

Techniques to help you sell Home Insurance



In many ways, Home Insurance is a unique purchase. The person buying it can't see, hold or touch it – and it's one of the few things they will buy hoping they will never have to use it. For this reason, it can be difficult to sell Home Insurance. As the adviser, it's up to you to communicate the benefits to your customer. Here are a few different techniques you can choose from...



1. The "Cost vs. Cover" Technique

Ask your client to list in order of priority what's most important to them when looking for a Home Insurance policy - chances are they will say cost, then the cover, then service. Then ask your customer to imagine they need to make a claim and at that point what would be the most important thing to them. It's most likely they will say cover, service then cost. It's important as an adviser to emphasise why having the correct level of cover is paramount to your customers.



2. The "Storm" Technique

With changing weather patterns we're seeing a lot more storms throughout the UK - as well as a lot more flooding. With homes left vulnerable to damage and storm insurance claims on the rise, it's worth reminding customers that it's becoming more important than ever to check their homes are correctly insured.



3. The “Leave it to them” Technique

Asking your customer a series of open questions ensures that you are able to give them targeted, relevant advice and make recommendations based on their specific circumstances and lifestyle. A thorough knowledge of our policy benefits will help you tailor your advice to the most suitable option.

Try:

- “What’s the most valuable item you carry in your handbag?”
- “Do you have any hobbies?”
- “What do you like to do in your spare time?”



4. The “No Time Like the Present” Technique

Occasionally, your customer will say they need more time to think about their decision. If your customer mentions needing time to think about it, why not run a SmartQuote? It’s quick and easy and can give your customers something to take away with them and think about.



5. The “People Buy from People” Technique

It may be obvious but building a rapport and trust with your customer counts for a lot when selling any financial product, after all your customer will be trusting you to protect one of their most valuable possessions - their home. Talking to your customer with confidence about their Home Insurance needs can be a simple but effective selling technique.

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