**Gathering Emergency Contacts – Script**

*(This process takes place during application, right after the portion of the application in which the applicant chooses their policy’s beneficiaries)*

OK, so we’ve got your beneficiaries, that’s who would benefit from this policy if something were to happen to you – next we need to designate your Emergency Contacts for this policy. These are three people who are **outside of your household** who would serve to notify me if something were to happen to you. These are people who are really close to you and would be the first to know if something were to happen. I just need the name, relationship, and phone number of those three people. In the next week or so I’ll reach out, introduce myself, and give them my contact information so they can contact me if any of these Living Benefits triggers happens to you. This is basically just ensuring that I am notified quickly and can get any claim started as soon as possible.

**\*\*get the info – name, relationship, and phone number\*\***

Great, and if you could do me a huge favor – sometimes we catch people off guard if they don’t know what we’re calling about, so within the next 48 hours shoot them a text and let them know we’ll be reaching out to them about being your emergency contact for your policy so they can expect our call. Thanks so much.

**Emergency Contact List – Phone Script**

Hello (Contact Name), I’m calling on behalf of your (relationship), (John Smith). My name is (your name) with (your company). Did (John) tell you I’d be calling?

*EC responds….*

(John) is establishing you as an emergency contact on his/her new protection plan she/he just put in place with us. I only need two minutes of your time to explain you what this means for you.

*EC responds….*

(John) evidently thinks really highly of you – she/he gave me your contact information and said that you two are really close and she/he trusts you a lot. He/she says you two are (relationship), right?

*EC responds….*

Really quick, a little background for you - (John) has been working with my firm to create a family protection plan that comes with traditional life insurance if (he/she) passes away, but it’s a new type of hybrid policy that includes coverage for things that may happen to him/her while he/she’s still alive - so it also pays out if (John) gets cancer, has a heart attack, stroke, coma, gets paralyzed, and a long list of other health conditions.

A really important part of this process as we set things up for John is designating a trusted Emergency Contact, and (John) has chosen you to serve as (his/her) contact. What this means is really simple: you’ll be basically serving as a notifier. If anything on our list of covered conditions happens to (John), you will be the person who will be contacting our agency to let us know and from that point on, we will take care of everything she/he needs to receive the money from the plan. Is that something you’re willing to do for (John)?

*ERC responds…*

Great. I just need to confirm your details really quickly so that I can send you a letter with all the information and instructions for what you’ll need to do in case something happens with (John). Don’t worry, it’s basically you making one quick phone call in case one of the covered events happens to (John).

**\*\*Get mailing address, email address and confirm full name\*\***

Alright (Contact name), excellent, thank you very much. So, in the next week or two you will be receiving a letter from us in the mail, so keep an eye out for that.

Before ending our call, let me ask you a question: is this your first time hearing about this new type of family protection plan?

***If EC says YES, never heard of it:*** OK. It’s helpful for emergency contacts to understand how these plans work, so for folks who are serving as our client’s emergency contacts, we offer up to 30 minutes of free consultation time to learn more about these plans and ask any questions they may have. I’d be happy to book a time on the calendar for us to talk if that’s something you’re interested in?

***If EC says I already have insurance:*** That’s great, very good to hear! So, do you know if your current insurance includes any financial protection in case you *survive* a serious illness or injury or unexpected diagnosis, or does it only pay out if you pass away?

*EC responds….*

I see. Part of what I do is analyze any coverage a person might already have and help them understand what it covers. Most people I talk to appreciate the opportunity to review their situation, so if anything, I’d be glad to help you audit your current coverage and, if nothing else, we can confirm that it is protecting you that way you want it to and give you that peace of mind.

**\*\*Try to schedule the meeting\*\***

**IF EC says YES: Schedule the meeting!**

**If EC says NO.** OK, (Contact name), thank you very much and in approximately 1-2 weeks you will be receiving all this information in the mail and we will just give you a call to make sure you received it.

*(Call EC in 2 weeks, go over all paperwork and marketing material and ask again if they would like to schedule the free call.)*

**Suggested Voicemail/Text Message (only after attempting to call 2x):**

Hi (EC Name), this is \_\_\_\_\_\_\_\_ with (Your Company) calling on behalf of your (relationship), (Client Name). (Client Name) is setting up new coverage and named you as an emergency contact on their account. Rest assured, there is no emergency at the moment! I just wanted to go over what your responsibilities are as (Client Name)’s emergency contact if an emergency were to happen. You can reach me back at this number, otherwise I’ll try you again later. Thanks!

**Important note:**

Always make sure to mention the EC’s name and his friend’s name as soon as possible in the phone call. It’s important to establish in the EC’s mind how important they are to their friend and that their friend chose them as one of the people they trust the most. It’s also critical to make sure that the EC understands that their role is simply to make one phone call and the agent/agency will take care of the rest.