

## Overcoming objections during follow-up telephone calls

It's important to ensure all clients are treated fairly and given all the facts to help them understand the need for cover. And we also understand your need for support in discussing Paymentsshield product features and benefits, so here are some handy hints for answering any objections during your telephone call follow-ups.

### Home Insurance

**Objection:** "But I already have home and contents insurance."

**Response:** "Is it enough cover though? I can give you a quote in just 2 minutes to let you know if your premium is competitive."

**Objection:** "I get my insurance through my bank and I'm happy with that."

**Response:** "Yes, but is it competitive? Are you getting enough cover for your needs as they change? Is your current protection still valid?"

**Objection:** "I would rather look and buy my insurance online."

**Response:** "This particular insurance provider is not available direct, so it may be worth me doing a quote for you, it will only take 2 minutes - and you could compare it to your findings."

### Mortgage Payment Protection Insurance

**Objection:** "I can't afford to increase my monthly outgoings."

**Response:** "Introducing additional expenses can be difficult...but the protection you get will give you value for money over the long term and will relieve the worry for you and your family if your income is suddenly stopped or decreased, due to an accident, sickness or unemployment."

**Objection:** "I don't need it - I have a secure job."

**Response:** "The slim percentage of risk still leaves you exposed. With Mortgage Payment Protection Insurance, you wouldn't have to dip into your savings, should the worst happen."

**Objection:** "If anything happens, my husband/wife will cover costs."

**Response:** "With Mortgage Payment Protection Insurance, you can maintain your standard of living without having to stretch your spouse's income. And you'd be protecting your good payment record too."

**Objection:** "I am self-employed so surely I can't get, and don't need mortgage protection."

**Response:** "Mortgage Payment Protection Insurance can provide cover for self-employed people too and covers accident and sickness, not just unemployment\* - so you could find yourself in need of this protection."

**Remember to update your database with any client objections, so you can reference them for future campaigns.**

\*To claim for unemployment benefit you will need to provide satisfactory proof that you have involuntarily ceased trading and have declared this to HM Revenue & Customs and proof that you are registered as unemployed with the Department for Work & Pensions.