



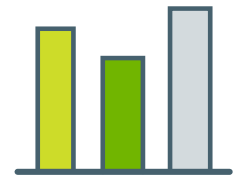
Techniques to help you sell Home Insurance

Home Insurance - it's not something a client can see, hold or touch. So what's the best way to sell it? As an adviser, it's up to you to explain the benefits of Home Insurance to your clients, and help them to see the importance of having a policy in place. So we've rounded up some top tips to help your sales pitch.



1. The “Cost vs. Cover” Technique

Ask your client to list the most important things to them when choosing a Home Insurance policy. Chances are, they'll say cost, followed by the cover itself and then service. You can then ask your client to imagine they need to make a claim - what would be the most important thing then? It's likely their priorities will change, and say cover first, then service, then cost. This will help you stress why having the correct level of cover is most important when taking out a policy.



2. The “Storm” Technique

With the changing weather patterns in the UK, we're seeing more and more storms - as well as a lot more flooding. Where this can leave a lot of homes vulnerable to damage, it's worth reminding your clients to check that their homes are correctly insured against the weather. That way, they can get peace of mind that they're covered, even if they ever do find themselves in a difficult situation.



3. The “Leave it to them” Technique

By asking your client a seemingly open question, you can then offer relevant and personalised advice based on their own individual circumstances. And by having a great knowledge on our policy benefits, you’ll be able to tailor your advice to the most suitable option.



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Try questions similar to these:

- “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?”
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4. The “No Time Like the Present” Technique

Your clients may tell you they want to think things over - which is completely understandable as they decide what’s best for them. But if they do tell you they want more time, why not run a SmartQuote for them? It’s quick, easy, and gives your clients something to take away with them whilst they deliberate.



5. The “People Buy from People” Technique

We know your business is built on human relationships - just like ours. That’s why it’s so important to build trust and rapport with your clients. Talking to your clients with confidence about Home Insurance is a simple but effective selling technique. As well as listening to their needs, and making your advice as personalised as possible.



For financial advisers only



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