

# Reasons to talk Home Insurance



Arranging Home Insurance is a natural step in the home-buying process. While it's understandable that some customers might want to wrap up their appointments as quickly as possible, having the insurance conversation with your customer could be seen as duty of care, helping to build their trust in you and ensure they benefit from the right level of cover in the long run. It could also be a financially beneficial move on your part, helping you boost your income over time. From peace of mind for your customer to new opportunities for yourself, here we outline the top reasons you should be discussing Home Insurance with your customers.

## 1. It brings a strong commercial return



We know that Home Insurance is essential for the customer - but did you know that including Home Insurance in your sales process also offers strong commercial returns for you as an adviser? If, for example, you sell just three policies per week, at an average premium rate of £283, based on 27.5% new business, 27.5% renewal rate, and 80% retention, in five years you will have earned £140,269. Imagine the impact this extra income could have on your life...

## 2. If you don't, someone else will

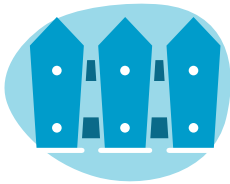


Home insurance isn't an add-on or a luxury, it's essential. Many lenders will insist buildings insurance is in place before they release funds. This means that if your customer doesn't buy through you, they will be buying from someone else; spelling inconvenience for them and a lost opportunity for you.



### 3. The value of your advice goes beyond price

Your expertise on the subject is invaluable. Who better to understand a customer's needs and requirements when it comes to home insurance?



### 4. It strengthens your offering

Selling Home Insurance helps you 'ring-fence' your business and protect your customer.



### 5. It's part of your Duty of Care

Your moral and/or legal obligation to ensure the safety and wellbeing of your customers and provide the financial security needed to help them through the most challenging moments of their lives.



### 6. It's quicker than ever

In the past, the customer may have felt that it would be faster or simpler to get a quote online. Aside from missing out on the value of your advice, the introduction of SmartQuote blows that argument out of the water. Easy to use and easy to understand, SmartQuote allows you to obtain a fast, reliable quote for your customer in as little as one question assuming you know your customer's name, date of birth and address.

There will always be certain challenges involved in talking Home Insurance with your customers - find a way to work it into the conversation in a way that feels natural and relevant to them.

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