

Company Handbook



2020

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Welcome to Home Sure Solutions Ltd.

Welcome to Home Sure Solutions, we would like to take this opportunity to wish you the greatest success and hope for a long and successful working relationship together.

As a new starter this is a fantastic opportunity for you to get to know the business and its policies and procedures, please take your time to read through this company handbook. Should you have any questions we would be happy to help.

We have lots of exciting and great campaigns we will be running in the future so keep an eye out for them, we have an open-door policy and should you have any questions or ideas we are always happy to hear them.

Thank you for reading and welcome to the team.

The Management Team.



About the Company

Home Sure Solutions Ltd. Was founded in 2018 by Otis Prior & John Reilly with the aim of providing a reliable and cost-effective home emergency policies to the residential market.

We currently provide a range of policies to protect our customers' homes.

We are currently based in Brighton

We currently cover 16,000 Customers across the UK.

You can get more information on our website at www.homesuresolutions.co.uk

Your induction

Home Sure Solutions Ltd. believes its employees are its greatest asset and recognises its responsibility to ensure they are afforded appropriate development throughout their employment.

Our aim is to support and develop employees in their role so they feel confident to undertake the responsibilities placed upon them and ultimately are able to contribute to the success of the organisation.

People Of interest

Director -Mr Otis Prior

Director -Mr John Reilly

General Manager – Mrs Natasha Reilly

Sales Manager – Mr Daniel Wiesen

Compliance Manager – Mr Adrian Mansi

Administration Manager – Mrs Kelly Reilly

Sales Team Leader – Mr Josh Clarke



Please see a copy of a standard contract

Employment Contract

This contract dated ___/___/___ is between _____ and Home Sure Solutions Ltd.

My contracted hours of work are 32.5 hours per week with optional overtime at the managers discretion. These hours will be fulfilled in full by myself during the office opening hours 9.30am – 5.00pm Monday to Friday. I understand my rota can change with 1 weeks written notice.

Should I wish to end my contract, I must give a minimum of 1 weeks written notice, should Home Sure Solutions wish to end my contract early a minimum of 1 weeks written notice is also required during this contract unless dismissed for gross misconduct.

I understand I may be dismissed at any time during my contract for gross misconduct,

My hourly rate of pay will be paid weekly 1 week in arrears and commission paid weekly 4 weeks in arrears.

Commission and bonus are paid at the Directors discretion and may be held at any point if a valid reason is provided to the agent. All bonus/commission is subject to change at any point and paid under senior managements discretion. A full commission/bonus structure will be provided.

I understand my rate of pay is £10.00 per hour when achieving minimum target of £2250 Processed per week). Should I fail to hit my target for 2 consecutive weeks, disciplinary procedures will be taken. (Please ask your line manager for disciplinary procedures)

My Role is Sales Agent.

I understand I am contracted on a Self-employed basis and I am responsible to pay my own tax and national insurance.

I understand this contract is for a trial period of 2 weeks from today's date, at which point a decision will be made on my future contract.

Signed by agent:

Signed by Director:

Print Name:

Print Name:



Payment Structure

Hours

32.5 hours is our working week which if you hit target and complete all your hours on the set days you will be paid £10 per hour = £325.00

Target

Your weekly target is £2250 revenue processed per week (from initial payments only)

Commission

Gold package = £25 Commission (£150 initial payment)

Silver Package = £15 (£100 Initial Payment)

Bronze Package = £5 (£75 Initial Payment)

White Goods Packages = £15 Commission

All commission is paid weekly 4 weeks in arrears after cancellations!

Any questions please speak to your manager.



Rules!

- Hours 9:30 – 5:00, Please be seated and ready for brief by 9:25
- Breaks (Unpaid); **11:00-11:15, 1:00-1:30, 3:00-3:15**
- A smart/casual dress code will be required. (ask team leader if you are unsure on what you can/cannot wear)
- Hourly Rate £10.00 Per hour every hour you work.
- **Late/Awol will result in strikes or disciplinary procedures.** (ONLY PRE-BOOKED HOLIDAY IS AUTHORISED – NOTHING ELSE, NO EXCEPTIONS)
- Do not attend work under the influence of drugs or alcohol
- Mobile Phones are required to be put in the box at the beginning of the day/session



General Office Structure

- Working Hours 9:30am-5:00pm (please be logged in and ready for brief at 9:25) **No talking during brief, anyone caught talking through brief will be sent home.**
- Break times 11:00am-11:15am, 1:00pm-1:30pm, 3:15-3:30pm
- Hourly rate of pay £10PH (breaks Un-Paid) 32.5 working hours per week, basic pay £325 weekly
- Targets are revenue based; your target is £2250 processed sales per week
- Workspace (Maintain your office workspace, always keep it clean & tidy and all paperwork inside your folder)
- Always log in to YOUR email address
- Kitchen, if you use it clean it!!
- Idle times above 30% will not be tolerated and may result in disciplinary action
- Please Ensure you attend work in the correct dress code and a timely manner
Smart/Casual dress code
- No swearing on the call floor, No shouting on the call floor
- Respect others when on the phone and around you!
- Alcohol & Substance use will not be tolerated at work at any time
- Arriving for work under the influence of Alcohol or Substances will result in being sent home and disciplinary action being taken.
- No discussing illicit activities in a work place (drugs,alcohol,racism,terrorism,law breaking activities,violence)



What we expect from you

As a member of Home Sure Solutions Ltd these are the following expectations.

- Do not Turn up to work under the influence of any substances or alcohol
- Turn up to work presentable ready for the day ahead
- Always maintain a positive attitude
- Mobile phones are required to be put in the box at the beginning of every shift/session
- We expect sales targets to be hit and exceeded on a regular basis
- Idle times are expected to remain below 30%
- Always respect management
- To represent Home Sure Solutions in positive and non-derogatory way always
- Holiday Requests will need a minimum 1 weeks' notice (no more than two staff are permitted to take holiday during the same period)
- Follow all Disciplinary procedures accordingly



What To Expect From Home Sure

- We will provide a safe & secure working environment
- We will provide the correct working equipment required for your job role
- A healthy and clean working area
- Fresh data sourced weekly
- Opportunity for progression
- Incentives provided either daily/weekly/monthly/quarterly
- Full training provided
- Additional training upon request
- You will be treated as a person not a number
- Always be paid on time before 3pm on a Friday
- Always treated with respect

What is a home emergency?



- Makes your home uninhabitable or unsafe
- Incidents that leave your home without its main source of hot water or heating
- Incidents that leave your home without its main source of water supply
- Incidents that create health, safety, or security risks to your home
- If your home is vulnerable to thieves due to a broken window or door
- A problem that causes permanent damage to your home



What is a Home Emergency Cover?

- **Home Emergency Cover (HEC)** is an insurance policy covering emergency faults of a household.
- **HEC** is designed to help customers to deal with and pay for emergencies that happen within the home.
- Things covered on a home emergency policy typically include things such as a boiler breakdown, electrical faults and failure and blocked drains.
- When someone makes a claim on a **HEC**, an appropriate engineer will be sent out which will be paid for by the insurance provider.
- As well as paying for repairs, many **HEC** providers offer alternative accommodation if the home is deemed unsafe/uninhabitable.

Home Emergency Cover VS Home Insurance

- **Home Insurance** and **Home Emergency Cover** are **NOT** the same.
- **Home Contents Insurance** covers you for loss, theft, or damage to your personal and home possessions.
- **Home Building Insurance** covers the cost of rebuilding your home if it is damaged or destroyed. This may be because of things such as fire or flood.
- **Home Emergency Cover** will **NOT** cover all damage to the building **or** the contents of the property.
- **Home Emergency Cover** covers specific items and systems within the house including Plumbing, drainage, water supply pipe, boiler, central heating, gas pipe supply, electricity supply, security, lost keys, roof, and pest control.

What Counts as an Emergency?

Typically, an emergency within the home is something that causes any of the following:

- Makes your home uninhabitable.
- Permanent damage to your home.
- Makes your home unsafe.
- Poses a risk to your health or wellbeing.
- Makes your home vulnerable to thieves.

Home Emergency Cover tends to cover a total loss of service rather than a slight fault. For example, low water pressure **would not** be covered, but a total loss of heating **would** be.



Competitors

British Gas

Home Care Policies (4) -

In addition to the cost of parts and labour, their insurance products and their noninsurance service and repair warranty products cover up to £1,000 including VAT.

British gas takes into account certain variables which can alter the price for their customers such as where they live or if they are already a customer with them then they will see if they have claimed in the past and increase the price if there has been, they take into consider the severity of the claims along with the amount of claims.

There is also the option to pay annually and is incentivised by being slightly cheaper than the monthly plan over the course of the year.

British Gas also offers the opportunity to pay £0 excess on their policies however it increases the monthly price exponentially.

Excess - £60 / £0

(price on the left is with excess / price on the right is without excess)

£14pm / £20.50pm -

Covers Boiler & controls / annual servicing

£17pm / £24pm -

Covers Boiler & controls / annual servicing / central heating.

Includes a £25 Gift card for amazon with this package

£21pm / £33pm -

Covers Boiler & controls / annual servicing / central heating / Plumbing & drainage

£23.50pm / £38pm -

Covers Boiler & controls / annual servicing / central heating / Plumbing & drainage / Home electrics (Full cover which we offer for just £14pm)

Includes a £50 gift card for amazon with this package.

For the full HEC their customers price increases after the first year to £29.40 a month from £23.50 costing their customers an extra £58.80 a year.

British Gas is a subsidiary of Centrica. Whereas British Gas is a trading name for several entities.

British gas is in no way related to HomeServe.

Policy prices vary depending on where you live although its advertised at a certain price it may be more for example to cover a house in London the price increased by an extra £1 a month for the full package.

Boiler service - From £85 a year for just a annual boiler service

To see British Gas' major exclusions please refer to the terms and conditions as there are too many to list.

T&C'S - <https://www.britishgas.co.uk/aem6/content/dam/britishgas/downloads/home-care/HomeCare-Range-Terms-and-Conditions.pdf>



Competitors

Home Serve

Home Care Policies -

Home Serve gives customers the option to pay less excess on their boiler for an increase in price of the monthly package so rather than pay £21 a month with £100 excess fee they have the option to pay £24.50 with £60 excess fee on the boiler.

Claim Limits -

Plumbing & Drainage: Maximum of 3 claims / up to £4000 maximum

Boiler: Unlimited number of claims / Unlimited claims limit (providing boiler is not BER)

All other claims: Unlimited / up to £4000 maximum

Boiler excess - £100 / £60

Non-Boiler excess - £30

£8pm / £11.50 -

Gas boiler / boiler service / gas pipe.

£13pm / £16.50 -

Gas boiler / boiler service / gas pipe / gas central heating.

£14pm / £17.50 -

Gas boiler / boiler service / gas pipe / gas central heating / plumbing & drainage / water supply pipe.

£17pm / £20.50pm -

Gas boiler / boiler service / gas pipe / gas central heating / plumbing & drainage / water supply pipe / electrics

£21pm / £24.50pm-

Gas boiler / boiler service / gas pipe / gas central heating / plumbing & drainage / water supply pipe / electrics / security & roofings / pest infestation.

The price will increase at renewal. Customers in their second year are currently paying £40.50 per month, £486 for the year (which includes the cost of the boiler service), provided they have made no claims.

- this is the case for all policies however the increase of prices will vary.

Main exclusions are:

Guttering, Soakaways, Shared drains, or drains or pipes you're not responsible for Showers Taps, The gas pipe leading into your meter Household appliances Any pest outside other than a wasp/hornets nest.

Banks Home Emergency Cover

Barclays :

Banks such as Barclays, Lloyds and other high street banks often offer similar cover however there are some differences and it can often work out cheaper going with a firm that specialises in HEC as it's not the banks main priority.

Barclays offer Home emergency cover similar to most other companies however there are some differences, for example in their terms and conditions they mention they will cover the **main heating system** but not the boiler meaning if your boiler was not the main heating system you would not be covered.

Competitor Comparison



	<u>Home Sure Solutions LTD</u>	<u>British Gas</u>	<u>Home Serve</u>
<u>Full HEC Annual Cost</u>	£304	£282	£252
<u>Excess</u>	£50	£60	£60
<u>Price Increase After 12 Month</u>	£0	£58.80	£234
<u>Max Claim Value</u>	£4000	£1000	£4000
<u>Boiler Service Charge</u>	FREE with full package	£85(Free with full package)	£84 (Free in first year)

Key Points

- British gas may be £22 Cheaper, but you can only claim up to £1000
- Home Serve are £52 Cheaper in the first year, but they increase the price by £234 for every additional year. Meaning year two costs £486!! That is without making a claim!
- Home Serve excess is £10 Higher than ours!
- Home Sure will never increase premiums on existing customers policies
- British Gas charge additional £85 for a boiler service
- British gas home care policy doesn't cover as many items as us!



Average Call Out Costs

Broken Roof – £187.50 (call out only, no fix)

Pest Infestation- £108-£261

Boiler Repair – £329

Plumber – £30-£40 per hour just labour, no parts

Blocked Drain – £150-£200 (just to use drain rods)

Electrician – £350 average call out + repairs

Heating will not work- up to £1100 depending on problem



Benefits of Home emergency cover

- Safety & Security of your home
- Peace of mind your home will be made safe in state of emergency
- Damage to your home is repaired by qualified engineers
- Low premiums
- Avoid high call out fees
- Avoid hidden costs
- Multiple claims per year
- Claims value of £4000

If you are a homeowner, there are many reasons it would be beneficial to take out a **Home Emergency Cover** on your property:

- **Price:** one of the most relevant reasons for taking out a **HEC** is that the cost of the policy is likely to be far **cheaper** for the customer than the cost of paying for the engineer call out, parts and labour out of their own pocket.
- For example, the cost to even get an engineer out to take a look at the problem can be exceedingly high, as shown in the table below. This means the customer could **save money** by having the policy and taking advantage of the full cover and benefits such as a free boiler service.

<u>Fault</u>	<u>Cost of Engineer Call Out</u>
Broken Roof	£187.50
Boiler Repair	£329
Broken Heating	Upto £1100

- **Peace of mind:** for many customers, having the knowledge that they are covered and that we'll be able to fix any problems with their home within a short space of time is worth paying for in itself. A lot of people wouldn't know what to do in the event of a Home Emergency, and so knowing we are experienced, professional and easy to reach is important.
- **Ease/Hassle:** A lot of people do not want to deal with the hassle of a Home Emergency, sourcing your own certified engineer who is trusted and experienced can be incredibly hard and time consuming. It is far easier for the customer to make one phone call to us, and we arrange a manufacturer certified engineer for them, and get the process underway.



Items we cover

Home emergency Cover

<u>Section Codes</u>	<u>Appliance</u>	<u>Covered Up To</u>	<u>Excess</u>
ABC	Plumbing, Drainage & Water supply pipe	£4000	£50
A	Water Supply Pipe	£4000	£50
D	Boiler	£4000	£50 (boiler age 0-10 years) £150 11-15 years
E	Central Heating	£4000	£50
F	Electricity Supply	£4000	£50
G	Gas Supply Pipe	£4000	£50
H	Security, Lost Keys, Roof & Pest	£4000	£50
ABCDEFGH	FULL PACKAGE	£4000 PER CLAIM	£50 (boiler age 0-10 years) £150 11-15 years

Kitchen Appliances

<u>Section Codes</u>	<u>Appliance</u>	<u>Covered Up To</u>	<u>Excess</u>
D3	Cooker - MID	£700	£0
E2	Cooker Hood - LOW	£500	£0
F3	Dishwasher - HIGH	£700	£0
H3	Fridge Freezer - MID	£500	£0
I2	Hob- LOW	£500	£0
J5	Microwave - LOW	£500	£0
K3	Oven & Hob - MID	£700	£0
L3	Tumble Dryer - HIGH	£700	£0
M3	Under Counter Freezers - MID	£700	£0
N3	Under Counter Fridge - MID	£700	£0
O3	Upright Fridge - MID	£700	£0
P5	Vacuum Cleaner - LOW	£500	£0
Q3	Washer Dryer - HIGH	£700	£0
R3	Washing Machine -HIGH	£700	£0
A3	Televisions	£400	£0
A4	Televisions	£600	£0
A5	Televisions	£800	£0
A6	Televisions	£1000	£0

Home Emergency Pricing

Structure



BOILER 0-7 YEARS				
Code	Plan	First Payment	Monthly Payments	Comms
A,B,C,D,E,F,G,H	Gold	£150	£14	£25
A,B,C,D,E,F,G,H	Silver	£100	£19	£15
A,B,C,D,E,F,G,H	Bronze	£75	£22	£5
BOILER 8-15 YEARS				
Code	Plan	First Payment	Monthly Payments	Comms
A,B,C,D,E,F,G,H	Gold	£150	£21	£25
A,B,C,D,E,F,G,H	Silver	£100	£26	£15
A,B,C,D,E,F,G,H	Bronze	£75	£28	£5



White Goods Pricing Structure

White good commission is £15 per sale.

CODE	PRODUCT	UPTO VALUE
D3	COOKER	£700
E2	COOKER HOOD	£500
F3	DISHWASHER	£700
H3	FRIDGE FREEZER	£700
I2	HOB	£500
J5	MICROWAVE	£500
K3	OVEN & HOB	£700
L3	TUMBLE DRYER	£700
M3	UNDER COUNTER FREEZER	£700
N3	UNDER COUNTER FRIDGE	£700
O3	UPRIGHT FRIDGES	£700
P5	VACCUM CLEANER	£500
Q3	WASHER DRYER	£700
R3	WASHING MACHINE	£700

PACKAGES	FIRST PAYMENT	MONTHLY
3 YELLOW 1 GREEN	£150	£7
2 YELLOW 1 GREEN 1 RED	£150	£14
1 YELLOW 1 GREEN 2 RED	£150	£18
3 OR MORE RED	£150	£22



Inclusions & Exclusions

A. External Water Supply Pipe

<u>Included</u>	<u>Excluded</u>
Blockage	Frozen pipes which have not caused any damage
Collapse	Damage resulting from lack of proper maintenance
Leakage	Any work required on a water supply pipe outside the boundary of your property where you share legal responsibility for the water supply pipe with any third party(ies) who does not agree to the work being completed by our engineers;

B. Plumbing

<u>Included</u>	<u>Excluded</u>
Central Heating Pipes	General maintenance.
Radiator Valves	Leaks from any household appliances, sink, shower or bath where leakage only occurs when the appliance is in use
Internal water leakage, flooding or water damage to the home	Cracked or broken toilets or cistern

C. Drainage

<u>Included</u>	<u>Excluded</u>
Drainage System	General service and maintenance including but not limited to leaves, build-up of oils, fats or debris
	Cesspits, septic tanks, vacuum drainage systems, electric pumps, shower pumps and drainage pumps;
	Plumbing and filtration system for swimming pools or spa



Inclusions & Exclusions

Section D. Boiler

<u>Included</u>	<u>Excluded</u>
Labour, Parts and Materials	The cold water system including its feed and outlet;
If repair takes longer than 60 hours we will pay £40 towards alternative heating	Any non-gas appliances, Elson tanks, separate gas heaters supplying hot water LPG boilers and dual purpose boilers such as AGA's and Rayburns
Annual Boiler Service	Solar powered panels or ground air and water source pumps

Section E. Domestic Central Heating System Cover

<u>Included</u>	<u>Excluded</u>
Mechanical Failure of Heating System	Maintenance or replacement of fan convector heaters or heated towel rails or underfloor heating
Electrical Malfunction of Heating System	Corrosion or any work arising from hard water scale deposits;
If repair takes longer than 60 hours we will pay £40 towards alternative heating	General maintenance including, but not limited to, descaling of central heating pipes, adjustment to the timing and temperature controls of the domestic gas central heating system and venting (bleeding) of radiators;

Section F. Electrical Emergency and Breakdown Cover

<u>Included</u>	<u>Excluded</u>
Items after your supply meter which causes the breakdown or failure of the domestic wiring system supplying power to your home	Domestic appliances or electrical items with a plug
	External Lighting and non-permanent outbuildings, such as sheds and greenhouses
	Wiring or electrics in communal areas

Section G. Emergency Gas Supply Pipe Cover

<u>Included</u>	<u>Excluded</u>
We will assist you to repair or replace any damaged section of the internal gas supply pipe following a gas leak occurring in your home	General maintenance
Our assistance will only be provided once the National Gas Emergency Service have attended and isolated the leak.	Systems not installed correctly or which do not conform to any governing Gas Safe regulation or requirements
	Temporarily frozen pipes where permanent damage is not confirmed

Inclusions & Exclusions



Section H. Security, Lost keys, Roofing and Pest infestation
Cover

<u>Included</u>	<u>Excluded</u>
<p>Security and Roofing – We will assist you to repair, replace or provide an emergency fix to make the home safe and/or prevent further damage in the event of damage or failure to the roof, external lock, door or window.</p>	<p>a) Internal doors and windows; b) Replacement or repair of electronic units powering garage doors</p>
<p>Lost Keys – We will assist you to gain access to your home arising from the loss of the keys to your home, where you have lost the only available key to your home and are unable to replace it or gain normal access.</p>	<p>a) Loss of keys to the main property if another set exists; b) Loss of keys for any outbuilding, garage or shed which is not part of the main home;</p>
<p>Pest Infestation – We will assist you to remove any pest infestation inside your home.</p>	<p>a) Pest infestation relating to non-covered pests, including but not limited to, ants, fleas, bedbugs, spiders, flies, squirrels, bees; b) Pest infestations of an out building, any section of the property not deemed the main home, or where the living areas of the property are not affected, e.g. garages and sheds; c) Damage caused by pests;</p>



Day 2- Quiz 30 Mins

QUIZ- Home Emergency Cover

1. How much is the gold plan total price?
2. How much is the silver package monthly after the initial payment?
3. Name 4 items of the home emergency cover.
4. How much is the policy excess fee on home emergency cover?
5. What is product code D on the home emergency plan?
6. Name TWO benefits of having insurance for home emergencies.
7. What type of card payment do we accept?
8. What is one exclusion on water supply pipe (product c)?
9. How much do British gas charge for an annual boiler service?
10. Name TWO types of pests that are not covered under pest control cover?
11. How much money will we provide to any claim made on the client's policy?
12. What is our business address?
13. What is our company website address?
14. Customer service number is what?
15. How do you understand if a client you speak to on a call is vulnerable?
16. How much would we pay for alternative heating should an engineer take longer than 60 hours to repair damages.?
17. What is product Code G?
18. Please explain what a water supply pipe is?
19. Name TWO things that are deemed as an emergency from an insurance providers view?
20. Where is the meeting point should the fire alarms signal a fire?



21. Do we cover frozen pipes?
22. What products does section H cover?
23. How much is the excess on a 12 year old boiler?
24. How much do we cover up to for Central Heating?
25. Are you allowed to go off the sales script?
26. How many days from the start of the client's policy can they make their first claim?
27. Name 2 Inclusions on a Boiler cover?
28. How much is the first payment on a bronze payment plan?
29. Who Founded the business?
30. How many active customers does Home Sure have?

Mark the sheets, pass to the right to mark each other's, read scores out and discuss.
Additional training by josh for anyone under 90%



Sales Techniques

We do not encourage hard core selling. The main skill with selling this insurance is knowing your product and being confident and being able to identify the types of customers. The best sales techniques you will be using to build rapport with your customers are Mirroring and the tone of voice.

Mirroring

Mirroring your customer is adapting your sales pitch to the type of customer you are speaking with by matching your pace, tone of voice and the language you use. For example, if your speaking to a 30yr old builder from east London use colloquial language, use your sense of humour if appropriate, whereas when speaking to a 70year old recently widowed woman you would speak more formally and with a softer tone of voice and at a slower pace. mirroring is a technique that can work well in any workplace as well as in most interpersonal relationships. With mirroring, one person adopts the physical and verbal behaviours of another to build rapport and agreement during the selling process.

Building Rapport

Building rapport is an essential attribute for making sales. This can be made by simply asking an off-script question and likening yourself to the customer. When rapport has been made then a trust can be formed which keeps the customer at ease throughout the call which leads to taking bank details and closing the sale much easier.

When you build rapport in sales, you want to make a sincere connection. Too often, chit-chat before a sales call seems contrived... because it is.

5 Ways to Build Rapport

1. Be yourself. ...
2. Be friendly. ...
3. Show real interest. ...
4. Find common ground. ...
5. Give genuine compliments. ...



Sales Techniques

Leading Words:

Leading words are used in pitching and throughout the call to help convert leads into sales, by **leading** the call using positive and commanding words.

Examples of Leading Words/Phrases:

<u>Word/Phrase</u>	<u>Leading Word/Phrase</u>
Do you want to take out the policy?	I am going to get the policy set up for you today!
Is it alright if we set up your direct debit?	I am going to set up your direct debit now.
Do you want a copy of our customer service number?	Grab a pen and paper for me. I'm just going to leave you with our customer service number.
We can add in a service to your boiler.	We've added in a free service to your boiler for you! Just to make sure it's safe and not going to break for you any time soon!

Although with leading words you must be direct and state facts rather than ask questions you can **never** insinuate that they are either already covered with us or that we are renewing an old policy for them, however this doesn't mean you cannot be confident and forward regarding the cover we provide. Don't be afraid to convince them to switch over!

Controlling the Call:

Controlling the call is using commanding language and confidence to lead the consumer through the call towards a sale. This can be achieved by noting various sections of the script and sticking to them. For example, the first part of the call is identifying yourself and the company, but after this it is important to move on to **why** we are calling and what we are offering.

Although building rapport is key as well as being polite, it's important to remain in **control** of the call, so that the pitch is clear and concise. If the call strays too far off topic, it may become confusing about what the call is about in the first place!

A good way to make sure you remain in control of the call is to stick to the script! Do not deviate from the script too much unless you are answering a specific question. This way it will remain clear to the customer what you are doing, and what the next stage of the call is.

"We are calling today to set up a new policy for you, firstly I need to confirm your first line of address and postcode" - this is a good example of **controlling** the call at the beginning of the pitch as it's clear and direct rather than being vague and leaving them confused as to what you are doing for the consumer.



Sales Techniques

Buying Signals:

Buying signals are cues from the customer that can tell you whether they are ready to **buy** or go ahead with the policy. These cues can be behaviours from the customer which we can recognize and capitalize on. Examples of buying signals include:

- If a customer says '**OK**' or '**Yes**' when you mention why you're calling, the chances are they have some interest towards the policy and may be more inclined to go ahead.
- If the customer is interested in the **price**, and asks questions such as how much the monthly premiums are, or how much the excess is, this shows they are putting thought into the policy and are therefore thinking about taking it out.
- If the customer confirms details such as 'Are you the Homeowner' or 'Do you still live at _____', this could imply that they feel more confident confirming information and therefore trust the company and as a sales agent you must be able to recognise this and use it to your advantage.
- Sales agents should be aware of questions about when or how payment can be made. Potential customers who ask about this topic are close to making a purchasing decision but need to make sure that payment options align with their needs.

Eliminate filler words: Try your best to avoid using filler words during pauses in the pitch such as "ahh" and "mmm" doing this sounds unprofessional and can throw them off taking out a policy as it doesn't sound as if you know what you're doing losing their trust in you, try to be well spoken and fast with replies.

Things to avoid:

There are some things to avoid while on a potential sale, things that can confuse the customer or put them off taking the cover out. These are simple and easy to avoid, listed below are some examples:

- **Remember the objective of the call:** It's important to remember that you are calling to make **sales**, so don't waste too much time with 'small talk' or 'chit chat'. You won't have a potential customer's attention forever, so make sure you keep track of time and control the call to get your pitch across effectively.
- **Don't oversell:** Do not be too pushy when selling as you can turn people off from wanting to take out the cover if you are nonstop talking, as it may be too much information for them to process resulting in them terminating the call.
- **Avoid sounding downbeat:** The projection of your voice has a massive impact on which way the call can go, for example if your sounding positive and upbeat people feel a lot more comfortable speaking to you and hopefully taking out the cover with you in comparison to someone sounding bored and miserable.
- **Eliminate filler words:** Try your best to avoid using filler words during pauses in the pitch such as "ahh" and "mmm" doing this sounds unprofessional and can throw them off taking out a policy as it doesn't sound as if you know what you're doing losing their trust in you, try to be well spoken and fast with replies.



Sales Techniques

A.R.M

Sometimes while on a sale, a customer will have an objection, when this happens it's important to remember **ARM** (Acknowledge, Respond, move on.) in order to efficiently handle it and continue with the sale.

Acknowledge - Acknowledge their point and let them know you understand what they are saying. *"That's a great question" or "I understand what you mean"*.

Respond - Respond to their point and answer any questions they have in an understanding and confident manner. To do this effectively it is important you have a thorough understanding of the policy you are selling.

Move on - After responding to their point, ensure they are fully satisfied with your answer and that they have no further questions. Once you are sure of this get the call back on track and continue with the pitch from where you left off.

Objection Handling

- **I'm already covered somewhere else.** Find out who with, how much they pay, and what is covered.
- **I'm covered with my home insurance.** If you claim on your home insurance your premiums will go up, also with home insurance you receive a pay-out NOT a service this can take a long time, and, in an emergency, this is not ideal.
- **Can't afford it.** We have quarterly payment options available to suit every customer's needs. Although it is an extra expense it could save the customer £1000's in an emergency. It also gives complete peace of mind that no matter when an emergency strikes, they will be taken care of.
- **I don't like giving my bank details out over the phone.** We only take your bank sort code and account number which are non-sensitive information. These details are found on all correspondence from the bank and on every cheque, you give out. The sort code is just the numerical address for your bank and the account number identifies your account within that branch. With these details you can only pay money into the account or set up a direct debit. All DD's are protected by the direct debit guarantee.
- **I don't like giving my details out over the phone.** We use secure lines and all our agents are PCI compliant. We use a secure system to input your details to take the payment these details are then destroyed, and we do not store your details. Plus, it is a Direct Debit and your protected by the Direct Debit Guarantee
- **Treat any objection as a buying signal, if there person is still on the phone asking questions then they are interested in the product!**



Home Sure Solutions

Call Listening Checklist

Product Type: Home Emergency

Failure to meet all the requirements listed below would result in an unsuitable sale, and we would ask the firm to re-visit this client to address any remedial actions necessary.

Key Areas:	
Introduction – Agent name and company disclosed, and checked convenience of call	
Disclaimer	
Fact Find (AGE OF APPLIANCE/BOILER)	
Product explanation given and understood	
Vulnerable client identified (if necessary)	
VCP – Are you in charge of your own financial decisions?	
Price and level of cover Explained (FULL PRICE AND INSTALLMENTS)	
Payment terms – amount, frequency and source	
Consent to proceed obtained	
Cooling off period discussed and understood	
Cancellation policy/period explanation	
Next steps confirmed	
Telephone numbers/contact points given	
Questions invited	
Brand New Policy Mentioned at least twice per call	
No Lying When asked questions (Honest Answers Only)	
Do not use the word “Renew”	
Do not use the word “Re-Instate”	
Do not use the word “Set back up”	
Do not use the word “Re Set-Up”	
Do not use the word “It is showing here”	



Compliance Sheet Check List – Office use only

Call Details: Agent: _____ Tel: _____
 Time & Date: ____: ____

Please circle answers.

1. Has the agent given their name? Yes No
2. Has the agent clearly stated the company name? Yes No
3. Have they clearly stated that it is a new plan? Yes No
4. Has the agent paused the call recording before taking payment information? Yes No
5. Has the agent stated clearly all pricing structure? Yes No
6. Has the agent stated the policy length? Yes No
7. Has the agent confirmed if the account holder is responsible for payments? Yes No
8. Has the agent left the customer service phone number? Yes No
9. Has the agent left the Claims line phone number & Company Name? Yes No
10. Has the agent stated whether there will be an excess to pay? Yes No
11. Has the agent stated maximum claims value? Yes No
12. Has the agent read the legal disclaimer word for word? Yes No
13. Has the agent offered to read the Direct Debit guarantee? Yes No
14. Did the agent ignore any ‘vulnerable customer policy’ triggers? Yes No
15. Additional

Notes.....

Call Rating ★ ★★ ★★★ ★★★★ ★★★★★
 Awful Poor Average Good Excellent

Call Monitored By: Signed: Date:



Vulnerable customers policy

Frontline staff should be alert for signs such as:

- They ask you to speak up or speak more slowly
- Can they hear the complete conversation or are they missing important bits?
- Do they understand what you are saying?
- They appear confused
- Do they know what is being discussed?
- Do they ask unrelated questions?
- Do they keep wandering off the point in the discussion and talking about irrelevancies or things that do not make sense?
- Do they keep repeating themselves?
- Do they say 'Yes' in answer to a question when it is clear they haven't listened or understood?
- They take a long time to get to the phone and sound flustered or out of breath, indicating they may have a lack of mobility due to age or illness
- They take a long time to answer questions. They say "My son/daughter/wife/husband deals with these things for me"
- Where there is a language barrier, they are vulnerable as they may not fully understand what is being said to them
- They say that they do not understand their bill, a previous phone conversation or recent correspondence.

Practical tips when talking to vulnerable consumers

- Speak clearly and enunciate
 - Set expectations for the call – outline all the information that will be required – account numbers, personal details, etc – and how long the call is likely to last
 - Be patient / empathise
 - Do not rush them – if they need to put the phone down to find account details it could take them some time
 - Guide the call to keep it 'on topic' – agents need to be coached on how to do this
 - Do not assume that you know what the consumer needs – it's easy to rush through if the consumer is slow or not able to explain what they need
 - Clarify understanding at every point posing the question "is there anything you'd like me to explain?"
 - Ask the consumer to explain to you what they understand the agreement to be
 - Offer alternatives to dealing with things by phone – maybe they would prefer to transact the business by post or email
 - Do not assume that the person you are talking to is sighted – they may be unable to read serial numbers or statement details
 - Do not assume that the person you are talking to can hear everything you are saying – they may have a hearing impairment
 - Remember that vulnerable consumers can sometimes be forgetful or overly trusting
 - Give the consumer time to explain fully – do not interrupt or show impatience
 - Listen for what is not being said, not just what is – e.g. absence of price, commitment, timing type questions
- on the part of the person receiving the call should ring alarm bells
- Ask if there is a better time to call – e.g. some people will function better in afternoons than mornings
 - Ask whether there is anyone else they need to talk to before making the decision