



## Reasons to talk Home Insurance

Sorting out Home Insurance is a natural step in the home-buying process. And whilst some of your clients might want to wrap up their appointments as quickly as possible, having the insurance conversation with your client can actually show you care and that you're committed to them, as you help them find the right level of cover in the long run. Not to mention the financial benefits that conversation can bring you by helping you boost your income over time.

From peace of mind for your client, to new opportunities for yourself, we've outlined the top reasons to talk Home Insurance with your clients.

### 1. It brings a strong commercial return

Success lies in maximising the opportunity from the clients you have in front of you. It's not just about the mortgage sale but the Home Insurance products that go alongside it. Here's an example of what a difference GI could make to you and your life...



<b>Sold policies per month</b>	6
<b>Average premium rate</b>	£397 (this price includes the 12% Insurance Premium Tax)
<b>Based on</b>	27.5% new business   27.5% renewal   84% retention
<b>In 5 years, you earn</b>	<b>£99,568</b>

### 2. It's better coming from you

Home Insurance isn't an add-on or a luxury. It's often a requirement, as many lenders will insist buildings insurance is in place before they release funds. So if your client doesn't buy Home Insurance through you, they'll be buying it elsewhere. But we know you'll want to be the one bringing the best possible solutions to your clients.



### 3. The value of your advice is priceless

Your expertise is invaluable, that's why your clients come to you. And as you've come to understand their individual needs and requirements, who better to have the Home Insurance conversation with them?



### 4. It strengthens your offering

As GI is an annual contract, it enables you to keep in touch with your Mortgage and Protection clients. They're not only more likely to return to you if they need a product transfer or a remortgage, but more likely to recommend your services too.



### 5. It's part of your duty of care

You have a moral and/or legal obligation to ensure the safety and wellbeing of your clients. That includes the financial security they need, should something happen to their home or belongings.



### 6. It's quicker than ever

Your clients may feel that it's faster or simpler to get their own quotes online. But not only will they miss out on your expert advice, it's also not true - thanks to SmartQuote. Quick and easy to use, SmartQuote allows you to get a fast, reliable buildings and contents insurance quote for your client in as little as one to five questions.



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

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