

TELEPHONE CONSULTANT CHECKLIST.

Get the most out of every call you make by using this handy checklist when speaking to customers. It highlights the key points you need to include on every call so you can be sure you're following best practice.



TELEPHONE DATA CAPTURE

ALWAYS:

- Explain the importance of answering honestly, and the potential consequences of misrepresentation.
- Use client friendly language and avoid industry jargon.
- Explain the various stages of application so that the client understands what's happening.
- Try to match your pace and tone to that of the client.
- Allow the client plenty of time to answer fully before proceeding to the next question.
- Explain we randomly select applications for medical detail sampling to monitor the quality of information provided.

FOR EVERY CALL PLEASE ENSURE YOU HAVE:

Carried out any necessary DPA checks	<input type="checkbox"/>	Confirmed the client details	<input type="checkbox"/>
Said where you're calling from	<input type="checkbox"/>	Explained the purpose and length of call	<input type="checkbox"/>
Provided your scope of service disclosure	<input type="checkbox"/>	Read the relevant product disclosures	<input type="checkbox"/>
Given full contact details for any queries, appeals or complaints	<input type="checkbox"/>	Spoken to both clients on a joint application	<input type="checkbox"/>
Explained the importance of answering honestly, and the potential consequences of misrepresentation	<input type="checkbox"/>	Read every question in full	<input type="checkbox"/>

CONFIRMING CLIENT DETAILS:

The following details are those most likely to be changed by clients on the 'Checking your details' form. Please check them carefully during all calls. This will help to reduce admin and save time.

Full name	<input type="checkbox"/>	Smoker status (clients must disclose even if they have smoked or used nicotine replacements occasionally in the last 12 months).	<input type="checkbox"/>
Full Address	<input type="checkbox"/>	Height/weight/waist/dress size	<input type="checkbox"/>
Date of Birth	<input type="checkbox"/>	Medical Information	<input type="checkbox"/>
Occupation	<input type="checkbox"/>	Family History	<input type="checkbox"/>

Confirmed the policy start date and when the initial direct debit will be collected if accepted online	<input type="checkbox"/>	Explained the next steps if the application has been referred	<input type="checkbox"/>
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Provided the relevant supporting documentation, or explained when they can expect to receive it	<input type="checkbox"/>	Explained the 'Checking your details' process – common amendments are shown above	<input type="checkbox"/>
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A final reminder - explain the importance of answering honestly, and the potential consequences of misrepresentation.

Underwriting support is available on our website or for pre-sales underwriting queries, please contact the Medical Underwriting Technical Advice Line (MUTAL) on 0370 333 3699. We may record and monitor calls. Lines are open 9am to 6pm Monday to Friday.

This is not a consumer advertisement. It is intended for financial advisers and should not be relied upon by private investors or any other person. This checklist is a guide to the appropriate questions that should be included in your telephone interview. It cannot, however, guarantee to eliminate the risk of non-disclosure by your client.

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