


Objection Handling



We hope this is helpful to you.
Please let us know if you require further assistance.
Alternatively if you have any of your own
techniques that work well, please let us know.

Please contact our Business Development Manager
rob.hole@first2protect.co.uk

Why use First2Protect for your leads?

Here at First2Protect we have many unique selling points that make us different from any other provider:

- We go the extra mile - We offer a 90 day Quote Guarantee period and can provide confirmation of cover to solicitors at no extra cost, to ensure there are no delays in exchange of contracts.
- We quote from a leading panel of insurers so we have broad market access.
- We insure the obscure. We have an in-house Specialist Insurance department that can deal with almost all none standard insurance requirements.
- We strive for the best customer outcomes - Our consultants are regulated by First Complete and authorised to advise on General Insurance Products.

Making your property insurance one less thing to think about when purchasing your property.

Positioning the assumed sale

As I'm sorting out your mortgage and protection, we also need to arrange your Buildings and/or Contents insurance. We use First2Protect insurance services as they have a leading panel of insurers with competitive rates and importantly offer comprehensive cover.

I will ask First2Protect to call you to arrange this, they will contact you from an 01392 number within the next couple of days.

Concede, Counter, Close

There is a three step technique you could use; *Concede, Counter, Close*.

This technique allows you to emphasise with your customer, showing understanding and then persuade them with your knowledge to close the deal. An example of this:

Action	Behaviour	Phrase
CONCEDE	Demonstrate that you understand the customers concerns	"I understand"
COUNTER	Suggest that our product or service is the solution	"However"
CLOSE	Use that suggestion to ask for the business	"So, with that in mind"

Overcoming Common Objections

New Purchase: “Its too early in the process”

I totally understand you feel this way, I do hear this quite often.

However buildings and contents insurance is often something many customers leave to the last minute, which can increase the likelihood of buying a policy which doesn't suit the mortgage lenders conditions or offer you a competitive price. This is why we like to quote early in the process as it means First2Protect can tailor the quote to the property and guarantee you a price on today's rates and also send confirmation to your solicitor to confirm suitable cover is ready to start.

With this in mind would you be happy for me to ask First2Protect to contact you for a quote?

Re-mortgages: “I already have insurance sorted”

I can understand why you might not be interested in having a quote from us if the property's already insured as you'll feel a loyalty to your current provider.

It might seem like an unnecessary hassle to consider changing now. However, as I've shopped around for the best lender for your mortgage, our insurance team will also shop around through a panel of leading insurers for the best possible price and cover to save you money. Importantly given the lender may ask for evidence that you have suitable insurance, First2Protect are able send confirmation of your tailored insurance policy.

With this in mind, can I ask First2Protect to call you?

Leasehold Properties: “I don't need contents insurance”

I can understand why you would feel like this is an unnecessary expense, however I would recommend insuring your contents in the event of a fire, theft, flood or damage as if you were to suffer a total loss it could be very difficult to replace all of your belongings.

First2Protect policies cater for a huge range of needs; including people who only need a limited amount of cover and don't want to pay a fortune for it.

So with that in mind and to see how little it could cost, I can refer you to First2Protect?

Landlords with multiple properties: “I already have my own broker I'll just add it to my portfolio”

I can understand why it might not seem worthwhile having a quote from us if you already have a portfolio policy in place.

However, we have a dedicated team who specialise in landlord portfolios. They can shop around through a panel of leading insurers to find the best block policy for you. From my experiences and feedback from previous customers, we are really competitive and saved them money on their current portfolio provider.

And we could potentially save you money, so with this in mind I presume you are happy for me to refer your details to First2Protect?