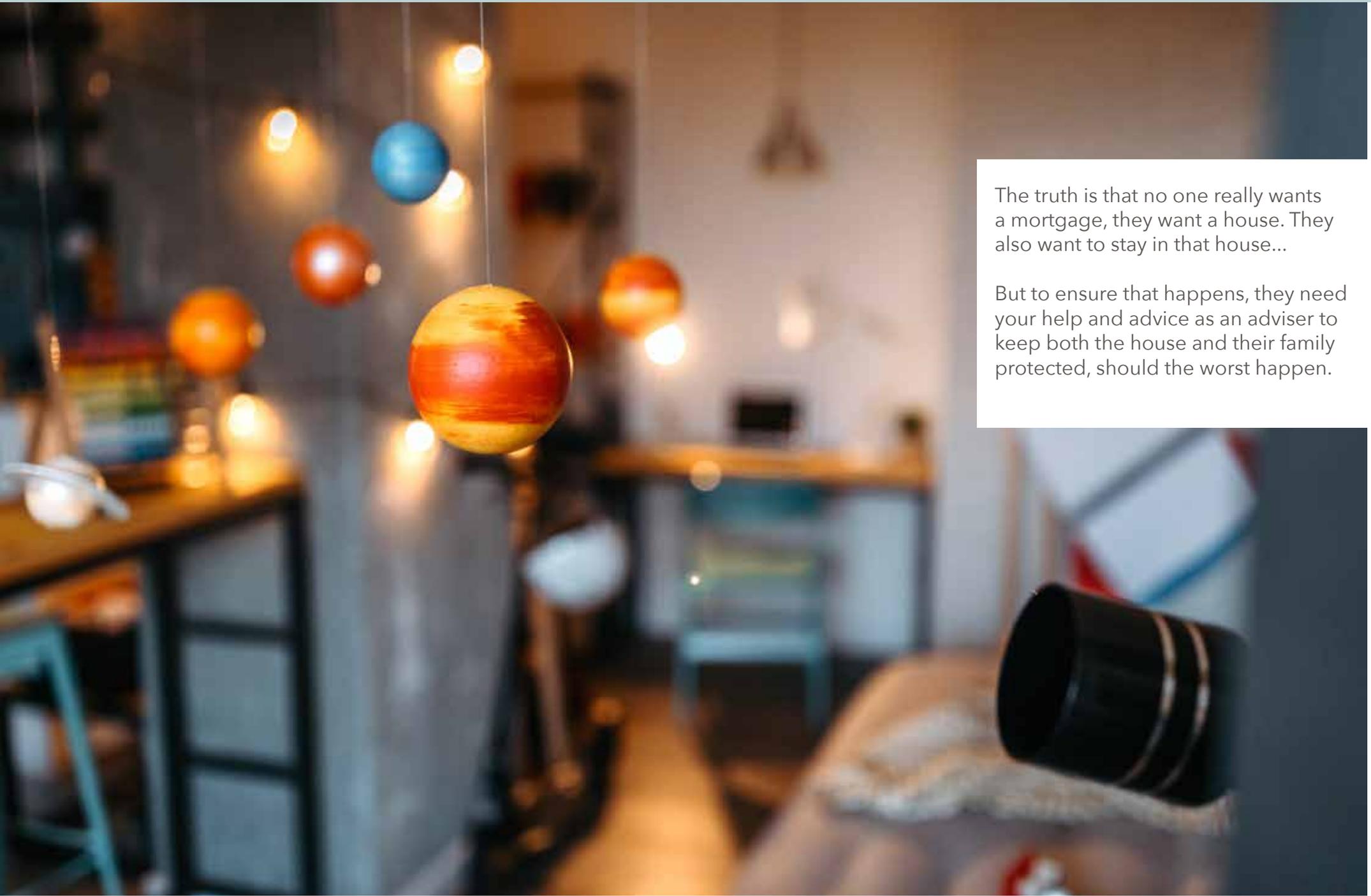




MAKING THE  
**CONNECTION**

The truth is that no one really wants a mortgage, they want a house. They also want to stay in that house...

But to ensure that happens, they need your help and advice as an adviser to keep both the house and their family protected, should the worst happen.



Lets take a look at the best moments to connect with your clients about general insurance.

KNOW THE  
**MAGIC MOMENTS**  
TO MAKE A CONNECTION



## MOMENT ONE: THE FACT FIND

The house has been found, and it's perfect! Your clients have the details and want to apply for a mortgage. At this point, you'll have most of the information you'd need to start looking into their insurance.

This part of the application process could be the ideal moment to explain to your customer that legally, they need an insurance policy in place for their mortgage to be approved.

Let them know that you'll be happy to help them through the journey of finding their perfect policy.

### ADVISER HUB TIP

Now is a great time to find out what your client might expect to pay and compare cover using our Quick Quote and Defaqto Compare tools

# DON'T FORGET REMORTGAGE CLIENTS

At this time, don't overlook your remortgage clients too.

Often, clients will let their policies auto-renew and not actually review them, so this is the perfect time to check with your remortgage clients if you can help them find a policy which better suits their current needs.

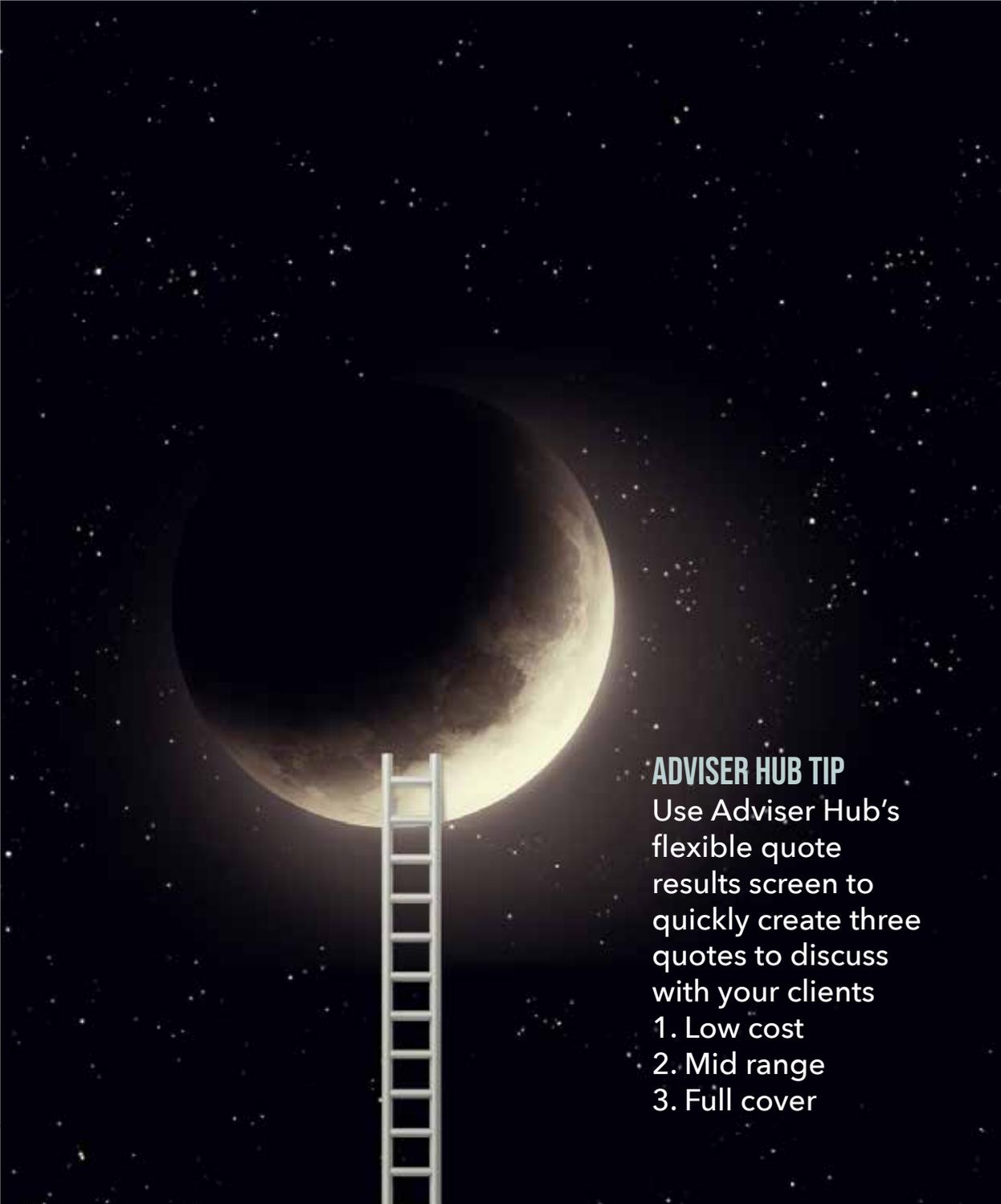


## MOMENT TWO: VALUATION

Following confirmation that the property's valued at the price your client is paying, your client is probably feeling pretty happy about how things are going.

With the valuation in hand, you'll now have a good understanding of the rebuild costs of their soon-to-be property so it's a perfect time to look into their Home Insurance in more detail if you haven't already.

Ahead of meeting or speaking with your client, consider taking a three step approach to quoting and pre-prepare three different quotes which you can then use to generate a conversation with your clients about their exact needs.

A large, glowing moon in a starry night sky. A white ladder is leaning against the bottom of the moon, extending from the bottom edge of the frame. The background is a dark, starry space.

**ADVISER HUB TIP**  
Use Adviser Hub's flexible quote results screen to quickly create three quotes to discuss with your clients

1. Low cost
2. Mid range
3. Full cover

**MOMENT THREE:**

# OFFER

Once the lender has issued the offer letter, it can be a great time to see your client again and go through the offer details.

If you get to offer stage and haven't yet provided them with an idea of what they might be paying for their insurance... what are you waiting for?

**ADVISER HUB TIP**

Don't be held back by any missing information. Paymentsshield make it easy to submit applications even before you know the policy start date or payment details (when paying by direct debit).

You can then still send an intention of cover notice to the customer's solicitor so they know the client has their buildings cover lined up ahead of exchange.



## PREMIUM FLEX

### ADVISER HUB TIP

If the client is particularly price sensitive our Premium Flex tool can help you to reduce the quote by sacrificing a small element of your commission in order to win the business you may otherwise have lost.

## MOMENT FOUR: EXCHANGE

It's amazing how many people wait until the very last moment to sort their insurance when buying a home, and it's only when their solicitor tells them they must have it before they can exchange, that they get it sorted.

This is the fourth and last moment you'll likely have to have a GI conversation with your client. It's worth reflecting that if you don't help them with their needs then someone else will which might then mean they go elsewhere for other financial services too.

Seize this opportunity to ringfence your customers, earn extra commission from GI and protect your future income.

*thank you*

Visit the marketing toolkit section of our website  
to download more tools to help you talk about GI every time:

[paymentshieladvisers.co.uk/toolkit](https://paymentshieladvisers.co.uk/toolkit)

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