# The Sales Conversation Guide

Discover the need → Explain the Options → Confirm the next step



**QUICK REFERENCE / U.S. HOMEOWNERS INSURANCE**

For licensed Sales Agents during a quote or follow-up call. Use approved product materials to verify all coverage details.

## Discover what matters

**Open:** "I'll ask a few questions about your home and priorities, then walk you through your options."

**Property:** Confirm address, occupancy, property type, roof details, updates, and loss history using the approved application.

**Priorities:** "What matters most to you when choosing protection for your home?"

**Exposure:** Ask about detached structures, valuable belongings, home business, and rental use.

**Budget:** "What amount could you comfortably pay out of pocket after a covered loss?"

**Timing:** Confirm closing or renewal date and any lender requirements.

## Connect needs to options

Use the coverage prompts at right. Explain each recommendation in terms of the customer's stated need.

**Say:** "You mentioned [need]. Let's review [coverage or option], including its limit, deductible, and exclusions."

**Check understanding:** "How would you describe the deductible you selected?"

## Explain the quote clearly

**Home + other structures:** Review rebuilding estimate and limits for the home and separate structures. Rebuilding cost differs from market value.

**Belongings:** Explain replacement cost versus actual cash value, which accounts for depreciation. Check special limits on valuables.

**Loss of use:** Review eligible added living expenses after a covered loss makes the home uninhabitable; verify limits and conditions.

**Liability:** Review personal liability and medical payments to others, with their separate limits and exclusions.

**Deductibles:** State applicable dollar or percentage deductibles. Explain the percentage basis and show the dollar amount.

**Coverage gaps:** Standard policies generally exclude flood and earthquake. Discuss separate options; verify water-backup availability.

**Price concern?** "Let's compare the same limits and deductibles first, then review eligible discounts and options."

## Confirm → Document → Follow through

**Before you close:** Confirm selected limits, deductibles, exclusions, premium, payment terms, and requested start date. Ask: "What questions do you have before we proceed?"

**Record:** Needs, recommendations, options accepted or declined and agreed next step. Confirm whether coverage is bound and its effective date/time only after authorized confirmation. A quote alone does not establish coverage.

**VERIFY BEFORE YOU PROMISE**

If coverage, eligibility, or binding authority is unclear, consult approved policy materials or route to underwriting before confirming. Never guarantee a claim outcome.

PORTFOLIO CONCEPT | Fictional company. Training sample.
Reference: NAIC, A Consumer's Guide to Home Insurance (accessed Nov. 4, 2026).

Safe Home INSURANCE