



Lenders Insurance Solutions Group LLC

## “Disability: It Won’t Happen to Me”

So often, when we offer Disability Protection to a customer, we hear, “*Disability, it won’t happen to me!*” We live in an age of healthy choices, wellness programs and many alternatives to living a healthy lifestyle. This is one reason why many customers believe they will never experience a disability during their lifetime.

Let’s look at the definition of disability: “*a physical or mental condition that limits a person’s movements, senses, or activities*”. Nowhere in this definition does it state that a person has to be hospitalized and yet, this is what many customers believe. The fact is, since we are a health-conscious society, this **increases** the opportunity to experience a disability.

Building rapport with your customer is the perfect time to ask them what hobbies they have. Are there any physical requirements needed for their job? What sports do they play or attend? Knowing this information will allow you to explain how Disability Protection will work specifically for their lifestyle. Applying the coverage to their needs will help them identify the risks unique to them.

\*In the United States, 20% of the population have a disability, which is 56 million US adults. As mentioned, there are many types of disabilities, such as those that affect a person’s movement, vision, hearing, thinking, remembering, learning, communication, mental health or social relationships.

When discussing Disability Protection, tie in the disability risk factors along with the protection of their lifestyle and livelihood. Our society is more credit conscious today than ever before. Advertising and social media tell us how easy and important it is to know and track our personal credit score, “there’s an app for that”. In fact, how many customers tell “you” what their credit score is before applying for a loan? Is it fair to your customer not to have the credit protection conversation?

You’ve heard it before and it’s worth stating again: don’t make the decision for your customer. Help them recognize the risks involved with whatever their lifestyle may be and the importance of protecting themselves and their credit.

\*Center for Disease Control and Prevention