Lead With Liability

Open every review with liability — it's the most important part of the policy

The Most Important Part of Your Policy

1. Ask the Liability Questions First

- What are your current liability limits?
- Do you understand what those coverages actually mean?
- How much do you carry on your umbrella policy?
- When was the last time anyone reviewed this with you?

2. Show Genuine Concern

Lead with honesty: "I'm concerned" / "I'm shocked." Then make it real with a Story + Math — a relatable claim example, followed by the gap between what they carry and what a serious loss would actually cost.

3. Handle the Spouse Objection Before It's an Objection

- **Get ahead of it —** raise the "I need to talk to my spouse" moment yourself, before they do.
- **Reassure —** "Don't worry, we'll fix this today."

> **LEAD WITH LIABILITY — EVERY TIME.**
> Liability and umbrella protect everything the client has built. Start there, then build the rest of the policy around it.