

Handling Objections



Intelligent Insurance. Choose Your Easy.

"I've already got it elsewhere."

Why they say it: The client may already have a policy and assumes it's sufficient—or they simply want to avoid the hassle of switching.

How to handle: Offer a free review. Over 76% of UK homes are underinsured, so even existing cover may have gaps. Position yourself as adding value, not just replacing.

"It's too expensive."

Why they say it: Clients often assume that all insurance is overpriced or don't understand the long-term value.

How to handle: Emphasise the cost of not having the right cover and the potential risk to their finances should they need to claim. If you feel as though as an advised case this will still be lost you have Source Go as an option, where you can still earn on the referral instead of passing your client to an aggregator

"I don't have time right now."

Why they say it: Insurance is often seen as admin-heavy or less urgent than the mortgage itself.

How to handle: As you have all the details from the fact-find, tell them you will handle the process. If they object and want some control opt for tools like the share quote function which allows you to share parts of the quote for their completion at their own leisure.

"It's not necessary."

Why they say it: You may find that this is more common for renters, who do not need to have buildings cover in place for the mortgage.

How to handle: Show them a total of the kind of sum that they would have to fork out should their possessions get damaged in a claims scenario.

"I want to shop around myself."

Why they say it: Clients may feel they'll find a better deal or are used to price comparison sites.

How to handle: Explain that it's fine for them to shop around but as their adviser you want to make sure that the policy is suitable for their needs. Explain the pitfalls of an unsuitable product for the biggest investment they will likely ever make.