AVIVA

# **Selling protection**, a step-by-step guide

This guide has been created to help your protection conversations before, during and after your client appointments. Pick and choose from the items available that will help you to have the most productive discussions. If you are short on time, we have marked the key document at each stage with a ★. If you need any of the documents not listed here, you can find them on our **adviser website**.

| Stage in the process | To use with your clients | | For you | |
|---|---|---|---|---|
| **1 Pre-appointment**<br>Email some of the materials to your clients to prime them for their first protection appointment. | **What is protection? video ★**<br>Send on to your clients and introduce them to what protection is and why it's important. | **More than just a roof over your head**<br>A video explaining the importance of protection for home owners and renters. | **Understanding underwriting**<br>Find answers to some of the most commonly asked underwriting questions and understand more about the underwriting process at Aviva.<br>**ALPS in focus**<br>Make sure you are making the most out of our ALPS system. This PDF will help guide you through some of the processes and show you the benefits our online system has to offer.<br>**Technical guide to protection**<br>A detailed look at all of our personal protection products. This is an ideal place to refresh your knowledge before discussing protection needs with your clients. | **Extra Care Cover video**<br>Watch this explainer video to help you understand how our Extra Care Cover can support your clients if they're diagnosed with a condition that results in severe and permanent symptoms.<br>**Aviva Business Accelerator**<br>Gain CPD and knowledge of our products, learn how to engage with clients more effectively and develop your sales techniques. |
| **2 During the appointment**<br>Use our visual and interactive guides to help explain our different products and focus on what matters to clients most. | **The Protection Shield ★**<br>An interactive guide to show all the elements in our personal protection suite. Help clients to better understand the need for protection, and how they can customise a solution that suits them.<br>**Our products guide**<br>A more detailed look at all of our personal protection products as well as Global Treatment and Fracture Cover.<br>**Critical illness cover quick reference guide**<br>A visual way of showing your clients what's included with our standard and upgraded critical illness covers. It's designed to speed up the conversation and make things simpler to understand. | **The difference income protection can make**<br>Show your clients a side-by-side view of the financial impact that being off work due illness or injury to could have for someone with, and someone without income protection.<br>**Aviva DigiCare+ guide**<br>A detailed look at the variety of non-contractual health and wellbeing benefits included with your client's policy.<br>**Aviva's claims report**<br>Use the Aviva claims report to help overcome customer objections with our claims data and insight.<br>**Benefits of Trusts**<br>Help ensure the right people benefit from your client's policy at the right time. | **The protection shield checklist**<br>Complete during your appointments to help you and your client keep track of what's been talked about and what types of cover they select. This could also be helpful to use when carrying out client reviews.<br>**Online Trusts video**<br>**Step-by-step guide** to adding a trust online. | **Occupations guide**<br>The premiums for income protection, total permanent disability and waiver of premium will depend on your client's occupation. Use this guide to determine what level of risk we associate with their profession. |
| **3 After the appointment**<br>Keep in contact with your client while their policy is being put in place and help confirm to them that they made the right decision. | **What happens next ★**<br>Help reassure your client they have made the right choice and let them know what to expect next.<br>**Reasons why**<br>A template to help you draft your client recommendation letters. | **Guide for Trustees**<br>Provides the information a Trustee will need, and answers some of the main questions they may have. | **Tracking information**<br>This guide will show you how to keep on top of your business by receiving up to date information on what's happening with your cases. | |



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