

Objection handling

conveying the importance of MPPI

Select & Protect understand that customers are wary of products they may not have heard of before and are cautious about entering into financial agreements for products that are recommended but not legally necessary. This is even more relevant in the current climate when everyone is doing whatever they can to save money and reduce their monthly outgoings. However, we believe that Mortgage Payment Protection Insurance really is a vital product for any home owner and with our competitive premiums, a product definitely worth having.

We've listed below some example objections that you may hear from your customers and given you suggested responses to help you convey the importance of having Mortgage Payment Protection Insurance:

I can't afford the extra

"If money is tight now with your income coming in, just how difficult would things be if you weren't earning?"

I get sick pay

"Select & Protect's Mortgage Payment Protection Insurance policy pays out on top of any sick pay. It provides extra income to meet the extra costs incurred when you are off work as well as meeting the potential demands of carer cover"

I've got other insurance that covers me

"Unless you have an income protection policy, it is unlikely that you have cover to protect your mortgage payments."

I'll get help from the Government

"Government support is limited and means tested."