident. You don't need to pay any extra for this. Umm, it's simply this so that whilst it's being assessed, you have some form of cover in place and cover under this last until the insurer makes a decision on your application or 30 days from today, whichever is earlier. Uh, but of course, uh, the commencement of your cover will be subject to final assessment by the insurer. If the insurer approves cover without any changes, what I'll do is I'll, I'll record your acceptance of this policy now, and if it's approved with no changes, like I mentioned, we'll send out all of your policy information to your e-mail and postal address as well.

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

[24 minutes 30 seconds][Agent] : Umm, and I should, I mean, just based on previous experience, I should, you know, hear something back from them hopefully by the end of today anyway, uh, they're pretty on the ball with it. Umm, but we generally collect payment within the next 7 days. So when would be the best day for the first one to come out if it's approved with no changes?

[24 minutes 50 seconds][Customer] : Oh, I can set up automatic payments, so that's all good. So seven days. Oh, no.

[24 minutes 53 seconds][Agent] : Oh, we don't, because we don't have like an account for you to pay that into.

[24 minutes 58 seconds][Customer] : OK.

[24 minutes 57 seconds][Agent] : So we do you like either a direct debit from your bank account?

[25 minutes][Customer] : Direct debit.

[25 minutes 1 seconds][Agent] : Yeah, or we can write down a card, whichever you're more comfortable with. Yeah.

[25 minutes 1 seconds][Customer] : Yeah, Yeah, OK. What doesn't really a Monday?

[25 minutes 7 seconds][Agent] : So do you know what day would be best for the first one to come out if it's approved with no changes on Monday? Yeah, sure. OK. We can do this upcoming Monday if you'd like. Yep, no worries. So we'll have the first payment come out on Monday if it's approved with no changes, which is the 18th, and then every fortnight thereafter on a Monday would be other payment collection dates. I'll just need to also note down your preferred method of payment as well. So that like I mentioned, if it is approved with no changes, then I just simply click a few buttons and then we send out all of your policy information.

[25 minutes 19 seconds][Customer] : Yeah, Yep, yeah, yeah.

[25 minutes 47 seconds][Agent] : And then the the payments automatically come out of either the bank account or through the card. Would you prefer to note down a card or a bank account for this one?

[25 minutes 57 seconds][Customer] : Oh, a card? Easier.

[25 minutes 59 seconds][Agent] : Yep. Yeah, no worries. So I'll just need to. So I'll just let you know that. So for security purposes while obtaining your card details, the call recording will stop and will recommence after we have collected your details. So I'll just go ahead and pause that call recording for you now. None. None. No, I don't get too long. All right, perfect. So please be advised that the call recording has now resumed for quality and monitoring purposes.

[27 minutes 40 seconds][Customer] : Yep.

[27 minutes 40 seconds][Agent] : What we do now is we, uh, is I'll read out the, umm, I'll read out the declaration to you, uh, which basically goes through the terms and conditions of the cover so that you can, uh, you know, accept the, the terms and conditions basically, uh, before the policy is in place. And then if there's any changes, I will definitely make contact with you before I start making

up so that you're aware of the changes as well. So I'll just read this out to you now, which would just take me about 5 minutes or so.

[28 minutes 7 seconds][Customer] : Go ahead.

[28 minutes 8 seconds][Agent] : Perfect. Thank you for your, for your patience there. So it just simply says here, thank you. Today it is important you understand the following information. I will, I will ask for your agreement to these terms at the end and your policy will not be enforced unless you agree to these terms in full. Uh, one choice life insurance is issued by Pinnacle Life Insurance Limited, whom I will refer to as Pinnacle. Pinnacle has an agreement with Greenstone Financial Services and Z Limited, whom I refer to as GFS, to issue and arrange this insurance on its behalf. GFS is licensed by the Financial Markets Authority to provide a financial advice service. The advice we have provided to you is limited to assisting you to make a decision about whether One Choice Life Insurance is suitable for your needs on the basis of the information you provided to us about your general circumstances. When providing this advice, we have not considered your specific financial needs or goals or considered any other insurers, products or services. We have verified that you understand this cover. Uh, sorry, we've, we have verified that you understand the cover and that you consider that the premiums are affordable. We will send you a copy of our financial advice disclosure statement which sets out more information which can assist you to decide whether to act on any advice we provide. Can you please confirm that you understand and agree to this? Yes or no? Yep, thank you. And then it says your answer to the application questions and any related documents form the basis of your contract of insurance and Pinnacle relies upon the information you have provided when assessing your application. I need to remind you of the duty of disclosure that you agreed to. Can you please confirm you have answered all of our questions in accordance with your duty of disclosure, Yes or no?

[29 minutes 39 seconds][Customer] : Yes, yes, I have.

[30 minutes 7 seconds][Agent] : Yep. And then it says we may from time to time provide offers to you via the communication methods you have provided to us in relation to other products and services. By agreeing to this declaration, you consent to allow us to contact you for this purpose

until you opt out. You can opt out of this now by informing me or at any time by contacting us or by using any unsubscribed facility on communications we send you. You have agreed to take out a single one choice life insurance policy. See with the following cover. MOYTD receives \$200,000 in the event of life insurance. A benefit is not paid in the event of suicide in the 1st 13 months of the policy. Your total premium for the first year of cover is \$62.96 per fortnight. Your premium is a stepped premium, which means it will be calculated at each policy anniversary and will generally increase as you age. Your sum insured will also increase automatically by 5% each year and you can opt out of this each year. Included in your premium is an amount payable to GFS of up to 77% of each premium to cover the distribution cost for this policy. Your premium will be deducted in accordance with the authority you have provided to us. AM Best is a rated Pinnacle with AB plus financial strength. Good and triple will be minus issue a credit rating with an outlook of stable. You can read more about these ratings on our website and in your policy documentation. The policy documentation will be sent to you via mail and if you have provided us with an e-mail address, this documentation will also be emailed to you today. We will also be sending you a key fact sheet which outlines key aspects of your cover in plain language. 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 you may have paid will be refunded in full unless you have lodged a claim. Finally, if you have any questions about your policy or you wish to lodge a complaint, please contact GFS on 0800 double 05804 or e-mail [support@onechoice.co dot NZ](mailto:support@onechoice.co.nz). So last of all, just two questions at the end here for you. The first one is do you understand and agree with the declaration I've just read you yes or no? Yep, thank you. And would you like any other information about the insurance now or would you like me to read any part of the policy document to you just while I've got you?

[32 minutes 41 seconds][Customer] : Yes, no, that's all good. That's pretty straightforward.

[32 minutes 54 seconds][Agent] : Awesome. No worries. Just gonna go ahead and accept that declaration for you there so we can get this referred to our underwriters.

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

[33 minutes 1 seconds][Agent] : And of course, like I mentioned, uh, if there are any changes, I, I will definitely, uh, you know, give you a call and, and contact you before I do anything, of course, so that you're aware of them. And, and also that way you can, uh, make a decision there, uh, as to whether or not it's still suitable. Uh, but of course, we're gonna be using your e-mail address from time to time to communicate in relation to your policy once it's in force as well. So just reconfirming that the e-mail is emmaytd67@gmail.com.

[33 minutes 23 seconds][Customer] : Yeah, yes, that's correct.

[33 minutes 32 seconds][Agent] : Yep. Perfect. No worries. And look, that's all been sorted for you there. Look, once you do have the policy in place as well, you do have a 30 day cooling off. So if you decide for whatever reason that the policy isn't suitable for you and cancel within 30 days of your first payment, then you'll get a full refund of your premium unless a claim has been made. Just to let you know.

[33 minutes 54 seconds][Customer] : Yeah. OK, that's great.

[33 minutes 54 seconds][Agent] : But if you don't hear from me and you see your policy documentation be sent through via e-mail, uh, that means that the, umm, that's the postal copy is also on its way and also that the policy is, is actually in place as per the terms and conditions that we've discussed today also. No worries. Well, other than that, was there anything else I can help you with today? Yep. Mm hmm.

[34 minutes 10 seconds][Customer] : No, no, that's all just if you try ringing because of my work at the present, I don't have a phone on me.

[34 minutes 21 seconds][Agent] : Yep.

[34 minutes 20 seconds][Customer] : So if you also e-mail me that'd that'd be great as well.

[34 minutes 25 seconds][Agent] : Uh, So what when it comes to the umm, when it comes to the like the changes that we go through, if there are any, I I will need to go through them with you over the phone.

[34 minutes 33 seconds][Customer] : Yeah, over the phone.

[34 minutes 35 seconds][Agent] : Unfortunately, I can't e-mail those. Yeah, but when's normally a

good time to ring? Mm hmm.

[34 minutes 38 seconds][Customer] : OK, well, I do 7:00 to 7:00 during the week, so and then I have different days off during the during the week too.

[34 minutes 51 seconds][Agent] : OK.

[34 minutes 51 seconds][Customer] : So it's nothing really ****.

[34 minutes 53 seconds][Agent] : Sure.

[34 minutes 53 seconds][Customer] : So I just feel like I have some list or, or if you if you leave a message, I can ring you guys back, can't I? Yeah.

[34 minutes 55 seconds][Agent] : Yeah, yeah, yeah, yeah, yeah, you definitely can 100%. And also, umm, do you? Is your day off today?

[35 minutes 2 seconds][Customer] : Yeah, it is today.

[35 minutes 5 seconds][Agent] : Perhaps it is today. Oh, awesome. Well, I should hear something from them sometime today anyway.

[35 minutes 10 seconds][Customer] : OK then. O OK then. Sweet.

[35 minutes 10 seconds][Agent] : Hopefully so yeah, awesome. No worries.

[35 minutes 14 seconds][Customer] : OK then.

[35 minutes 14 seconds][Agent] : We'll look, uh, if I, if I don't hear from you, Thank you so much for choosing one choice and for your time and patience today. And if you have any questions in the future, feel free to call us as well.

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

[35 minutes 23 seconds][Agent] : Uh, but look, other than that, I hope you enjoy the rest of your day and and if need be, I'll contact you to go through any changes. Yep. Mm. Hmm.

[35 minutes 29 seconds][Customer] : Just one more thing because I'm actually Visi, I'm visiting a brother in Hastings, so I I'll be travelling back to Longanui later on this afternoon.

[35 minutes 37 seconds][Agent] : Yep.

[35 minutes 37 seconds][Customer] : So if if you don't get me, it's because I'm in a car driving.

[35 minutes 40 seconds][Agent] : That's OK. If, if I can't reach you, if I can't reach you later on, later

on today, then I will.

[35 minutes 50 seconds][Customer] : Oh OK.

[35 minutes 46 seconds][Agent] : I'll give a call back on Wednesday because I'm here until 8:00 PM anyway, so I can give you a call after work if need be.

[35 minutes 53 seconds][Customer] : Oh, what about are you till there till 8:00 tonight or?

[35 minutes 58 seconds][Agent] : No, until 5:00 today, yeah.

[36 minutes][Customer] : OK, OK then.

[36 minutes 2 seconds][Agent] : Yeah.

[36 minutes 2 seconds][Customer] : Sweet. OK then. OK. Yep.

[36 minutes 2 seconds][Agent] : So 9:00 to 5:00 today and then 12:00 to 8:00 tomorrow, NI and then 9:00 to 5:00 and then 5:50.

[36 minutes 9 seconds][Customer] : OK, sweet.

[36 minutes 9 seconds][Agent] : Yeah, awesome.

[36 minutes 10 seconds][Customer] : Hopefully I don't hear from you and everything's just gone straight through then.

[36 minutes 13 seconds][Agent] : Yeah, Yeah, that's that's right. Exactly. But yeah, if there's any changes, I'll give you a call anyway.

[36 minutes 20 seconds][Customer] : OK then.

[36 minutes 20 seconds][Agent] : Alright, that's OK.

[36 minutes 20 seconds][Customer] : Thank you very much and thank you.

[36 minutes 22 seconds][Agent] : Enjoy the rest of your day.

[36 minutes 22 seconds][Customer] : You have a good day.

[36 minutes 23 seconds][Agent] : You too.

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

[36 minutes 24 seconds][Agent] : Bye.

[36 minutes 23 seconds][Customer] : Bye.

[36 minutes 24 seconds][Agent] : Bye.