

PERSONAL LINES

Towing & Roadside

How to Explain Any Coverage: Tips & Tricks

- 2 Sentences & A Question: Make it a conversation
- Nana Principle: Use vocabulary you would use with your Nana (nothing complicated)
- Be Concise: try not to talk in circles
- Tell A Story to Illustrate the Coverage
- Always talk about pricing in monthly amounts
- If someone is not interested ask a few more questions and always document your system

Coverage Explanation

Towing and roadside assistance coverage typically includes services such as towing, jump-starts, flat tire changes, lockout service, and emergency fuel delivery. It is designed to help drivers in case their vehicle becomes inoperable due to a breakdown or minor accident.

How the Policy Helps Clients

This coverage offers peace of mind and convenience for drivers. In the event of a vehicle breakdown or minor roadside issue, the insured doesn't have to worry about the additional stress and cost of finding and paying for these emergency services. The insurance company coordinates and covers the cost of these services up to the policy's limit.

Example of Claims

Imagine a driver experiences a flat tire on a busy highway and doesn't have the tools or expertise to change it. They can call their insurance provider, who will send out a professional to change the tire on the spot, allowing the driver to continue their journey without significant delay or expense.

How to Explain It to Clients

This coverage is like having a personal roadside assistant who is always available to help you in case of minor vehicular troubles. Whether you have a dead battery, flat tire, or need a tow, this coverage takes care of the logistics and costs, ensuring you're not stranded or out of pocket in these stressful situations.

Common Objections

Objection	Response
I don't think I'll need it.	It's always better to have it and not need it, than to need it and not have it. Roadside emergencies are unpredictable, and this coverage ensures you're prepared for any situation.
I already have AAA or a similar service.	That's great, but having this coverage as part of your insurance can offer additional benefits and may be more cost-effective. It also simplifies the process as everything is handled under one policy.
It seems expensive.	The cost is relatively low compared to the out-of-pocket expenses and inconvenience you might face without it. Investing a small amount now can save you significant time and money in the future.