REMORTGAGE

GETTING THE MOST OUT OF GI

UINSURE

Stage 1 INITIAL SET UP AT MORTGAGE STAGE

A good positioning statement from the Adviser handling the remortgage application is required. The positioning statement should ensure the customer very clearly understands competitive pricing and top quality products are available.

A home Insurance schedule MUST be collected at application stage. **It should be stated that Buildings Insurance is a condition of the mortgage offer and that contact will be made to discuss insurance solutions specifically at the offer stage.**

THE SUGGESTED CONVERSATION

Many thanks for completing the remortgage application process. I'm going to submit this today and keep you regularly up to date with the process until we receive your mortgage offer. At that stage I will call you to confirm the actual mortgage offer details are exactly as I've outlined today. One of the mortgage conditions will state Buildings Insurance must be in place. I will therefore use the insurance schedule you have provided me today to ensure the same or better cover can be provided at similar or lower cost. I will also ensure that the new lender's interest is noted on the policy so no unnecessary delays occur in the remortgage process.

Stage 2 MORTGAGE OFFER APPROVED

The client will get a call from their Adviser to confirm the good news, and at this stage the quote for insurance is completed on the Uinsure system.

Ensure the existing insurance schedule has been used to prepare a new Uinsure Quotation - use the Defaqto Compare tool which shows differences of cover over the existing insurance.

THE SUGGESTED CONVERSATION

With the remortgage offer accepted you need to to consider your Buildings (& Contents) Insurance arrangement for the property. Using the insurance schedule you provided when we completed the remortgage application I confirm cover is available via Uinsure and the excellent news is premium is £Y. This premium is £XX monthly cheaper than your current payment and importantly offers the following additional benefits".

Make sure you're got the differences from the Defaqto compare page pre-prepared, & read them out.

If the customer requires any changes to the cover simply login to Uinsure system, retrieve quotation and edit to suit needs.

Confirm cover will be set up on the agreed start date, enter bank details and insert email address address so documents can immediately be supplied to the client.

Got a question?
We're here to help you!

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