



omega
homecare

How to Be Successful

- **Stick to the script!** It works and it will make you money
- Be confident
- Control the conversation
- Know the material
- Listen and learn from your calls and others

ATTITUDE

By: Charles Swindall

The longer I live the more I realize the impact of attitude on life. Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than success, than what other people say or do. It is more important than appearance, giftedness or skill. It will make or break a company... a church... a home. The remarkable thing is we have a choice everyday regarding the attitude we will embrace for the day. We cannot change our past... we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude... I am convinced that life is 10% what happens to me and 90% how I react to it.

A

I

O

A

Agree, Isolate, Overcome, Ask For The Money!

First Things First

MAKE EVERY CALL A LAYDOWN!

What does the customer know when we call or they call in?

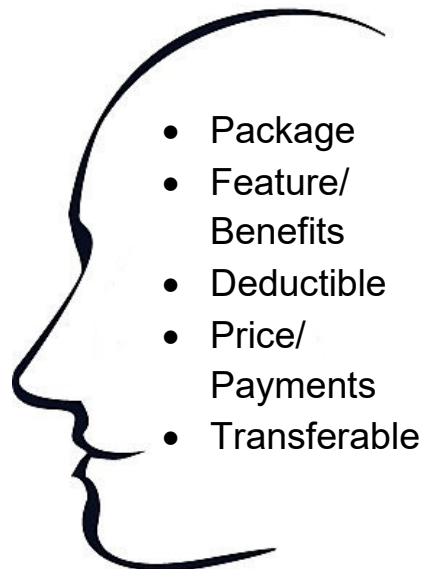


GRAB A PEN!



Remember, these customers don't know anything when we call them or they call in. It is your job to create a clear, tangible item.

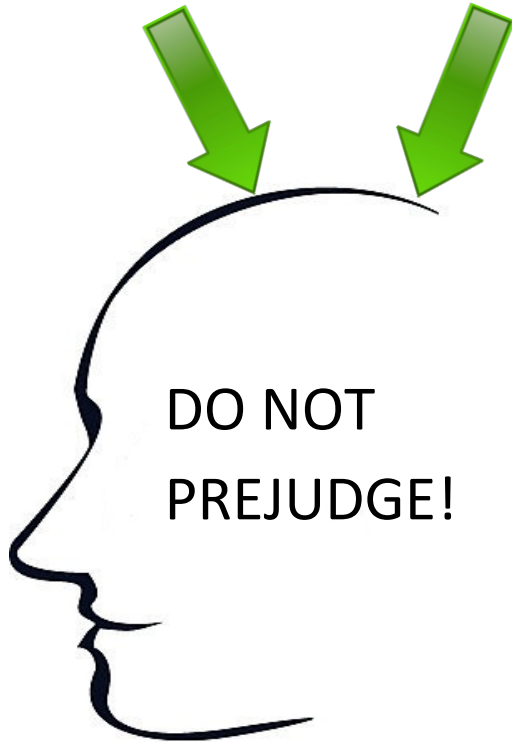
WHY NOW?



MAKE A FRIEND, NOT A CUSTOMER!

What a salesperson knows about the customer when they call in...

LISTEN!



The more information you gather, the more ammunition you will have to sell them.



REBUTTLES
KNOW
THEM!!

AGREE

YOU MUST BE ON THEIR PAGE TO SELL THEM!

If you are not agreeing with the customer then you are arguing! It is nearly impossible to sell someone when you're arguing with them. Even though sometimes we know they are wrong we still have to agree. Try putting yourself in their shoes. Really get on their page and understand their point of view.

Different ways to agree

- I can understand that...
- I'm on a budget too...
- You're right it is a lot of money...
- I can appreciate that...
- Of course...
- I know where you're coming from...
- That's a good point...
- Exactly!
- I can see what you're saying...
- I know what you mean...
- I've been there too...

Total Cost: (Too Expensive)

Too Expensive: You're right; it is a lot of money...

- But we don't set the labor rates for plumbers, roofers, appliance technicians and so many others; do you know how much they are charging right now per hour for labor? (Go to the labor rates script)
- To be honest with you, everything is nowadays. Think about it, we both know that when a hot water heater or A/C goes out the policy will pay for itself right? ... But what most people don't think about is that it's pretty common to have smaller items, like ceiling fans, washer and dryer to go out too right? ... Exactly, and those things will cost over \$1,000 each time they go out, then you still don't have any coverage for the next time it breaks down, you know what I mean?

Cost: (Budget)

Budget: Well I understand that, I'm on a budget too...

- If it's a matter of being able to afford the coverage, we're here to help you. We work with people on tight budgets all the time. Let's set the money aside for a second... Let me ask you; are you familiar with what they're charging for labor to work on some of the many items that can breakdown in your home these days? (Go to the labor rates script)
- We're not here to put you in a financial bind; the whole purpose of the coverage is to keep you out of one. And being on a tight budget, how would you handle an unexpected repair of say \$3,800 all at once?
- But home warranties aren't for rich people they are for people just like you, and me who are on a budget! And being on a budget how would you handle an unexpected \$3,800 repair bill all at once when something does go wrong? Exactly, and that's why we have the coverage so that when that day comes instead of you writing that HUGE check, we take care of it for you. You know what I mean?
- I understand that, now being on a budget is it going to be easier for you to have a monthly installment that amounts to the cost of a cup of coffee a day with a company willing to work with you knowing you're protected the entire time "Or" empty out your savings account for a single repair. Option "A" right??

Spouse (Wife wants to talk to husband)

Wife wants to talk to husband: I can understand that I don't mind holding while you speak with him. (Not there) What would your recommendation be to your husband?

- I can appreciate that, but I'm sure if you're like most wives then you probably handle the family's budget, right? Exactly, and how do you think an unexpected repair of \$3,800 would affect the family's budget? Exactly, and that's why we have the coverage so when you do have a problem it's paid for... All parts, labor, and taxes... You know what I mean?
- I understand it's a big decision but I'm sure your husband will love the piece of mind knowing that when your home has an issue you just call us and it's taken care of. You know what I mean?
- I can understand that ma'am, but were not asking you to pay for the policy in full today. All we ask for is a small monthly payment to protect your family's largest investment. When your policy arrives in approx. 10 days I will be more than happy to get back on the phone with both of you to explain the value to him as well. How does that sound?
- I can appreciate that, but if he is anything like me he is going to want to keep the home covered. That way you don't have to pay thousands of dollars on repairs. You know what I mean?

Spouse (Husband wants to talk to wife)

Husband wants to talk to wife: I can understand that I don't mind holding while you speak with her. (Not there) What would your recommendation be to your wife?

- I can appreciate that, but Let me ask you: who is responsible for the home repairs? And when the house does have a problem, I'm sure you'll be the one responsible for getting it fixed right? So let me ask you, would you rather wright a check for \$3,800 or would you rather we pay for it, and you don't have to worry about it at all?
- I can understand that sir, but let me ask you; when you're handed a, 3,800 repair bill for a new A/C whether you need to speak with your wife or not; you're going to have to pay it to get it fixed right? Exactly! Well it sounds to me that you understand how this is going to protect the family's budget down the road, and all it takes to get you back under coverage is the first monthly payment. Would you like to use Visa, MC, Amex or Discover???
- I can understand that sir, but were not asking you to pay for the policy in full today. All we ask for is a small monthly payment to protect your family's largest investment. You know what I mean?
- I can appreciate that, but if she is anything like my wife, then she is going to want to keep the home covered. That way you don't have to pay thousands of dollars on repairs. You know what I mean?

I want to think about it / Can I call you back?

- I know it's a big decision but, let me ask you a question when something does go wrong with the home, it's probably going to be a surprise right? ... **(Let them answer)** Exactly so would you rather write a check for \$2,500 to get it fixed, or would you rather we pay it, and you don't have to worry about it at all? ... **(Let them answer)** Exactly, and all it takes to get you back under the coverage is \$69/ month today, do you want to put that on your debit card or credit card?
- I understand it is a big decision. The thing is you're not in dire need of this right now. But you're not buying this for today, or tomorrow, this is for the next _____ years down the road, you know what I mean? And if you don't mind me asking, do you need to think about whether or not you're going to need this coverage over the next _____ years or is it more of the affordability aspect?
- I know it's a big decision, but you never know when you're going to have a problem. Let me ask you, do you think the home is more likely to have problems in the first few years when it's brand new or as it starts to get older? ... **(Let them answer)** Exactly, and that's why we have the coverage so your home is protected in those high risk years. You know what I mean?
- I understand it is a tough decision to make while everything is ok. But you're not buying this for today or tomorrow, you're getting a piece of mind for the next _____ years. You know what I mean?
- I understand that, but if you don't mind me asking how does the coverage sound to you?

Don't want to give Info over the phone

- I can understand your concern. Keep in mind all CC's, and DC's have fraud protection on them so if for some reason there was a problem the CC company will take care of it for you. You know what I mean?
- We hold numerous insurance licenses in all 50 states, and have tens of thousands of client policies. We obviously wouldn't risk our reputation over one policy for one monthly payment. Doesn't that make sense?
- Don't worry, we're going to provide you with a secure confirmation number before the phone call is over, and keep in mind all of our phone calls are recorded for your protection, and ours. Also your CC information is entered into a secure database, and for security reasons, once we type in the numbers, the only thing that stays visible are the last four digits. Does that make sense?

I Want it in Writing First

I can appreciate that, and you will be receiving your live contract in the mail in approximately 10 business days and all it takes is the monthly payment of (get the amount from CRM) to get you going. **Ask for the MONEY!!**

- I can understand that but we can't mail out a policy to you without activating coverage because what's happened in the past is people tried using those policies before they were activated to get a claim paid. Now I'm not saying that you would do that, but to make sure all of the claims get paid we only send out policies that have been activated. Does that make sense?
- I can understand that and I'd love to be able to send it out to you without a activation and payment but unfortunately the only time anybody ever seems to call us back to activate the policy is after they've developed a problem and they're looking at a HUGE repair bill, and of course at that time it's too late. You know what I mean?
- I can appreciate that and we tried that in the past. Unfortunately, most people wanted to wait until after the home developed a problem to activate the coverage. You know what I mean?

I take care of my home / it won't have a problem

- I do my best on my home too, that's what makes it such a surprise when it has an issue. You know what I mean?
- I do my best too, but the fact is the manufacturer only protects your items for a limited time. Why do you think that is? Because they know exactly when their own products break.
- I do my best too and I would like to tell you that your home is never going to have issues, but the fact is billions are spent each year in home repairs. You know what I mean?
- I'm sure you do. So do I, But it's not a bottle of wine getting better with age. You know what I mean?

Check by Phone Script

1. Do you have a debit card for this account?
2. Go ahead and grab your next available check and I'll walk you through it.
3. What is your next available check #?
4. Go ahead and make it payable to "EFS" for the amount of \$69 which is your initial payment.
5. Now you know the memo line on your check? Go ahead and write in your customer ID # (app #), which is _____. This is the easiest way to access your account in the future.
6. And then where you would normally sign the check, write VOID because you will keep this check as your paid receipt!

7. Now, look at the bottom left hand corner of the check, if you could read the first 9 #'s please; this is your routing #.
8. And then the numbers to the right are your account #. (**ALWAYS HAVE THE CUSTOMER VERIFY THE ACCOUNT NUMBER. IF THEY READ IT BACK TWICE IT HAS A HIGHER CHANCE OF BEING CORRECT**).

2400

_____ 19 _____ 91-548/1221

PAY TO THE ORDER OF _____ \$

_____ **DOLLARS**

FOR _____

⑆ 22105278⑆ 6724301068⑆ 2400⑆

Routing Number Account Number Check Number

How to go over the labor rates

When going over the labor rates you want to be smooth. You want them to know how much it is but you don't want to slam it down their throats. When you hit them too hard and make them feel stupid they will not buy or care what the labor rates are. The best thing is to let them answer you when the question is asked "do you know what they are charging per hour for labor". If you tell them then it's just your words, but when it's their words it's much more effective, so let them answer. A lot of times the customer does not know what they are charging per hour. It's our job to educate them, but we need to do it in a way that shows them you care about them and you want to help them. Here are a few different ways to handle the labor rates.

If they say "I know how much", or "It's a lot".

- What is that in your area? (Try to get them to tell you, and depending on what they say \$100 dollars, too much, a lot. Then go below). (A lot of times they will say a very small number, or I'm not sure... When they do; go to if they say "I don't know" section below).
- Your right! And that's why we have the coverage.
- Exactly and that puts your average repair over \$2,000 you know what I mean?

If they say "I don't know"

- You know to be honest with you when I first started working here I had no idea what they were charging either. When I first saw the prices of these programs I thought to myself there is no way I am going to be able to help anyone buy this product. It wasn't until I found out how much they are charging per hour for labor and what the average repair bill is that is when I realized these policies are worth their weight in gold! And right now they are charging over \$100 dollars per hour for the labor; putting your average repair well over \$2,500 dollars, so you gotta ask yourself would you rather

wright a check for \$2,500 dollars all at once, or would you rather we take care of it so you don't have to worry about it at all?

Take Over (T.O.'s)

The power of the second voice

The power of the second voice is **HUGE** it justifies the discounts and gives the customer peace of mind that they are talking with an expert.

Before setting up a T/O you need to build value! Make sure you ask for the money a few times and get the customer to agree. Once you build the value and pinpoint the objection is the monthly payment, or the total cost. Now it's time to set up the T/O

Different ways to set up a T/O

- It sounds like the coverage agrees with you. If there were some discounts (waive or reduce activation fee) to lower the total price, and more importantly get you a much lower down, and monthly payment option. Would that make it easier on you?
- We work with people on a budget all the time, and if it's a matter of being able to afford the coverage we can help you! Setting the money aside how does the coverage sound to you? Great well it sounds like the coverage agrees with you. If we could help you with a lower down and monthly payment would that make it easier on you?

Home Warranty Sales Script

Inbound Greeting/ Build Value

Hello this is <Name> calling on behalf of **Omega Home Warranty** with whom do I have the pleasure of speaking with?

<customer name>

Hi <customer name> and how are you doing today? Great! Well <customer name> thank you for taking the first step in protecting your home and major appliances. An unexpected home repair can be very costly and always seems to come at the worst possible time.

Now <customer name> with an **Omega Home Warranty** you'll never have to worry about the high cost of home repairs again, whenever one of your covered systems breaks, all you have to do is give us a call. We'll have a licensed, pre-screened and pre-qualified technician sent over within 24 to 48 hours to make any repairs needed. We only use A+ rated local technicians in your area. Or if you'd like you can even use your current service provider if you choose. The choice is always up to you.

So <customer name> as we are all living in trying times right now there could be no better time to protect your biggest investment and with an Omega Home Warranty, we want to do our part to help you do just that. Omega is an industry leader in Home and Auto Warranties.

And the phone number we have on file for you is (phone #) Is that the best number to reach you?

Would you like to provide an Email address so I may update your file?

Do you have a pen? (NO) Go ahead and get one, I will wait. Take your time!

Ok, let's go over the coverage that has been approved for your home.

(Go over the coverage and BUILD VALUE and PAINT PICTURES!!!!)

Deluxe Coverage

The program that you qualify is the highest level of coverage available. In addition to items such as your water heater and ceiling fans, this will cover most of the major items in your home which include:

- | | |
|---|---|
| <input type="checkbox"/> Central Air Conditioning | <input type="checkbox"/> Kitchen Refrigerator |
| <input type="checkbox"/> Central Heating | <input type="checkbox"/> Cooking Range, Oven, Cooktop |
| <input type="checkbox"/> Interior Electrical System | <input type="checkbox"/> Built-in Dishwasher |
| <input type="checkbox"/> Ceiling Fans | <input type="checkbox"/> Built-in Microwave |
| <input type="checkbox"/> Water Heater | <input type="checkbox"/> Garbage Disposal |
| <input type="checkbox"/> Clothes Dryer | <input type="checkbox"/> Doorbell System |
| <input type="checkbox"/> Clothes Washer | <input type="checkbox"/> Septic System |
| <input type="checkbox"/> Kitchen Exhaust Fan | <input type="checkbox"/> \$75 Service Call Fee (Ded.) |

Continued.....

Your coverage also comes standard with 30 day waiting period to before you may file a claim as well as a **\$75** service fee that is similar to a deductible, so when something breaks in your home, that's all you pay when it comes time for a repair. **(Just like health insurance policies)** For example If you're A/C system breaks down or needs to be replaced at a cost of \$3800.00, all you will have to pay is the service fee of **\$75**. This policy will cover all the parts, labor, and taxes.

Does that make sense?

We also provide an Authorized Service Professional for you, so you never have to worry about finding someone qualified to do the work or letting someone in your home that hasn't been checked out first.

Optional Coverage

- Garage Door Opener
- Programmable Thermostat
- Ice Maker (Built-in & Stand alone)
- Garage Door Opener
- Programmable Thermostat
- Ice Maker (Built-in & Stand alone)
- Swimming Pool

Notes:

Administrated by EGV Companies.

Fully Insured by Lyndon Southern Insurance Company: AM Best A rated Insurance company since 1981.

A rating with the BBB (4.9 out of 5 stars)

Paid over \$12,000,000 in claims in 2020

Claims Department.

Assign Claims Advocate.

Average speed to answer claims calls is :22 seconds.

Average claims call handle time benchmarks is 3:50

Partnered with:

