



Beat the Comparison Sites

Why does your advice matter?

In a nutshell, without the advice of Financial experts, homeowners can be left with insurance that's not suited to them and will cost them in the long run.

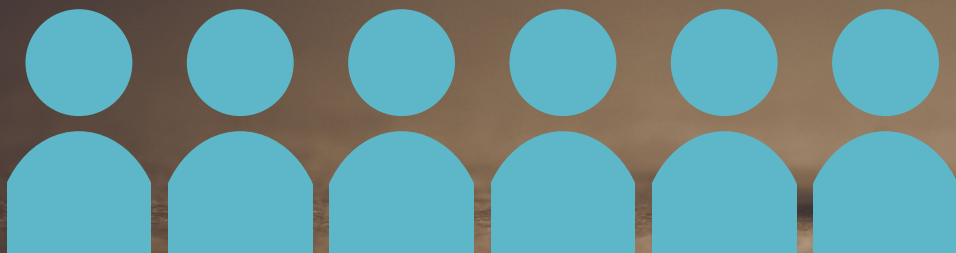
General Insurance isn't hard to get right, but it's easy to get wrong - especially when you're not an expert. Does the average homeowner understand the importance of Trace and Access cover? Are they aware that some items will need to be separately specified? Do they really understand what it is they're buying from a Comparison Site...?

The real life misconceptions below highlight just how big a gulf in knowledge there is when it comes to homeowners sorting out their own cover through Comparison Sites.

"Price is the most important thing when it comes to Insurance."

"Comparison Sites are the quickest and cheapest option."

"You don't need to insure your contents for their full amount."



Misconceptions like these are the reason why expert advice is so important. With your help, your clients can be protected with quality cover that won't leave them out of pocket, underinsured or worse off than when they started.

Selling GI brings with it a number of benefits for advisers, alongside the obvious one of supporting your clients. You'll build a healthy revenue stream and add value to your business by offering a quote to every client you speak to.

You'll also ringfence your business and keep competitors away - if you're not offering cover to your clients, someone else will and they won't stop there.

We know that selling GI, and taking on the aggregators, isn't always easy though - and that's where we come in. We'll help you to perfect the advice you give, look at a number of eye-opening statistics and, ultimately, help you to Beat the Comparison sites.



How to Beat the Comparison Sites



Introduce your clients to Uinsure - When providing your clients with a quote from Uinsure, tell them about how Uinsure's 5 Star Rating and multiple award wins sets them apart from the crowd and explain that quotes are only accessible via an intermediary like yourself.

£75k

Explain the benefit of blanket cover - Having blanket cover in place is one of the greatest defences against underinsurance. People often miss things when tallying up the value of their contents and items can often increase in value with age. That's why Uinsure's contents cover is £75k as standard.



Stay in touch with your clients - Just because you didn't win the business the first time round, it doesn't mean there won't be an opportunity to in future. The renewal premiums for cover from Comparison Sites regularly increases and your clients' finances may have changed. Why not give them a call and see if you can help?

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If your clients have cover in place from a Comparison Site, is what you offered better? If your clients decline your offer of insurance, request a copy of the cover they have in place. You can then use our Defaqto Compare Tool to see if what you offered was more comprehensive. If the level of cover is the same, why not try using our Price Beater tool to see if you can beat the price?



Warn them of the pitfalls of Comparison Sites - Low cover limits, high excesses, cancellation fees... the list goes on. Why not use these tips to help your clients understand the dangers of Comparison Sites?

B&C

Make your clients aware early on that you'll be quoting for Buildings and Contents cover - The best time to provide a quote is at the offer stage. By doing so, you can save your clients' time and stop them from being drawn in by Comparison Sites.

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Give your clients choice with multiple quotes - Why not provide your clients with a choice of quotes, i.e. a standard quote with no extras and a higher excess vs. an all singing, all dancing quote with all the additional extras. This demonstrates your ability to really tailor cover to your clients and gives them multiple options to choose from.



Personalise the sale - Ask your clients what they'd be most worried about losing if their property was broken into. From this question, you can reassure them that the policy you're selling would cover their most prized possession - they wouldn't get this service from an aggregator. You can then tailor the policy to include extras like Personal Possessions cover depending on the item and if it's needed.

Remember to talk to your clients about other protection too, such as Home Emergency Cover and Family Legal Protection, which will give them total peace of mind and make sure they're comprehensively covered.