Source

Overcoming the "I'll Sort Insurance Later" Objection

Intelligent Insurance

Homeowners may not want home insurance right now, but they certainly need it!

Throughout the mortgage process, every adviser knows home insurance is crucial for clients to find a lender for their mortgage deal. However, this doesn’t stop some clients from saying, “I’ll sort it later.”

On the surface, it seems like simple procrastination, but in reality, it often signals something deeper about mortgage clients' insurance decisions. Low urgency, often caused by low understanding or perceived low value of the product.

We’ll look at some of the most common client objections insurance professionals face during the mortgage process, and how you can quietly nudge your client in the right direction.

Why “I’ll Do It Later” Really Means “I’m Not Convinced Yet”

When mortgage clients delay insurance decisions, it’s rarely as simple as generic procrastination. Usually, it reflects a combination of low interest, low conviction, and low understanding. These factors are closely linked and often reinforce one another throughout the mortgage process.

Typically, this masked procrastination presents itself as “I’ll sort it later.”

In practice, however, it signals something more specific. Clients may not see enough value in the product yet, may be unsure whether it’s the right solution for them, or may not be ready to make the decision. Different ways your client might communicate include:

“I don’t see enough value in the product yet.”

“I’m not sure this is the right option for me.”

“I’m not ready to make the decision yet.”

“I need more convincing, I’m undecided.”

This is where expert advice makes the difference. Your conversations and foreknowledge of potential causes of stagnation can help you identify the root cause.

> ***“The main reasons for not having cover are affordability, a lack of need, and low knowledge and confidence in obtaining cover.” - (FCA)***

Simple Language Tweaks That Create Urgency Without Pressure

One of the most effective ways to improve engagement in mortgage clients' insurance decisions isn’t to push them for a quicker answer; it’s about reducing the amount of thinking they have to do.

In a lot of cases, hesitation is more about uncertainty than resistance, so it’s up to you to narrow down options, clarify next steps and make progress feel straightforward.

By using language that supports clients in moving forward comfortably and confidently, you can make a significant difference in how you handle client insurance objections with a subtle shift. Here are some examples:

“What is the one thing still stopping you?”
This directly counters their main issue and allows you to solve it.

“Shall we plan your next step to keep things moving smoothly?”
This offers guidance and forward-thinking without adding pressure.

“Let us keep this moving while the details are still fresh.”
This implies that things are best done in the present and that now is the best time to take the next step.

“We don’t need to do everything now, just the bit that matters most.”
This shows you’re conscious of your client’s needs and encourages actions to prevent stalling of progress.

“I’ve done a home insurance quote for you. Do you want to take a look together?”
This is a great way to weave GI into your conversations and will save your client time in the long run.

How Timing Impacts Decision-Making and How to Use It To Your Advantage

When it comes to mortgage clients' insurance decisions, timing can be just as vital as the recommendation itself.

Clients are far more likely to act when the need feels relevant and immediate. Once that sense of urgency dissolves, other priorities compete, and what was once a clear next step becomes just another task on their to-do list.

FCA Financial Lives 2024 *found shopping around was common for general insurance, especially contents/buildings cover (83%), but time and complexity were often cited as key deterrents.*

The above report also stated home insurance had some of the highest switching rates (49%). The same FCA research found that 19% of switches, or attempted switches, across financial products were very or fairly difficult, or could not be completed. Your time to make your mark.

An ideal opportunity to maximise your ROI is at renewal, when switching is a common behavioural pattern in the home insurance market.

The point here is to make the decision feel easier now than later. The longer it drifts, the more life gets in the way.

People are more likely to act when they experience one of the following on the next page.

Ways to Directly Counter Delayed Decisions

Ensure the need feels immediate (house move, remortgage, renewal, etc.)

Make the decision feel easy, and explain that the process is straightforward.

Ensure the client understand the timeliness of the descision making.

Make sure they feel confident in their choice (value, quality, price, etc.)

Four Techniques to Move Clients From "Thinking" to "Acting"

When handling client objections in insurance conversations, the last thing you want to do is make them feel pressured. Instead, it's about moving from passive consideration to meaningful action. Small adjustments shift the tone of the conversation toward a more structured, engagement-driven outcome.

1.

Ask For the Decision, Not Just the Opinion
Don't stop at "what do you think?" This keeps the client in 'thinking' mode. Instead, guide them towards a decision by asking what they feel comfortable doing next.

2.

Offer a Few Tailored Options, Not an Open-Ended Choice
Too many options create hesitation. Use The Source to present a couple of tailored solutions, helping the client focus on what fits best rather than whether to act at all.

3.

Summarise the Risk in One Sentence
Keep it simple and relevant. A clear, concise summary helps the client understand all the key information without overwhelming them with jargon.

4.

End with a Clear Next Action
Avoid vague endings like “have a think.” Agree on a clear next step, whether that’s proceeding, reviewing, or scheduling a follow-up to act.

This approach is particularly important when discussing buildings insurance.

In April 2026, 70% of UK homes were underinsured, with 23% overinsured. This presents brokers with a clear opportunity to support clients. The average UK property only carries around 66% of the cover required for a full rebuild.

- (RebuildCostASSESSMENT.com)

3 Real-world Examples of Conversations That Convert

Insurers paid out £6.1 billion in property claims in 2025, according to the ABI's latest data - the highest annual total on record. This was across more than 560,000 claims. (ABI)

One of the biggest challenges in mortgage clients' insurance decisions is that the risks of being uninsured often feel distant and hypothetical. Stats such as the above show that risks extend beyond moving dates and mortgage payments, with insurance acting as the shield against such risks that may seem hard to picture.

By using real-world examples, you can play a valuable role in making risks more relatable, tangible, and easier to understand.

> ***Make Risk Feel Real, Not Remote***
> *When clients delay insurance, the risk feels theoretical. Bring it back to familiar, low-level home issues that escalate:*
>
> *"It's like ignoring a leak under the sink because it's only a drip, until the cupboard is ruined."*
> ***Make risk feel ordinary and relatable, but not extreme.***

> ***Explain the Impact of Delay***
> *"I'll sort it later" often feels harmless, but in insurance terms, delay can mean exposure:*
>
> *"The longer you wait, the longer your home could be unprotected."*
> *"Risks can happen anytime."*
>
> ***Keep focusing on timing risk, not product urgency.***

> ***Reduce Complexity and Build Confidence***
> *Shift the decision from complexity to simplicity. Clients hesitate when they feel insurance is complicated or time-consuming. Reduce friction:*
>
> *"Why don't we run through a quick quote now and see what that would look like?"*
>
> ***Confidence comes from making the next step feel easy and tangible.***

Final Thoughts

Influencing mortgage clients’ insurance decisions isn’t just about the product; it’s about timing, shifting mindsets and attitudes towards acting.

There are several reasons a client may procrastinate about purchasing cover, so advisers need to be on their toes to pick up on the signals and respond appropriately for maximum impact.

Ultimately, home insurance is an essential product for any homeowner, even if they might not know it yet. That’s why your expertise is needed to break down these barriers and misconceptions.

Download our objections factsheet here to reference throughout your conversations.

Find this eBook helpful? Follow us on LinkedIn and explore the rest of our blog for more guides like this one!

Supporting Sources

FCA | Pure Protection Market Study Consumer Research

GOV UK | Contractual terms and privacy policies: how to improve consumer understanding

FCA | Financial Lives May 2024 Survey

RebuildCostASSESSMENT.com | Regional breakdown reveals uneven insurance accuracy across the UK

ABI | Adverse weather pushes property insurance payouts to £6.1 billion in 2025