

[2 seconds][Agent] : Hi and welcome to One Choice Insurance. You're speaking by the 8th in today.  
How may I help you?

[9 seconds][Customer] : Hi, I'm speaking with John on my car and I actually think I did it online, you know, like quick price thing and I got them to to ring us back. I think you tried ringing us back yesterday, but I think I might have got my I might have put in the wrong phone number because I think you tried calling us. But anyway, you emailed us. It's regarding an insurance policy for my husband.

[40 seconds][Agent] : OK.

[42 seconds][Customer] : So what would be the easiest way to look it up? E-mail address that you could see that you've.

[48 seconds][Agent] : Oh, no, that's, that's fine. What were you looking at doing today? Sorry. So life insurance.

[51 seconds][Customer] : Oh, OK, so life insurance. So I did. I did done online, tried just to do a quote for my husband, but I'm gonna look at one at redoing one for myself as well.

[53 seconds][Agent] : So I just, I just umm, online tried to verify with my husband, but I'm gonna look at one for myself as well. OK. Yep. So what are you looking at doing today?

[1 minutes 7 seconds][Customer] : Life insurance.

[1 minutes 5 seconds][Agent] : Sorry, life insurance for your husband or you?

[1 minutes 11 seconds][Customer] : Oh, for both of us.

[1 minutes 13 seconds][Agent] : For both of you. OK, sure. So if so, to do your husband's one, he'll need to do 1 separately. Uh, and we'll need to go through the health and lifestyle questions for him. Is he around at the moment?

[1 minutes 19 seconds][Customer] : Yeah, hi. He is.

[1 minutes 24 seconds][Agent] : Ideas. OK, perfect. Well, I'll go through your one first anyway. Uh, if you were to take out a cover, would it be yourself or your husband that would be paying for it? Or is it just coming out of a joint account?

[1 minutes 35 seconds][Customer] : That'll be coming out of my joint account.

[1 minutes 37 seconds][Agent] : OK, yeah, cool. No worries. Well, just before we get started, I'll let you know that all of our calls are recorded. Uh, 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, but I'm happy to answer any questions that you may have. So what did you say your name was?

[1 minutes 48 seconds][Customer] : Yeah, yeah, yeah. Donna.

[1 minutes 57 seconds][Agent] : Donna DO double NA.

[2 minutes][Customer] : Yeah, yeah, that's right.

[2 minutes][Agent] : And what was your last name again?

[2 minutes 5 seconds][Customer] : Mackay, Mackay.

[2 minutes 4 seconds][Agent] : Sorry Mackay, umm, and what was your date of birth, please? Yep, thank you. And umm, so I'm sorry. So you mentioned that you put through an inquiry. Was it just for your husband that you that you put through the the quote request for?

[2 minutes 13 seconds][Customer] : 19th of the 15th and 64 yeah, I did yeah.

[2 minutes 28 seconds][Agent] : OK, All right. Also, yeah, just because I haven't looked up, here's one, but I couldn't see one that's already been made for you. Have you have you guys spoken to someone already regarding your husband's policy?

[2 minutes 37 seconds][Customer] : No, no 'cause I did. I got an e-mail like yesterday saying that you had tried to ring us.

[2 minutes 50 seconds][Agent] : Right. OK.

[2 minutes 43 seconds][Customer] : And I thought, ah, so I thought, oh, maybe I'll just ring you just in case I putting my number wrong or something because, yeah, we were both home yesterday. So. Yeah. So I thought it might be easier if I just try. Yeah.

[2 minutes 58 seconds][Agent] : Yeah, no worries. And I've got your number here is 0272241259.

[3 minutes 8 seconds][Customer] : Oh, my cellphone, 02312241259. Is that what you just read out?

[3 minutes 13 seconds][Agent] : Yeah, yeah. Is that your, that's your, that's your preferred, that's your, that's your number there.

[3 minutes 15 seconds][Customer] : Yeah, yeah, yeah. That's my cellphone. Yeah.

[3 minutes 23 seconds][Agent] : Yeah. OK, perfect. All right. And just letting you know as well that any advice I provide is limited to the products that we offer and assisting me to make a decision about whether they are suitable for your needs. We don't consider your personal circumstances, but any questions along the way, I'm more than happy to answer for you. Uh, now I'll just confirm as well that you are of course, a female New Zealand resident, is that correct?

[3 minutes 31 seconds][Customer] : Yep, correct.

[3 minutes 47 seconds][Agent] : Yep. Thank you. All right. And also, do you have an e-mail address?

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

[3 minutes 58 seconds][Agent] : Mm hmm.

[3 minutes 53 seconds][Customer] : So it's Donna in for mary21@outlook.com.

[3 minutes 58 seconds][Agent] : At outlook dot com. Yep, thank you. Alright, just opening up a new quote there. Have you looked into your life insurance before or do you have something in place at the moment?

[4 minutes 10 seconds][Customer] : Go ahead. Something can take at the moment.

[4 minutes 12 seconds][Agent] : OK. So you're looking at replacing that one or are you looking at a top up cover?

[4 minutes 18 seconds][Customer] : Well, looking at the PLA, maybe a replacement, we're just, yeah, just wanting to get some quotes out there.

[4 minutes 24 seconds][Agent] : Sure. But is that what you're aiming for, to replace it with a better one? Right.

[4 minutes 23 seconds][Customer] : Yes, yes, yes, yeah.

[4 minutes 29 seconds][Agent] : OK, sure. Well, without life insurance, what it's designed to do of course, is to provide financial protection for your loved ones through a lump sum payment if you want to pass away. And this benefit could be used to help maintain their lifestyle by helping them pay off a mortgage, loans and any other costs involved in raising a family. So with the insurance that

you've got in place at the moment, do you have that in place for any specific reason along those lines?

[4 minutes 55 seconds][Customer] : Yeah, I go.

[4 minutes 57 seconds][Agent] : Perfect. OK. And and what made you want to have a look at potentially changing it just out of curiosity? Too expensive.

[4 minutes 58 seconds][Customer] : So yeah, yeah, just the payment option just yeah, yeah, I think that's what I think so.

[5 minutes 15 seconds][Agent] : Yeah, Right.

[5 minutes 16 seconds][Customer] : Yeah. So I just, yeah.

[5 minutes 16 seconds][Agent] : OK, fair enough. OK, well, I mean, uh, with, with that life insurance cover, you can choose up to five people to leave the money to and provided that we umm, oh, I'm sorry. What they can also do at the time of claim is, is request an advanced payout of \$10,000 to help with any funeral costs or any other final expenses at the time. Does your current one also offer a, an advanced payout for funeral expenses as well? Uh, not like it does.

[5 minutes 43 seconds][Customer] : I think it does, yeah.

[5 minutes 45 seconds][Agent] : OK, sure. And does it cover you for terminal illness?

[5 minutes 49 seconds][Customer] : Yeah, we do have a former as well as the Lord.

[5 minutes 53 seconds][Agent] : Right. OK, Well, this policy automatically comes with a terminally ill advanced payment. And how it works is if you were diagnosed with 12 months or less to live by a medical practitioner, then we'll pay your claim in full and the money could be used for medical costs, etcetera, to ensure that you receive the best care possible.

[6 minutes 4 seconds][Customer] : Yeah, right.

[6 minutes 13 seconds][Agent] : Uh, and we do keep everything nice and simple as well. So everything is all done over the phone. There's no forms to fill in medical checks or blood tests to complete, but we simply take you through health and lifestyle questions as this will, this will determine the pricing and terms of the policy for you as well. So just a couple questions. First of all, have you had a cigarette in the last 12 months? No, Perfect. And I can quote you from \$100,000 up

to a maximum of \$750,000. So how much cover did you wanna have a look at comparing with today? OK, so if it's 200 and so if it's \$150,000 of life insurance cover for just yourself, it comes to an indicative payment of \$59.03 a fortnight. So that's \$59.03 a fortnight for the, uh, for the \$250,000 of cover. How's that sounding for you?

[6 minutes 31 seconds][Customer] : Right, no, we're, we're looking at 2:52 yeah, 255, yeah, Yep, right.

[7 minutes 14 seconds][Agent] : Yep. But and is that working?

[7 minutes 14 seconds][Customer] : And that's a life insurance. And then so it has this sort of trauma and there's enough that you're saying that is it, right? Did I understand that right?

[7 minutes 29 seconds][Agent] : We've got terminal illness included in it.

[7 minutes 33 seconds][Customer] : A terminal? Oh, no, that's yeah, yeah, yeah, that's the one.

[7 minutes 36 seconds][Agent] : Yeah, that's that's automatically built into the policy. Yeah.

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

[7 minutes 40 seconds][Agent] : So does that work out to be a better option than what you've got currently? Like, is that worth replacing the current one with?

[7 minutes 46 seconds][Customer] : Yeah, yeah, yeah.

[7 minutes 47 seconds][Agent] : OK, awesome. Well, we'll go through the health questions to see if there's any changes to the quote and if it still works out to be worth switching over to this one, then we'll get it all set up for you over the phone. So just before we go through the health questions, I just need to note down your home address before we get started. What was the post code that you're in? UH31 1-3? Yep, thank you. And what was the suburbs that you're in? Yep, thank you. And what was the house number and street name please?

[8 minutes 6 seconds][Customer] : 2112 peckinay #4 MO. It's Twitter Peckinay.

[8 minutes 24 seconds][Agent] : Sorry, MO.

[8 minutes 26 seconds][Customer] : Yeah, it is not MO, is it?

[8 minutes 31 seconds][Agent] : OK, Moth. And what was that street? Crescent Court. So 4 moth Crescent takamimi. Alright, that's right.

[8 minutes 38 seconds][Customer] : Creedence Cleveland, Yeah.

[8 minutes 49 seconds][Agent] : Oh, Moss CRE like Moss MSS for Sam.

[8 minutes 52 seconds][Customer] : No, you know, it's alright.

[8 minutes 55 seconds][Agent] : That's OK. And that's the same as that's alright. And is that the same as your postal address as well?

[8 minutes 55 seconds][Customer] : Yeah, it's the same, yes. For that.

[9 minutes 3 seconds][Agent] : Yeah, sure, no problem. OK, so I just read you out a pre underwriting disclosure, sorry, pre underwriting disclosure statement. This tells you how we use the information that you provide us with etcetera. So 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 and other related services. We will share this with your insurer and may share it with other service providers for the purpose of administr 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 duty until the time we enter into the contract. If you fail to disclose the matter or you make a false statement and answer to our questions, we may be able to decline a claim, impose new conditions on your policy, or avoid your policy entirely. Do you understand this?

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

[10 minutes 25 seconds][Agent] : Yep, perfect. All right, so a lot of these questions are gonna be yes or no, like yes or no questions.

[10 minutes 32 seconds][Customer] : I do. OK.

[10 minutes 31 seconds][Agent] : So I'll 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 are you a citizen or permanent

resident of New Zealand or Australia? Currently residing in New Zealand, yes or no?

[10 minutes 38 seconds][Customer] : Yeah, yes.

[10 minutes 47 seconds][Agent] : Yep, thank you. And the next part's in regards to your medical history. So the question for this section is 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 murmur, heart attack and angina, yes or no. And the next one is lung disorder, excluding asthma, sleep apnea or pneumonia. Nope. And the next one is cancer or leukaemia, excluding skin cancer. The next one is kidney disorder, 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.

[11 minutes 10 seconds][Customer] : Right, right, right, right, right, right.

[11 minutes 46 seconds][Agent] : And the next one says, have you been diagnosed with or currently undergoing testing for or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease? No perfect. All right, so the next section is 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 first of all, what is your exact height, please?

[11 minutes 59 seconds][Customer] : No, 4/4/11 and 1/2.

[12 minutes 19 seconds][Agent] : Uh, OK, uh, let me umm, that's OK.

[12 minutes 24 seconds][Customer] : Gotta put that half on leaving.

[12 minutes 28 seconds][Agent] : Uh, so 4 feet at 11.5 inches. Uh, sorry, what was that?

[12 minutes 36 seconds][Customer] : I did, probably.

[12 minutes 38 seconds][Agent] : That's OK.

[12 minutes 37 seconds][Customer] : You probably wanted them through to me then, yeah.

[12 minutes 39 seconds][Agent] : I mean like, it's The thing is we can't put like half inches, so I'll just convert it over to centimeters for you. So just confirm that that's umm, sorry, just give me a SEC. I

think it's 151. Uh, yes, I'll just confirm. Well, it's 1.1 point. Uh, what?

[12 minutes 53 seconds][Customer] : Yeah, yeah.

[12 minutes 56 seconds][Agent] : It's one PO it's, it's 15.

[12 minutes 56 seconds][Customer] : 151 or 153, I think something's left.

[12 minutes 59 seconds][Agent] : It's 15 S 4 feet and 11 1/2 inches is 151.130 centimeters. Are you happy for me to round that 251 centimeters?

[12 minutes 59 seconds][Customer] : Yeah, yeah, yeah, that's fine.

[13 minutes 11 seconds][Agent] : Yep. And what is your exact weight, please? Are you confident for me to put in 57 kilograms?

[13 minutes 15 seconds][Customer] : Around 30 minutes, yes.

[13 minutes 21 seconds][Agent] : Yep. And have you experienced any unexplained weight loss of more than 5 kilograms in the last 12 months? No perfect. All right, awesome. So just hopping over to the next page for you. So it says, uh, 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. Sorry. And the next one is to the best of your knowledge, are you infected with or are you in a high risk category for contracting HIV which causes AIDS? Perfect. And the next one says, do you have definite plans to travel or reside outside of New Zealand IA booked or they'll be booking travel within the next 12 months?

[13 minutes 28 seconds][Customer] : No, no, no, no, no, no. No.

[14 minutes 13 seconds][Agent] : No.

[14 minutes 19 seconds][Customer] : Yeah, I do.

[14 minutes 13 seconds][Agent] : And do you have existing life insurance policies with other life insurance companies with a combined total sum assured of more than \$5 million?

[14 minutes 23 seconds][Customer] : Oh no.

[14 minutes 24 seconds][Agent] : Perfect. All right, so on the next page here, it's in regards to your medical history again, so it confirms it in a bit more detail. 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 diabetes, raised blood sugar, impaired glucose tolerance or impaired fasting glucose. 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. Perfect. The next one says, 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. The next one is disorder of the stomach, bowel or pancreas, epilepsy, multiple sclerosis, muscular dystrophy, Parkinson's disease or paralysis.

[14 minutes 47 seconds][Customer] : No, no, no, no, no, no, no, no, no, no.

[15 minutes 31 seconds][Agent] : And the next one is any illegal drug use, abuse of prescription medication or received medical advice or counseling for alcohol consumption, uh, bladder or urinary tract disorder, blood disorder or disease. And the next one is sleep apnea or asthma, excluding childhood asthma.

[15 minutes 48 seconds][Customer] : Right, Right.

[15 minutes 53 seconds][Agent] : Not perfect. All right, so just going over to the next page for you. There's not too many questions to go now. So the next one's a bit of a long 1 though, So 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 invest? Sorry, medical tests slash investigate negations AG undergone any surgery had medical tests or investigation for example X-rays scans, blood tests or biopsy or are awaiting the results. Nope, perfect. All right, awesome. 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?

[16 minutes 31 seconds][Customer] : Night, night.

[16 minutes 45 seconds][Agent] : Nope. Perfect. All right. So for the next two questions, when we say immediate family, this means father, mother, brother or sister. So it 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? And to the best of your knowledge, have any of your immediate family suffered from cancer, heart condition, stroke

or other hereditary disease prior to age 60?

[17 minutes 6 seconds][Customer] : No apply. OK. Second night.

[17 minutes 20 seconds][Agent] : Perfect. And the last question says here, 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?

[17 minutes 43 seconds][Customer] : No.

[17 minutes 44 seconds][Agent] : Nope. Perfect. Alright, so just while I wait for the results to load up for you, I want to let you know. Please be aware that your premium is stepped, which means it will generally increase each year.

[17 minutes 57 seconds][Customer] : Yeah.

[17 minutes 56 seconds][Agent] : In addition, this policy has automatic indexation, which means each year your benefit amount will increase by 5% with associated increases in premium. However, you can opt out of this indexation each year. So if you're happy for the amount that you're insured for to remain the same every year, then you can just simply opt out of that indexation increase each year that we, each year that we offer that to you.

[18 minutes 22 seconds][Customer] : OK.

[18 minutes 19 seconds][Agent] : Uh, but look, congratulations, your application has been approved. So this policy will cover you for deaths due to any cause except suicide in the 1st 13 months, as well as that terminal illness benefit that we spoke about as well. And your beneficiaries will still be able to request that funeral advance payout of \$10,000 from the full amount of, of cover as well at the time of claim. Umm, so you're still looking at the same cost as well. So you're still. So the other piece of good news is that you're still looking at \$59.03 a fortnight for the \$250,000 of cover, which you did mention was working out to be a good replacement for you there. So what we can definitely do is get this one covered over the phone today so that we can send out all of your policy documentation to read through. That way you're covered whilst you're reading through everything and you don't

have to pay anything upfront. So that way you can have some time to, to get the other one canceled as well if need be. Uh, we generally collect payment within the next 7 days. You can choose whichever day you'd like for the first payment to, to, to come out. And then once we get your 1 sorted, we can definitely have a chat with your husband to get his one done as well if it worked out to be a better replacement. So for your policy, what in the next 7 days would be more suitable for the first payment to come out for you?

[19 minutes][Customer] : Yes, thank you. Bye, bye. So we don't.

[19 minutes 43 seconds][Agent] : Yeah, is, yeah, still in short for a month. Ye, yeah, that's OK. I mean, well, one thing I'll let you know is if you are placing an existing policy. Yeah, of course you can. Yeah, yeah, yeah. Let me just load up what the monthly payment will be. Alright, Just give me a SEC. Uh, Yep. So the monthly payment will be \$127.92 per month? Yep. You're happy with that?

[19 minutes 52 seconds][Customer] : Yeah, with the monthly payment, that works out more.

[20 minutes 17 seconds][Agent] : No.

[20 minutes 18 seconds][Customer] : That works out more. Does it? Ah, something. Oh, yeah, yeah, yeah, yeah, yeah, yeah, yeah. No, sorry, sorry, sorry.

[20 minutes 19 seconds][Agent] : No, why would it, why would it work out more because there's I see what you're saying. Yeah, because there's there's 26 fortnights in a year. So it's not going to be exactly double to get to get a monthly premium. Yeah, but over the course of the year, over the course of a year, it'll cost you the same whether you go fortnightly or monthly.

[20 minutes 41 seconds][Customer] : Yeah, yeah, of course.

[20 minutes 43 seconds][Agent] : Yeah. So, so is that, is that monthly amount still gonna be, uh, an affordable amount or a better amount that you're paying at the moment?

[20 minutes 42 seconds][Customer] : Yeah, yeah, I thank you. Yeah, probably, probably monthly, probably weeks out for you.

[20 minutes 56 seconds][Agent] : Yeah, sure.

[20 minutes 55 seconds][Customer] : Yeah, yeah, yeah.

[20 minutes 56 seconds][Agent] : And when, like when did you want the first payment to come out

that would, you know, give you enough time to to get the other one canceled if that's what you're gonna do? 1st of July, yeah, I think, I think I can actually push out the the payment till that day. Let me have a look. Yep.

[21 minutes 9 seconds][Customer] : Probably piece of order, piece of joy should say how would that one look that's in the other one with Fanatical. Just give me enough time just to sort that out.

[21 minutes 32 seconds][Agent] : Mm, hmm. Yeah, yeah, that's fine. Yeah, sure.

[21 minutes 35 seconds][Customer] : That's OK.

[21 minutes 34 seconds][Agent] : So yeah, that's fine.

[21 minutes 36 seconds][Customer] : Just one question. Sorry.

[21 minutes 38 seconds][Agent] : Yeah, go for it.

[21 minutes 40 seconds][Customer] : Was he a staying down.

[21 minutes 43 seconds][Agent] : No, only for suicide.

[21 minutes 45 seconds][Customer] : Right. Oh, OK. Right, right, right.

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

[21 minutes 48 seconds][Customer] : OK. Yeah, yes.

[21 minutes 48 seconds][Agent] : So remember, once you've got the policy in place, you'll be covered for all causes of death except suicide in the 1st 13 months.

[21 minutes 56 seconds][Customer] : Yes.

[21 minutes 55 seconds][Agent] : And you'll also have that terminal illness benefit covering you from day one as well.

[22 minutes][Customer] : OK.

[22 minutes 1 seconds][Agent] : Yeah.

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

[22 minutes 2 seconds][Agent] : So yeah.

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

[22 minutes 2 seconds][Agent] : So there is, there is a waiting period, but only for suicide.

[22 minutes 6 seconds][Customer] : Yeah, Yeah, I think it's fine. Yeah.

[22 minutes 7 seconds][Agent] : Yeah, awesome.

[22 minutes 9 seconds][Customer] : OK. But it's fine. Yeah. Yeah.

[22 minutes 9 seconds][Agent] : Uh, one thing I do need to let you know is if you are placing an existing policy, we recommend that you don't cancel it until you have reviewed this policy in full as it may not be identical to your existing cover.

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

[22 minutes 20 seconds][Agent] : But I mean, the good news is that like the first payment isn't coming out until the 1st of July anyway. And the documentation we do send out to you today once we get the policy set up, so that way you can read over it. And yeah, so once we get the policy set up for you, you'll get all of the documentation by e-mail and post. So the e-mail copy generally takes, you know, within 15 minutes to reach you.

[22 minutes 31 seconds][Customer] : Oh, well, yeah, yes, right.

[22 minutes 42 seconds][Agent] : And then the hard copy should generally take a a about 5 to 10 business days.

[22 minutes 48 seconds][Customer] : OK then.

[22 minutes 49 seconds][Agent] : Yeah.

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

[22 minutes 50 seconds][Agent] : So for the next for the next part, we'll just need to note down your preferred method of payment as well. We don't deduct anything today, but would you prefer the payments to come out of a bank account or card?

[23 minutes 1 seconds][Customer] : A bank account. So yeah, do it directly that. Yeah.

[23 minutes 4 seconds][Agent] : Direct debit? Yeah, sure. No worries. I'll just need I.

[23 minutes 6 seconds][Customer] : Yeah, correctly that it's always easy, yeah.

[23 minutes 9 seconds][Agent] : Yeah, we could definitely, Yeah. No, that's fine. I'll just need the account number whenever you're ready. If you need to go find it, I'm more than happy to wait.

[23 minutes 18 seconds][Customer] : You just. I've just got my husband here too, so, I mean, you can take the home or we're on the phone.

[23 minutes 22 seconds][Agent] : Oh, well, I'll go. I'll go through his one with him after. Yeah.

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

[23 minutes 25 seconds][Agent] : Just just so I can sort of focus on one thing at a time because I can only open one.

[23 minutes 30 seconds][Customer] : Oh, right. OK. Yep. Yep.

[23 minutes 29 seconds][Agent] : I I can only have one profile open up at a time. Yeah.

[23 minutes 32 seconds][Customer] : Yep. Yep. Yep. No.

[23 minutes 34 seconds][Agent] : So, yeah. So what, we'll do your one first and then if you wanna pass me over to your husband and we can do his one separately.

[23 minutes 39 seconds][Customer] : Yeah, I'm just bringing that one. Yeah.

[23 minutes 40 seconds][Agent] : Yeah, just so that we don't just so we don't, umm, confuse each other.

[23 minutes 45 seconds][Customer] : Yeah, I understand.

[23 minutes 46 seconds][Agent] : Yeah. Cool. Alright. Thanks.

[23 minutes 46 seconds][Customer] : Yeah, there's something from 1:00 to another. I understand that.

[23 minutes 52 seconds][Agent] : Yeah.

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

[23 minutes 53 seconds][Agent] : Yeah, that's right. Yeah.

[23 minutes 53 seconds][Customer] : OK, hold on.

[23 minutes 54 seconds][Agent] : Thanks for understanding. There.

[23 minutes 56 seconds][Customer] : Yeah, No, hold on. I think my husband's having trouble.

[23 minutes 59 seconds][Agent] : That's OK.

[23 minutes 59 seconds][Customer] : I don't understand.

[24 minutes 1 seconds][Agent] : Yeah, Take your time. More than happy to wait. That's all good.

[24 minutes 3 seconds][Customer] : Bring up. Yeah, I'm just gonna bring up my. I've got it here. Hold on. I think.

[24 minutes 13 seconds][Agent] : Yeah, all good.

[24 minutes 15 seconds][Customer] : OK.

[24 minutes 18 seconds][Agent] : Mm, Hmm. Yep, Yep. Hmm. Mm.

[24 minutes 15 seconds][Customer] : So can't remember that we want it to come out of as 12 3044, 030 2370 just a SEC.

[24 minutes 38 seconds][Agent] : Mm hmm Yep, sorry just a SEC. So that's 123044030237056.

[24 minutes 45 seconds][Customer] : Yes, correct.

[24 minutes 52 seconds][Agent] : Yep. And what was the name on the account please?

[24 minutes 56 seconds][Customer] : So it's AH Mackay, NDT Mackay.

[25 minutes 2 seconds][Agent] : Yep, no worries. OK, so AD oh AH Mackay and DP Mackay and that's for the ASB bank.

[25 minutes 15 seconds][Customer] : Yes, that's correct.

[25 minutes 16 seconds][Agent] : Awesome. OK, so just a few questions regarding the use of that account. First of all, I'll confirm that you have authority to operate this bank account alone. Is that correct?

[25 minutes 21 seconds][Customer] : Yeah, yes, yeah, I do.

[25 minutes 27 seconds][Agent] : Yep, perfect. And also I'll And also do you need to jointly authorize any debits for this account? Perfect.

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

[25 minutes 37 seconds][Agent] : And have you canceled a direct debit authority for one choice with Pinnacle Life as the initiator in the last nine months?

[25 minutes 37 seconds][Customer] : Yep, that's fine.

[25 minutes 46 seconds][Agent] : And I'll confirm that you're happy to set up a direct debit authority without signing a form as well, is that correct? Yep. Perfect. And just a statement here that I'll read out to you. So it 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 authorize your bank to allow Pinnacle Life, who is the initiator for one choice to direct debit this

account in accordance with these terms and conditions. Is that also correct?

[26 minutes 19 seconds][Customer] : Yep.

[26 minutes 20 seconds][Agent] : Yeah, perfect. Thank you for that.

[26 minutes 19 seconds][Customer] : Yep, that's correct.

[26 minutes 21 seconds][Agent] : So last of all, I just need to read you out a uh, I just need to read you out a declaration here. And then after that, we'll get everything sent out to you by e-mail and post. And then we'll, uh, and then, and then you can hand me over to your husband to go through his one. So I'll just read this one out to you now. Mm hmm.

[26 minutes 35 seconds][Customer] : Yep, Yep, Yep. Yep.

[26 minutes 38 seconds][Agent] : Yeah, sure.

[26 minutes 42 seconds][Customer] : Yeah. Oh, OK.

[26 minutes 39 seconds][Agent] : I it'll just take me like 5 minutes to read through and yeah, as yeah. So it just says here. Thank you. Donna Mackay, It is important you understand the following information. 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. 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 are referred 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 the cover and that you can see that 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?

[27 minutes 59 seconds][Customer] : Yes, I do.



[28 minutes][Agent] : Yep, perfect. And then it says your answer to the application questions and any related documents form the BA form. The basis of your contracted insurance and clinical 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?

[28 minutes 24 seconds][Customer] : Yes.

[28 minutes 25 seconds][Agent] : Yep, perfect. And then it says we may from time to time provide offers to you by 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 with the following cover. Donna Makai receives \$250,000 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 \$127.92 per month. 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. A and Best is rated Pinnacle with AB Financial Strength with an outlook of fair and BB Plus Credit Rating with an outlook of positive. 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 factsheet 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 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. So last of all, just two questions at the end here. The first one is, do you understand and agree with the declaration? I've just read you, yes or no?

[30 minutes 43 seconds][Customer] : Yes.

[30 minutes 43 seconds][Agent] : 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? Yep.

[30 minutes 54 seconds][Customer] : No, no. I think that's right.

[30 minutes 56 seconds][Agent] : Perfect.

[30 minutes 56 seconds][Customer] : I think I understand everything. You've good. Yeah.

[30 minutes 58 seconds][Agent] : OK, awesome.

[30 minutes 59 seconds][Customer] : Thank you.

[30 minutes 59 seconds][Agent] : So, so you're happy for me to accept the declaration for you now?

[31 minutes 3 seconds][Customer] : Yes. Yes.

[31 minutes 4 seconds][Agent] : Perfect.

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

[31 minutes 4 seconds][Agent] : All right, awesome. Well, that's all been completed for you there. So we're going to be using your e-mail address from time to time to communicate in relation to your policy. I'll just reconfirm again, it's donnam21@outlook.com.

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

[31 minutes 17 seconds][Agent] : Perfect.

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

[31 minutes 17 seconds][Agent] : Thank you for that. And we're going to be sending out all of your documentation shortly by e-mail and post. Now, before we go through your husband's policy, is there anything else I can assist you with today?

[31 minutes 29 seconds][Customer] : No, I think that's that's that. Yeah.

[31 minutes 32 seconds][Agent] : Perfect.

[31 minutes 31 seconds][Customer] : Once I read through everything and then if these any queries or anything else I need to know, I'll definitely be in touch.

[31 minutes 40 seconds][Agent] : Yeah, sure, no problems at all. Well, if you want to pass your husband through, I'll go through the, you know, the same process as what I've gone through with you today.

[31 minutes 40 seconds][Customer] : Yeah, yes.

[31 minutes 47 seconds][Agent] : And then, uh, and then provided that is approved for the cover and it works out, uh, you know better than what you, what you guys have for him, then we can, you know, we can definitely get something started to him as well.

[31 minutes 56 seconds][Customer] : Yeah.

[31 minutes 58 seconds][Agent] : Perfect.

[31 minutes 57 seconds][Customer] : OK then I will do that.

[31 minutes 58 seconds][Agent] : No problem.

[31 minutes 58 seconds][Customer] : Thank you very much.

[32 minutes][Agent] : That's OK. Thank you so much.

[31 minutes 59 seconds][Customer] : Thank you. Bye. Bye.

[32 minutes 3 seconds][Agent] : Bye.

[32 minutes 8 seconds][Customer] : Hey, how are you?

[32 minutes 9 seconds][Agent] : Hey there, it's Ethan from one choice insurance. Not too bad.

[32 minutes 8 seconds][Customer] : Yeah, fine. Thanks. I'm out. My name's Alex.

[32 minutes 12 seconds][Agent] : How's yourself today Alex? Nice to meet you. I'm here to here to help you with that, uh, life insurance inquiry.

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

[32 minutes 20 seconds][Agent] : Uh, as you know, we just, you know, we just did the one for the wife there. Umm, she mentioned it worked out to be, you know, better than what you guys had currently. So we'll see if we can save you some money on your one as well today. Umm, just letting you know, of course, uh, that all of our calls are recorded. First of all, uh, any advice I provide is

limited to the prime that we offer and assisting you to make a decision about whether they are suitable for your needs. And we do not consider your personal circumstances, but any questions along the way, I'm more than happy to answer for you. So Alex, I'll just grab your last name and date of birth, please.

[32 minutes 52 seconds][Customer] : That's Mackay. Mackay.

[32 minutes 54 seconds][Agent] : Of course. Yeah, and date of birth.

[32 minutes 56 seconds][Customer] : Yeah. 25th of the 9th, 1959.

[33 minutes 1 seconds][Agent] : Yep, thank you. And do you want me to use the same phone number as what you've called on today, what you guys have called on?

[33 minutes 5 seconds][Customer] : Yeah, that's fine.

[33 minutes 6 seconds][Agent] : OK, awesome.

[33 minutes 7 seconds][Customer] : Yeah, that's fine. Thanks.

[33 minutes 7 seconds][Agent] : So that's 0272241259.

[33 minutes 13 seconds][Customer] : Correct.

[33 minutes 11 seconds][Agent] : Yeah, perfect. Thank you for that. Uh, and just confirming as well, of course that you are a male New Zealand resident.

[33 minutes 21 seconds][Customer] : Yep.

[33 minutes 22 seconds][Agent] : Yep, perfect. Thank you for that.

[33 minutes 30 seconds][Customer] : Yes, that's fine.

[33 minutes 25 seconds][Agent] : All right, and I've got, and do you want me to use the same e-mail as Donna as well, which is Donna and yeah, sure. So that's just donnam21@outlook.com.

[33 minutes 36 seconds][Customer] : Correct. Thank you.

[33 minutes 34 seconds][Agent] : Yeah, Yep. Thank you. That's all right. And you guys are obviously at the same address. Yeah, perfect. Thank you for that. So that's 4 Moss Crescent in Tarkanini 40. Sorry, 2112. And that's your home and postal address.

[33 minutes 42 seconds][Customer] : Yes, that's correct.

[33 minutes 51 seconds][Agent] : Yep. Perfect. Thank you for that. OK, so just opening up a new

quote for you there. All right, Won't be too long. OK, so I've seen that you're with the, uh, the same places done at the moment for your, for your life insurance.

[34 minutes 4 seconds][Customer] : That's right.

[34 minutes 5 seconds][Agent] : Yeah, sure. And does that have the same benefits as well? Like it's got the life insurance and then the also the serious illness or the trauma cover. Sorry.

[34 minutes 5 seconds][Customer] : Yes, yes.

[34 minutes 13 seconds][Agent] : OK, Yeah, sure. Right. Well, as you might have overheard, uh, from my conversation with Donna, without life insurance, it is designed to primarily cover you when you pass away so that there's a lump sum payment I thought we make to your loved ones to help them with any, uh, well, to, to give them financial protection against any, you know, mortgages, loans or any other costs involved in, uh, maintaining their lifestyle, etcetera.

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

[34 minutes 37 seconds][Agent] : Uh, so basically, as you know, it's there to give you the Peace of Mind that if something happened to you, your family would have that financial secure security. Umm, So what we also have is a terminally ill advanced payment. This is automatically included in the cover. Uh, so how it works is that if you were diagnosed with 12 months or less to live by a medical practitioner, then we'll pay your claim in full. That way you can put the money towards your treatment or any medical costs, uh, you know, to ensure that you receive the best care possible, but you could also put it towards like any loans, mortgages or debts whilst you're still alive. So it's out of the way for the family or, or, or however you wanna, you know, use that money.

[35 minutes 16 seconds][Customer] : Right.

[35 minutes 14 seconds][Agent] : Of course, umm, you can choose up to five people to leave the money to. And, uh, what they can also do at the time of claim, I is request an advanced payout of \$10,000 to help with any funeral costs or any other final expenses at the time. Uh, Alex, just a question. Have you had a cigarette in the last 12 months? Perfect. All right, good stuff. Apart from that question, we've got some health and lifestyle questions that we'll go through with you a bit later. As you might have heard me go through with Donna there. Uh, but we do, we do keep everything

nice and simple for you as well. So everything's all done over the phone. You know, there's no forms to fill in medical checks or blood tests to complete. So hopefully that might, you know, save you a trip to the doctor and, and getting a medical done and, and all that sort of stuff. Umm, so for yourself, I can quote you from \$100,000 up to \$500,000. Do you want to look at 2:50 as well or do you want to look at a different amount?

[35 minutes 36 seconds][Customer] : No, Yes. Oh, no, 250 is fine. Thanks.

[36 minutes 10 seconds][Agent] : Yeah, sure, no worries. All right and just let me know if this does work out to be a better option than what you've got currently. So if if you look at the \$250,000 of cover, uh, that, that works out to be \$153.85 a fortnight. So that's 15385 a fortnight. Uh, does that work out to be a better option than what you've got currently for your insurance there, Alex? Oh, perfect. Alright, awesome. Well, we'll go through the health questions for your one as well. Do you wanna do a monthly payment as well if you go ahead?

[36 minutes 33 seconds][Customer] : Yeah, yeah, yeah, yeah. Thanks.

[36 minutes 44 seconds][Agent] : OK, sure. So just letting you know, you know what that's gonna be, that's gonna be, uh, oh, all threes. It's, uh, \$333.33 per month. Makes it a bit easier to remember.

[36 minutes 43 seconds][Customer] : Yeah, yeah, I reckon.

[36 minutes 56 seconds][Agent] : Yeah, awesome. So we're going through the health questions with you there. I, I did read out a pre underwriting disclosure statement to Donna. I'll just read that same thing out to you as well. Uh, just so that we're transparent in our processes and, and so that you're aware of this sort of stuff before we go through the questions.

[37 minutes 1 seconds][Customer] : Alright, alright.

[37 minutes 11 seconds][Agent] : Uh, so 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 others 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 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, or which reduces the risk we insure. You have this duty until the time we enter into the contracts. If you fail to disclose a matter or you make a false statement and answer to our questions, we may be able to decline a claim and place new conditions on your policy. Or avoid your policy entirely. Sorry. Or avoid your policy entirely. Do you understand this?

[38 minutes 24 seconds][Customer] : Yes, I do.

[38 minutes 25 seconds][Agent] : Perfect. Thank you for that. So a lot of these questions are gonna be yes or no. So we've tried to simplify it as best as we can. If you need me to reread anything or you know, give you the definitions for, you know, any medical conditions and stuff like that, feel free to let me know and I can definitely help you out with that. So just for the first, for the first question here, it's, it's just in regards to your residence. Uh, so it says are you a citizen or permanent resident of New Zealand or Australia? Currently residing in New Zealand, Yes or no?

[38 minutes 40 seconds][Customer] : Definitely yes.

[38 minutes 54 seconds][Agent] : Perfect. And the next part's in regards to your medical history. So the question for this section is have you ever had symptoms of being diagnosed with or treated for or intend to seek medical advice for any of the following? So these are all going to be yes or no's. The first one is stroke or heart conditions such as but not limited to heart murmur, heart attack and angina. Yes or no? Perfect. The next one is lung disorder, excluding APSMA, sleep apnea or pneumonia. And the next one is cancer or leukaemia, excluding skin cancer. Perfect. The next one is kidney disorder, hepatitis or any disorder of the liver, anxiety, depression or stress requiring medical treatment, or any other mental health disorder.

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

[39 minutes 53 seconds][Agent] : And have you been diagnosed with or currently undergoing testing for, or has a doctor advised you to be tested for motor neuron disease or any form of dementia, including Alzheimer's disease?

[40 minutes 6 seconds][Customer] : No.

[40 minutes 7 seconds][Agent] : Perfect. So the next section is 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 first of all, what is your exact height please? Yep, thank you. And what is your exact weight, please? Yep, thank you. And it says, uh, have you, have you ever had any of the following conditions? High blood pressure, high cholesterol or diabetes?

[40 minutes 26 seconds][Customer] : 172 centimetres, 132 KGS, yes.

[40 minutes 46 seconds][Agent] : Yep. OK, just a SEC. Umm, OK, just waiting for that to load up. OK. So, well congratulations, your application has been approved. However, it is subject to the following terms and conditions. Umm, so due to the uh, due to the BMI as well as that umm, that last questionnaire that I asked you, unfortunately we can't offer you the, the 250,000, but what we can offer you is a benefit amount of \$50,000 to \$100,000 with a policy term of 20 years. Now we do understand that things like BMI can fluctuate. So if, if, if you feel it's like you're eligible like that, you may be eligible for a higher amount in future. It could. BMI does change. Then we can definitely have a look at that for you again if you wanted to reapply. But yeah, currently we can offer you 50,000 to \$100,000 of cover. So if you look at the 100,000, that does work out to be \$395.45 a month. You've still got the terminal illness benefit included as well as the funeral advance to pay out of \$10,000. But does that still work out to be better than what you've got currently? Or is it better to stick with your all right one?

[41 minutes 53 seconds][Customer] : I think it might be better to stick with the Karen one. Yeah, for the amount.

[41 minutes 55 seconds][Agent] : OK, yeah, that's, that's fair enough. I assume that you took that one out quite some time ago. Yeah, sure. Well, I mean, at least we were able to, you know, get a, umm, a bit of a discount on a bit of a lower price for the wife's one.

[41 minutes 57 seconds][Customer] : Yeah, Yes, Yeah.

[42 minutes 9 seconds][Agent] : So hopefully that reduces the outgoings a bit for you.



[42 minutes 13 seconds][Customer] : Oh, certainly.

[42 minutes 12 seconds][Agent] : So if you did want to reapply with us in the future, then we'd be happy to take another look at it for you again anyway.

[42 minutes 18 seconds][Customer] : Oh, thank you.

[42 minutes 19 seconds][Agent] : Perfect. No worries. Well, was there anything, any other questions that you had for me or anything else I can help you with?

[42 minutes 25 seconds][Customer] : No, that's all. Thanks.

[42 minutes 26 seconds][Agent] : All right, no worries. But yeah, if, if we wanted to reapply in the future, feel free to give us a buzz. We're open 8 to 8 on weekdays. Uh, or any questions, you know, that Donna has with her policy, more than happy to, uh, you know, to speak with her about that within those, uh, within that time frame as well. Remember 8 to 8 on weekdays. Uh, but look, other than that, I'd just like to thank you for coming to the phone today and for your patience there. Uh, and yeah, like I said, if you have any questions or queries, feel free to give us a buzz back.

[42 minutes 47 seconds][Customer] : OK, certainly. Thank you.

[42 minutes 52 seconds][Agent] : All right, all good. Have a lovely day.

[42 minutes 55 seconds][Customer] : You too. Thank you.

[42 minutes 53 seconds][Agent] : All right, bye. Bye.