Calling the Emergency Contacts

The Script:

Hey [Em Contact Name]?
(Yeah).
Hey [Em Contact Name], this is [Your Name].
You don't know me, but I got your number from your [relationship/sister/friend and Original Client Name], did they tell you I was going to be calling?
(Yes or no, doesn't matter).
Okay, no need to worry everything is fine [Em Contact Name], but I was able to help them out with a [type of plan you helped with] the other day and they just wanted to put you down on their Emergency Contact List and I wanted to make sure that was okay with you.
(OK or what is that?
Your answer is the same either way).
Your job is really simple, it is just to hold onto my name and phone number, and when something happens to them like [and list out some of the benefits of the product that you helped them with - burial or major medical] let me know so we can get the benefits to the family as soon as possible.

Because there is over a billion dollars of insurance money out there that goes unclaimed, not because the insurance company doesn't want to pay but because no one ever called to claim it, the policy got lost, people move, life happens, and so we let other people know that there are policies that exist for the family so we can get the insurance filed for the family as soon as possible when they need it the most, does that make sense?
(Yes).
Is this your cell phone that we're talking on right now?
(Yeah).
Okay, I'm going to send you my name & number, can you save me as "Insurance [Your Name]" so when that time comes you know who to call?
(OK).

That's pretty much it [Em Contact Name] unless you have any questions about anything...
(No).

OK, awesome...I almost forgot to ask...Who do you have your life insurance with?
(Who do you have your - whatever other products you have to offer?).

They can only say 1 of 3 things for any product, but these answers are specific to life insurance:

1) They don't have anything.

Oh my gosh, so let's say something crazy happened like someone was texting and driving, and ran you off the road, and you died, who would be taking care of your burial and stuff?
(They will list a person or say I don't know. If they say I don't know, give them options like Mom, Dad, Spouse, Siblings, Kids, Grandparents).
If I could show you something that would take care of that burden is that something you would be open to talking about?
(Yes).
So what's your schedule looking like tomorrow and [Next Day]?
(Always go straight into booking the appointment).

2) They have it through a different company.

That's great, there's actually over a billion dollars of unclaimed insurance money out there, it's not because the insurance companies don't want to pay it's just because maybe something got messed up with the paperwork or sometimes policies get lost, there's something not quite right, so we should absolutely review that with you and make sure that it's going to do what you need it to do when you need it the most.

What is your schedule looking like tomorrow or [next day] so we can take a look at that?
(Always go straight into booking the appointment with a QUESTION).

Calling the Emergency Contacts

3) They have it through their job/work.

That's great, people always ask us about work insurance and honestly, it is some of the best insurance you can get as long as you work there and they don't change the benefits. It's either very inexpensive or free. The only thing about work insurance, is you typically don't get to keep it when you leave. It's kind of like renting a car, you have to give the keys back when you're done with the car. So what most people do is they put a policy in place, that's personal, and that they own and control because you could get fired or just leave the job or retire, so this is the insurance that does what you want it to do when you need it the most.

So what's your schedule looking like tomorrow or [next day] so we can take a look at that?

**You are not hard closing, but you are asking the questions.

**Always remember to go back to booking the appointment!