

A surreal black and white landscape featuring a man in a hat and shorts standing on the left, looking at a massive, textured brain on the right. The brain is the size of a large tree and stands on its own base. A large, semi-transparent pink shield is overlaid on the brain, containing the text.

22 QUESTIONS  
**YOU SHOULD  
ALWAYS ASK**



## IT'S GOOD TO TALK

Asking questions is important; it's the simplest, most effective way of learning and innovating. Even asking questions to yourself can help promote new ideas or ways of thinking.

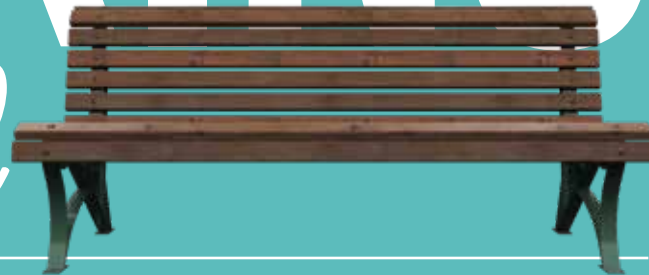
We've put together these questions for you to ask yourself, and some to ask your clients, to help you get more from your GI conversations.



*Questions* YOU SHOULD BE

**ASKING**

*yourself*



# 1

## IS YOUR CLIENT FULLY INFORMED?

Admin can be time consuming so to help save you time when contacting your clients about home insurance there's a selection of letter templates to use in our online [marketing toolkit](#).

Easy to download and edit, they'll help you communicate the importance of adequate protection and peace of mind that insurance can provide through you.



# 2

## DO YOU HAVE ALL THEIR DETAILS?

As with the template letters, the data capture forms help speed up the process when preparing a quote. You can find these to print off on the marketing toolkit in the Product Information sections. Post both the data capture form and the letter out at the same time. Easy peasy!

# 3

## WHAT SEASON IS IT?

Make your communications about GI relevant to the time of year. In winter discuss how adding home emergency to their home insurance policy can help protect against a boiler breaking down. And, in summer how high value items, like their camera, can be covered away from the home when on holiday.

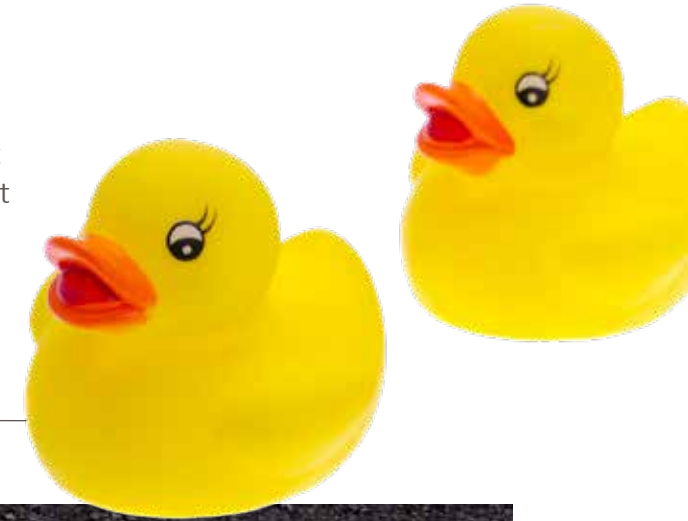


# 4

## ARE YOUR PROCESSES ALIGNED?

Get into the habit that every time you arrange a mortgage you always discuss what your clients' home insurance needs are. You're helping them organise their biggest investment; it makes sense to secure it by helping them with their insurance.

Even if you don't quote at the first meeting you need to make it clear from the beginning that selling GI is part of your process. Don't make GI an afterthought.



# 5

## DOES YOUR CLIENT WANT CHOICE?

Since you've already got your client's details to arrange their mortgage, why not beat the comparison sites at their own game and prepare three Home Insurance/Landlords Insurance quotes ahead of your first meeting to give them choice?

Check out *this* video which explains the process.

The quotes represent three levels of cover that you can then tailor to suit their needs. By using this method you can provide your client with a similar experience to what they would get with a price comparison site, as they'll have a choice of premiums to choose from with different levels of cover. The difference is these will all be 5 star Defaqto rated. You can discuss these differences with the client and tweak whichever suits them best.



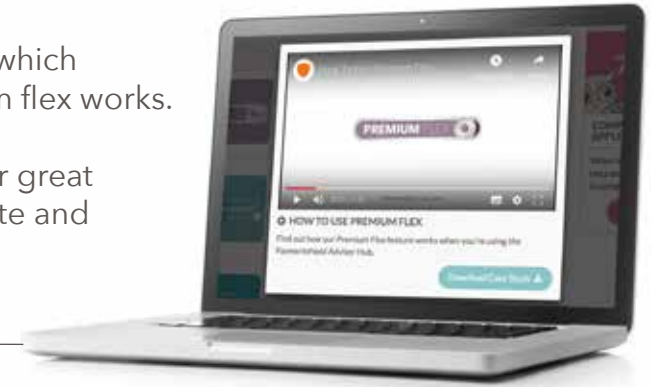
# 6

## IS YOUR CLIENT PRICE SENSITIVE?

If you've access to our commission sacrifice tool, use it to get some flex appeal with your more price sensitive clients.

Check out *this* video which explains how premium flex works.

This gives you another great way for you to compete and win against the price comparison sites.

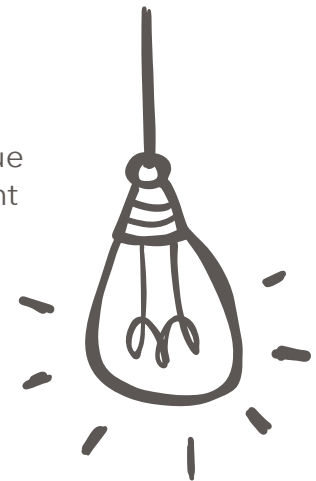


# 7

## DO YOU KNOW WHEN YOUR CLIENTS' RENEWAL IS DUE?

Having the knowledge of when your client's renewal is due gives you the chance to start up a conversation at the right moment.

An easy way to track this is to use the Adviser Hub which gives greater insight into your clients due to renew or who've cancelled with client specific information.



# 8

## DO YOU CONSIDER THE CUSTOMER EXPERIENCE YOU'RE OFFERING?

Make it fun, relatable and relevant. Take the time to get to know your client and don't be afraid to chat to them on a personal level. Obviously, you still need to be professional but there's no reason you can't use your personality as well as your know-how.

Find out if they have children or pets, what hobbies do they have and where they like to holiday. Finding out about these facts will give you a better understanding of what they require from their home insurance. It will also help to build a relationship that will mean they only want to do business with you.

You could even use a bit of humour\*

# 9

## DO YOU CONSIDER THE ANNUAL OPPORTUNITY?

Use GI renewal as a route into reviewing other products and keeping in touch with your client (to stop them going elsewhere).

Most financial products run for longer than a year, so this gives you a great reason to review annually. That way you can make sure your client is getting the best deals.

I GET PAID IF SOMEBODY STEALS MY CAR OR MY TV. BUT I GET NOTHING IF SOMEBODY STEALS MY HUSBAND?



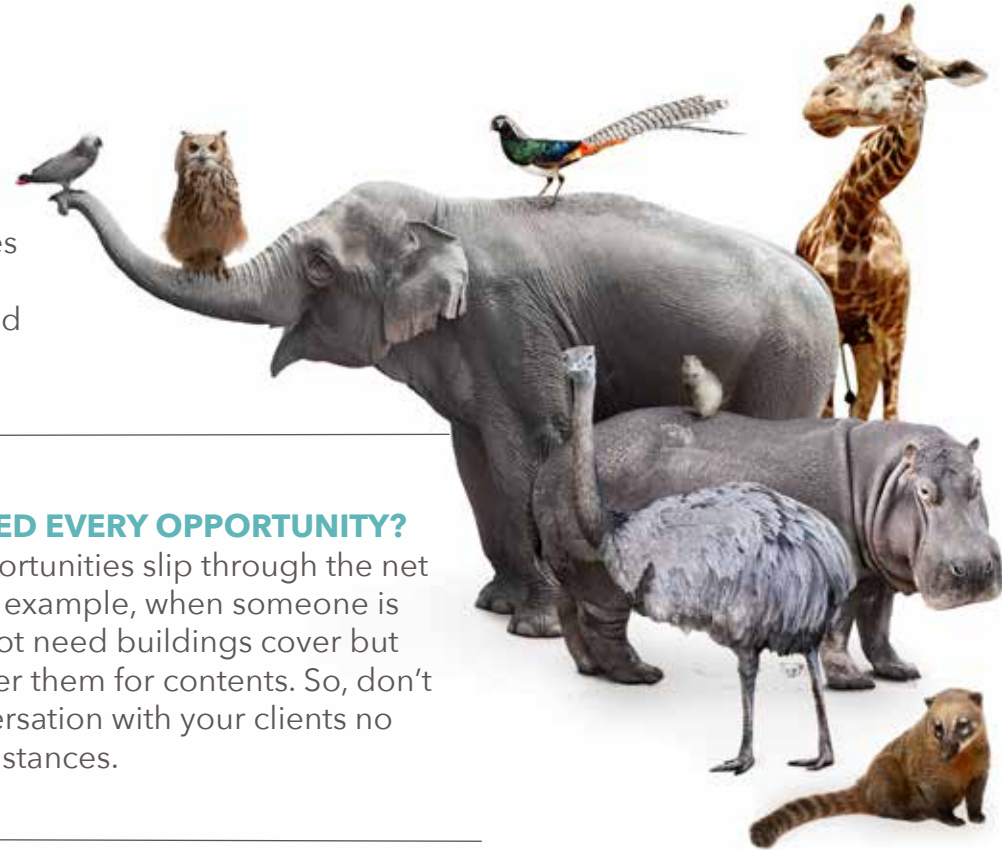
\*Disclaimer: We accept no responsibility for the joke if no one laughs. Bad jokes are made at your own risk.

# 10

## DO YOU UTILISE YOUR STAFF?

If you can't do the GI yourself why not involve any admin support you might have?

And there's no need to worry about the time it takes to train them just ask your Business Development Manager for help on the best way to implement and train them up.



# 11

## HAVE YOU CONSIDERED EVERY OPPORTUNITY?

It can be easy to let opportunities slip through the net without meaning to. For example, when someone is buying a flat they may not need buildings cover but it's still important to cover them for contents. So, don't forget to have the conversation with your clients no matter what their circumstances.

# 12

## DO YOU NEED TO BRUSH UP ON YOUR PRODUCT KNOWLEDGE?

A good understanding of the product you're selling is essential but not difficult to build upon if you're a little rusty. If you need to brush up on this take advantage of the many tools available to you, including our Harmony Home.

Also speak to your Business Development Manager about product training and sales aids that can help you. Our marketing toolkit has plenty to help you swot up.





# 13

## **DO YOU HAVE CONFIDENCE IN THE PRODUCT?**

If you have a Paymentsshield Home Insurance policy yourself keep it with you to demonstrate your confidence in the product.

Use your policy as a discussion point with your client explaining the benefits of the policy from your own personal experience.

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# 14

## DO YOU USE SOCIAL MEDIA?

Love it or loathe it, it's here to stay, with 69% of people saying they use the internet for social media.

Social media is a great resource to help you get in front of your clients so make sure you're posting regularly.

But don't be overly self-promotional and only post about your business. Share information that you know your clients will find useful from other sources that is relevant. For example, you could share our Buyer's Guide to Home Insurance.



# 15

## DO YOU KNOW HOW YOU'RE PERFORMING?

Understanding where you are with number of GI quotes and conversions will help you to be able to do more when it comes to selling more GI.

Use Adviser Hub to drive performance, check how many quotes you've done and see how they've converted. If your conversion is below 40-50% then there's probably stuff we can help you with to improve it so reach out for help.

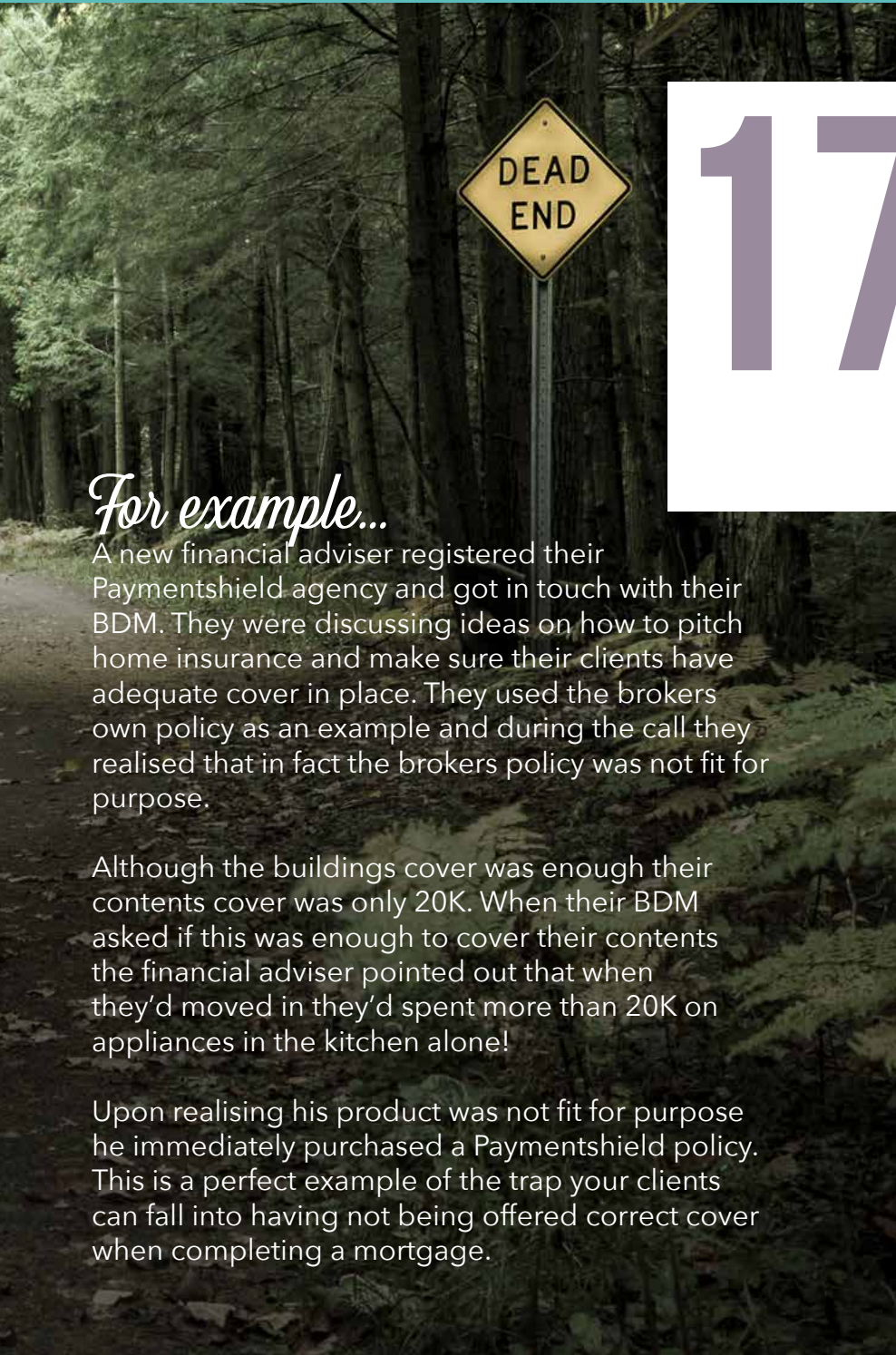
# 16

## DO YOU AVOID USING JARGON?

Home insurance is complicated so don't make things more confusing by using technical terms. Instead explain things clearly and simply.

Remember your clients aren't financial advisers, and while some may know more than others it's always best to explain what's what.





# 17

## DO YOU THINK ABOUT THE DIFFERENCE YOU CAN MAKE?

For many reasons consumers are often left to fend for themselves when it comes to home insurance. Gambling with the pot luck that goes with price comparison sites, looking for the cheapest cover. On many occasions this leaves clients either underinsured or with a product that is not fit for purpose.

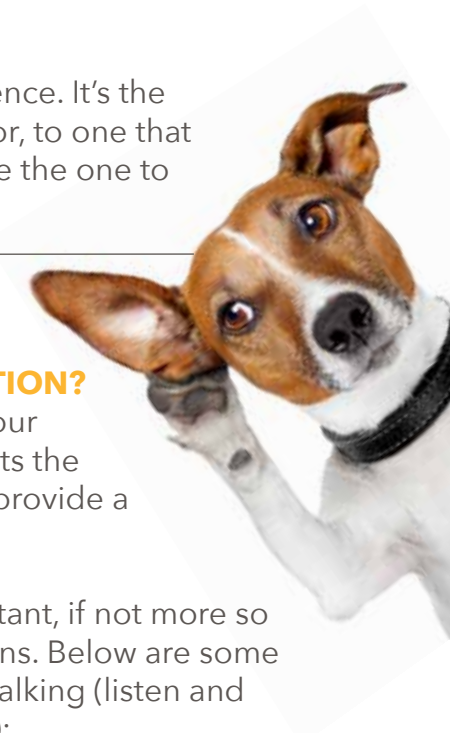
As their financial adviser you can make the difference. It's the difference between having a product that's inferior, to one that pays out when the worst happens, and you can be the one to make that difference.

### *For example...*

A new financial adviser registered their Paymentshield agency and got in touch with their BDM. They were discussing ideas on how to pitch home insurance and make sure their clients have adequate cover in place. They used the brokers own policy as an example and during the call they realised that in fact the brokers policy was not fit for purpose.

Although the buildings cover was enough their contents cover was only 20K. When their BDM asked if this was enough to cover their contents the financial adviser pointed out that when they'd moved in they'd spent more than 20K on appliances in the kitchen alone!

Upon realising his product was not fit for purpose he immediately purchased a Paymentshield policy. This is a perfect example of the trap your clients can fall into having not being offered correct cover when completing a mortgage.



# 18

## ARE YOU ASKING YOUR CLIENTS THE RIGHT QUESTION?

The more you know about your client's buildings and contents the more likely you'll be able to provide a product fit for purpose.

And the listening is as important, if not more so than asking the right questions. Below are some questions to get your client talking (listen and pay attention to the answers):

- How much do you know about home insurance?
- Do you know all the contents within your home and their cost?
- Who is your current insurer? Does your current policy cover (fill in blank)?

*Questions* YOU SHOULD BE  
**ASKING**  
*your*  
CLIENTS



SPENDING MY DAY LOOKING FOR INSURANCE IS A GREAT USE OF MY TIME! SAID NO ONE, EVER.



# 19

## WOULD YOU LIKE ME TO SAVE YOU SOME TIME?

Let's face it no one really enjoys sorting their insurance, which is another reason why people end up online, because it's supposed to be quicker.

The real time saver though is you sorting their insurance for them. Plus, you'll be able to make sure the cover they're getting is actually the cover that they need.



# 20

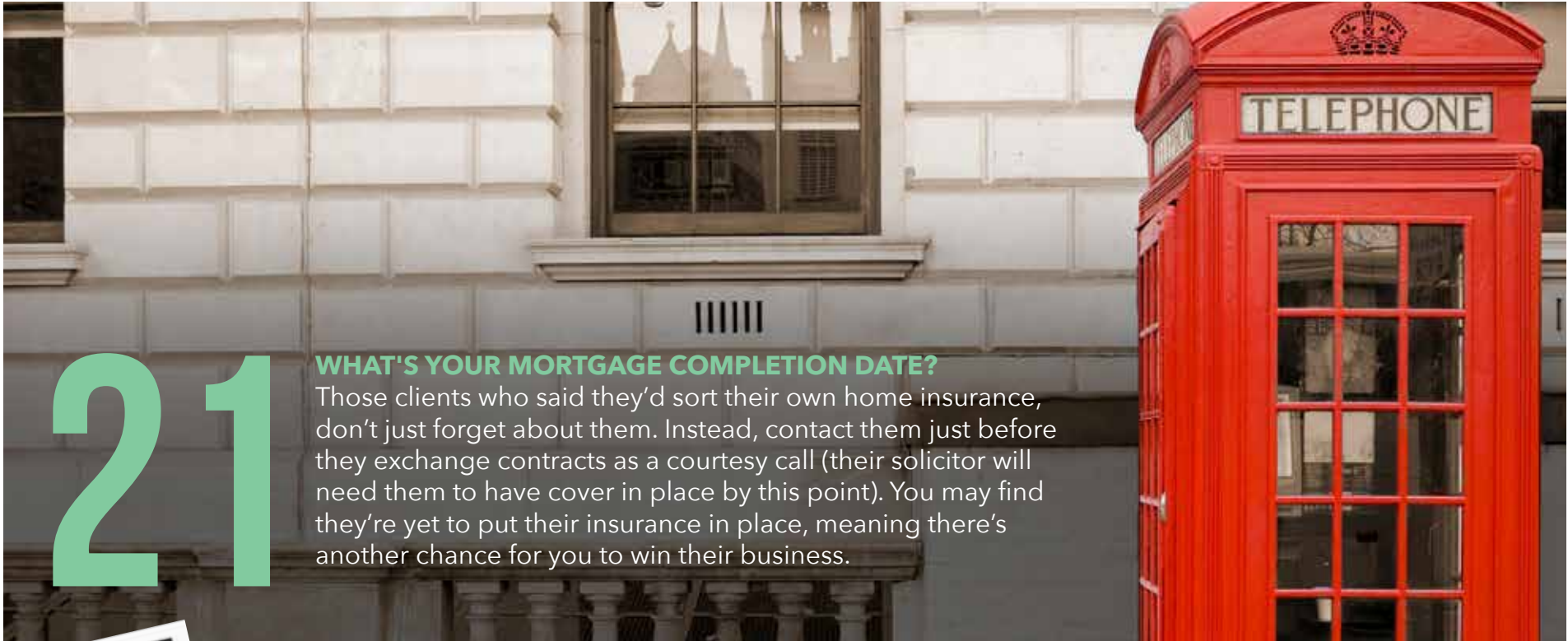
## IS YOUR CURRENT COVER STILL FIT FOR PURPOSE?

Ask your clients to bring their existing home insurance policy along with them. Then you can see who they're currently getting their insurance from, what they're paying and anything else you need to know.

By doing this you can check the product they have is fit for purpose.

SOMETHING TO THINK ABOUT...

Don't just ask for their home insurance policy, ask them to bring all their other financial documents, you could end up winning more business.



# 21

## WHAT'S YOUR MORTGAGE COMPLETION DATE?

Those clients who said they'd sort their own home insurance, don't just forget about them. Instead, contact them just before they exchange contracts as a courtesy call (their solicitor will need them to have cover in place by this point). You may find they're yet to put their insurance in place, meaning there's another chance for you to win their business.



# 22

## DID YOU HEAR ABOUT...?

When discussing the benefits of a policy including any optional extras it's likely to have more impact if you have some claim examples to refer to. This can be your own experience or the experience of other clients.

For example, this case study '[All insurance is the same...until you make a claim!](#)' or '[It pays to know your optional extras](#)'.

*Finally...*

**ALWAYS KNOW HOW YOU'RE GOING TO CLOSE THE SALE**

Be ready to close using several different techniques based on what the client tells you. You must ask the right questions and identify your clients need depending on their personal circumstances.

For example, if your client is on the fence about price, wants choice or likes to shop around then use the 3-quote process. The 3-quote process means you can provide 3 options for your client to choose from and then tailor it to their individual needs.

REMEMBER THAT IF YOU DON'T ASK THE ANSWER WILL ALWAYS BE NO





# *thank you*

Visit the marketing toolkit section of our website  
to download more tools to help you talk about GI every time:

[paymentshieladvisers.co.uk/toolkit](https://paymentshieladvisers.co.uk/toolkit)

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