



Objection Handling

Your guide to navigating protection objections.

Simple explanations and conversation prompts to help explore misconceptions, encourage open discussion and guide clients towards making informed decisions.



For adviser use only



Objection 1

“My parents will help, I’ll move back home.”

Clients often overestimate their parents’ ability or willingness to take on their financial responsibilities. A small protection premium avoids placing emotional and financial strain on family.

Conversation prompts

- Have you spoken with your parents about whether they could realistically take on your mortgage or household bills if something happened?
- Would you want them to use their retirement savings to support your commitments?
- After all the work you’ve put into gaining your independence, would moving back home feel like a step you’d want to take – or would you like to avoid if possible?
- Often parents want to help emotionally, but not necessarily financially. A small monthly premium can prevent them needing to step in.
- Circumstances can change – if their health or finances changed suddenly, would they still be able to support you?
- Selling a property under pressure or at the wrong time can be stressful and costly – protection can prevent that scenario entirely.
- If illness already makes life harder, how would managing a house move or relying on others impact your stress and recovery?

Objection 2

“I’ve got cover through work.”

Workplace benefits are temporary, employer-dependent, and out of the client’s control. Personal cover guarantees long term stability and support when the customer needs it most.

Conversation prompts

- Do you know exactly how long your employer will maintain your current level of protection? Many workplace benefits are discretionary.
- What would happen if you left the company, were made redundant, or if the company changed its benefits package?
- Death in Service doesn’t usually transfer between employers. Would future roles offer the same level of cover?
- After 6–12 months of employer sick pay, are you still going to be able to cover your current essential expenses / lifestyle? If not, are you happy to cut down to accommodate?
- The state typically provides limited support (statutory sick pay) – would that be enough to maintain your lifestyle?
- Personal protection puts control back in your hands rather than relying solely on employer decisions.
- How long would a Death in Service payout support your family for?





Objection 3

“I’ll take it away and think about it.”

Delaying leaves the client unprotected and often means the conversation never resumes. Addressing concerns now provides immediate reassurance and access to interim cover.

Conversation prompts

- Is there something specific you’d like to go over again to help you feel more confident?
- Anything can happen in the next few weeks. Putting something in place now gives you peace of mind straight away.
- Sometimes questions come up when we talk things through. Should we explore in greater detail together now while it’s fresh?
- You’ve already taken time to understand your needs which shows this is important to you — Could we take a few more minutes to ensure everything is fully aligned and cover any areas of concern you have?
- Would a quick follow up call tomorrow help if there’s an area you want to reflect on?
- People often intend to revisit it but life gets in the way. Sorting this now will protect everything you’ve worked hard for.

Objection 4

“The state will provide for me when I’m unable to.”

State support is minimal and unlikely to cover essential outgoings. It cannot maintain a lifestyle or meet mortgage and household commitments.

Conversation prompts

- Essential monthly costs usually far exceed what the state provides. How would that impact your financial commitments?
- State benefits offer a basic safety net, not a lifestyle replacement. Statutory Sick Pay (SSP) is £123.25 per week for up to 28 weeks, as of April 2026.¹ Would that be enough for your needs?
- If we look at your minimum essential outgoings together, we can discuss what state support would realistically cover.
Use our budget planner.

Source: 1. gov.uk





Objection 5

“I’m too young and healthy to need protection.”

Younger and healthier clients receive significantly cheaper premiums and, claims often occur earlier than people would expect. No one can predict their future health, it’s better to protect early and be covered for the unimaginable.

Conversation prompts

- Did you know that the average age for CI claims is 49 years old?¹ It brings comfort knowing you have protection when your health suddenly changes. [Read our latest claim statistics.](#)
- Taking out protection when your younger will mean securing a cheaper premium than if you signed up at a later stage in life.
- None of us can see what’s coming in the next few decades. It is better to have a safety net, should you need it.
- Would locking in a lower premium now be beneficial to you and your finances in the long run?
- If your health changed suddenly, would you be able to cover your monthly outgoings?
- You have many working years ahead – protecting that income early can be invaluable.

Objection 6

“I’ll do it myself online.”

Buying online risks incorrect disclosure and unsuitable cover. Advisers provide expert guidance, personal recommendations, and support at claim stage.

Conversation prompts

- The cheapest option isn’t always best – would you like help ensuring you get the right level of protection to meet your needs?
- I can provide personalised recommendations tailored to your needs both now and long term.
- Advisers support you at claim stage too – that’s something you won’t get from buying online.
- Accurate disclosure is crucial. Would it help to go through that together, so nothing is missed?
- My role is to guide you through options ensuring you understand clearly, and that there are no surprises later.
- Did you know that the products offered online aren’t always the same as with an adviser? Often going through an adviser offers more comprehensive cover.





Objection 7

“I’m self employed, I’ll still earn an income.”

If illness strikes, the business may stop without the owner present. Though being self-employed means clients may have a team to continue working on their behalf, this isn't always possible. Protection keeps income flowing even when they can't work.

Conversation prompts

- If you were unable to work, how long could the business continue without you?
- If you have a team or colleagues, would they be able to maintain the same level of income without your involvement?
- Many self employed people tell us they didn't realise how dependent everything was on their health until something happened. It is important to be prepared for uncertain times.
- You'd insure your essential equipment – why not insure yourself to protect the business too?

Objection 8

“I’ve got my own adviser.”

If they’re seeking advice elsewhere, something may be unclear or outdated. Reviewing ensures their current needs are being met.

Conversation prompts

- Is there anything your adviser said that you’d like a second opinion on?
- Has your situation changed since you last spoke with them?
- I’m happy to work alongside any existing advice to make sure everything is up to date and aligned with your current needs.





Objection 9

“You won’t pay out.”

Modern insurers pay the vast majority of claims. Those that fail are mainly due to non disclosure, which advisers help prevent through correct, complete medical questioning.

Conversation prompts

- We work with providers who pay out the vast majority of claims — would it help to talk through how claims decisions are made?
- Going through medical questions together ensures nothing is missed, reducing the risk of issues at claim stage.
- Have you had an experience where someone wasn’t paid out? I’d be happy to explain what typically causes that.
- We will talk through ‘Confirm your Details’ which is a form that allows you to re-read your answers after submitting and amend should you need to give you peace of mind.

Objection 10

“It’s too expensive.”

Protection can be scaled to any budget, and the cost is small compared to the financial consequences of not having it. Small monthly cost prevents large financial loss in the long term.

Conversation prompts

- Could we revisit your budget together and see what fits comfortably?
- Sometimes adjusting the level or length of cover can bring it within budget – would you like to explore options?
- If something happened, the financial impact would be far greater than the monthly premium.
- Even a small amount of cover can make a big difference.





Objection 11

“I’m in a hurry – I haven’t got time to discuss.”

Cover can start immediately and delaying only increases cost and risk. A short conversation now prevents significant problems later.

Conversation prompts

- There’s nothing to pay until the cover actually starts – would a quick summary help you make a decision today?
- Interim cover is available, giving you protection straight away.
- If you’re short on time, what’s the one thing you’d like more clarity on?
- The longer you wait, the higher the risk and often the higher the cost.

Objection 12

“I’m already sorted.”

Existing cover may be outdated or mismatched to current needs. A review ensures that protection still aligns with today’s liabilities and lifestyle.

Conversation prompts

- When was your existing cover last reviewed?
Needs often evolve quickly and its important to keep your policy up to date.
- Would it be helpful to check whether your current policy still aligns with your lifestyle, income, and commitments?
- It may already be suitable – but a quick look ensures there are no gaps and gives you peace of mind for the future.





Speak to your BDM for further support

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