

## SCRIPT KEY



This is script that must be **read word for word** to the customer



This is script that must be **read word for word** to the customer, as and when it is applicable



This is script that must be read to the customer, but it can be said in your own words



This is **not** script and is positioned throughout to provide instruction and guidance

## LBG Pre-Account Sales Script

I want to make sure I completely understand your needs and make any necessary adjustments.  
Does anything impact your ability to deal with or communicate with us?

If Yes – Based on your circumstances, how can we support you? [Adjustments List](#)

If customer does not understand or misinterprets the question, please read below:

For example, if you have a visual or hearing impairment, welfare issues or anything else you feel is important for us to know about.

Please can I confirm that you have listened to and understood the pre-recorded announcement at the beginning of the call?

If No – reconfirm the recorded greeting on the IVR addendum – [click here](#)

How many people do you want to include in any new quotes today?

If the customer is including cover for someone other than themselves, please read below:

Please can you confirm that you have the consent of those to be insured to record their personal information?

Please can I confirm what type of account you are looking to open/ upgrade to?

Silver: 99999999999850

Platinum/ Gold: 99999999999851

URCA: 99999999999872

Premier/ PB Premier/ Mayfair: 99999999999854

Island Gold: 99999999999864

Island Premier: 99999999999865

**Upgrade Menu**

Confirm with customer the upgrade(s) required.



## **Data Privacy Statement**

We require your consent to collect and process your health and medical data solely for the insurance policy you wish to subscribe to.

Without your consent, we will be unable to provide you with a quote today.

Are you happy to proceed?

If Yes      [click here](#)

If No      please advise that you are unable to continue with the quote

## Medical Screening Questions

Are you currently awaiting any tests, investigations, treatment, surgery or awaiting the results of any tests or investigations?

If Yes      Please confirm what the customer was / is awaiting treatment, tests, investigations or the results of tests or investigations into and record this information.

In the last 6 months;

- have you been prescribed any medication; this includes one off, ongoing and repeat prescriptions whether taking them or not?
- have you received treatment for or consulted a doctor about any medical condition?
- have you attended a hospital or clinic as an out-patient or in-patient for any reason?
- have you been diagnosed as having a terminal condition?
- You have declared < list conditions that have prompted a 'Yes' response >. Do you have any other medical conditions to declare?

Screen all conditions that trigger a 'Yes' response, except where **ALL** of the customers pre-existing conditions are on the 'No Screen List'. Please review the No Screen List below.

**Not applicable to URCA**

### REMINDER

If the customer has answered "No" to all 5 questions - [click here](#)

If the customer has answered "Yes" to question 1 and they;

- Have started their treatment, it is ongoing, or it forms part of regular and ongoing monitoring of the condition (such as check-ups or follow ups), please answer "No" to this question and proceed to offer a further screening where necessary.
- Are waiting for treatment to begin / on a waiting list for surgery, and they have declared conditions not listed in the No Screen List, we are unable to proceed with the medical screening process. Please [click here](#)
- Are waiting or undergoing tests / investigation into undiagnosed symptoms, we are unable to proceed with the medical screening process. Please [click here](#)

## **No Screen List – Does not apply to URCA accounts**


If **ALL** of the customers declared medical conditions appear in the list below – [click here](#)


- Achilles tendon injury
- Acid excess
- Acid reflux
- Acne
- ADHD (Attention Deficit Hyperactivity Disorder)
- Allergy (requiring no prescriptive treatment only)
- Allergy (with Epi-pen if prescribed)
- Alopecia
- Anal fissure / fistula
- Arthritis
- Asthma
- Athlete's foot
- Bell's palsy
- Benign prostatic enlargement
- Blepharitis
- Blindness
- Broken bone (not head or spine)
- Carpal tunnel syndrome
- Cataracts
- Chicken pox
- Coeliac disease
- Colitis (no hospital admission in last 12 months)
- Common cold / influenza
- Corneal graft
- Cosmetic surgery
- Crohn's disease
- Cuts and abrasions (non self-inflicted)
- Cyst – breast
- Cyst – sebaceous
- Cyst – testicular
- Cystitis
- Deafness
- Diabetes
- Diarrhoea and/or vomiting
- Dislocations (no joint replacement or hospital admission needed)
- Diverticulitis
- Dry eye syndrome
- Dyspepsia
- Eczema
- Epididymitis
- Epilepsy
- Essential tremor
- Fungal nail infection
- Gastric reflux
- Glandular fever (not within three months of the planned trip)
- Glaucoma
- Glue ear
- Goitre
- Gout
- Haemorrhoids
- Hayfever
- Hernia
- High blood pressure
- High cholesterol
- HIV (Human immunodeficiency virus, if viral load is undetectable)
- Hives
- Hyperthyroidism (overactive thyroid)
- Hypothyroidism (underactive thyroid)
- Hysterectomy (provided carried out more than six months ago)
- IBS (Irritable Bowel Syndrome)
- Impetigo
- Infections (only if fully resolved and no reoccurrence in the last 12 months)
- Insomnia
- Macular degeneration
- ME (Myalgic Encephalomyelitis, if only symptom is fatigue)
- Meniere's disease
- Menopause / HRT
- Menorrhagia
- Migraine (confirmed diagnosis, no ongoing investigations)
- Nasal polyps
- Neuralgia
- Neuritis
- Nut allergy
- Osteochondritis
- Osteoporosis
- Parkinson's
- Pelvic inflammatory disease
- PMT (Pre-menstrual tension)
- Pregnancy (no complications)
- Psoriasis
- Raynaud's disease
- Reflux oesophagitis
- Retinal detachment
- Rheumatism
- Rhinitis
- Rosacea
- RSI (Repetitive strain injury/tendinitis)
- Shingles
- Shoulder injury
- Sinusitis
- Sleep apnoea
- Tendon injury
- Tendonitis
- Testicular torsion (twisted testicle)
- Thrush
- Tinnitus
- Tonsillitis
- Urticaria
- Varicose veins - legs only (if doctor has confirmed fitness to travel)
- Vertigo

Please capture the customer's medical declaration.

If a further screening has been completed, before clicking 'get a quote' please copy from the further screening page the medical conditions, questions and answers and paste into the Pre-Account Screening Form – [LBG pre-account screening form](#).

## High Blood Pressure






How many medicines does your doctor advise you to take for high blood pressure? [More Info](#)

1


[Edit](#)



Has your dose been increased or have you been prescribed a new tablet in the last 6 months? [More Info](#)

Yes


[Edit](#)



Have you ever been a smoker? [More Info](#)

Yes - still smoking

[Edit](#)



Have you been advised to take medication to lower your cholesterol?

No

[Edit](#)

## REMINDER

### **Screening Outcome**

If after the completion of a further screening the following message is displayed.

No medical screening is necessary / £0.00

[click here](#)

We are unable to offer cover for your medical condition

[click here](#)

If ALL conditions are on the No Screen List

[click here](#)

### **Price Presentation**

If Island Gold/ Premier: The total premium is £XX.

For any other account type: The total premium including insurance premium tax is £XX.

If the premium exceeds £100, read the statement below:

I need to advise that you may be able to obtain an alternative travel insurance policy by contacting the Money Helper travel insurance directory. For further details of the directory, you can contact them on 0800 138 7777, alternatively you can visit their website [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) and search for 'travel insurance directory'.

If you do decide to open the account and wish to include cover for the pre-existing medical conditions declared, you will need to call us back to re-declare or use the Allianz Assistance Hub once the account is open and available on our systems, this can normally take between 7-10 working days.

### **Please ensure you have captured the following information**

- Customer's full name and title.
- Date of Birth
- Account Type
- Quote given

Continue on next page.

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For any other topics you have discussed, summarise the policy holder's queries and what your resolution has been.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance you've been speaking with < name > enjoy the rest of your day.

















*Script End*

*Script End*

*Script End*

*Script End*

*Script End*



## **Trip Extension**

Your policy will provide cover for XX days per trip.

The trip extension upgrade can provide cover up to a maximum of 279 days per trip. You can choose to extend the cover to either (45, 62, 93, 186 or 279) days per trip.

Which option would you like to proceed with?

All terms and conditions of your policy remain the same, however you will be increasing the trip duration for a single trip from [X] days to [ XX ] per trip throughout the duration of the upgrade.

[Continue to Price Presentation](#)

[Quote for Another Upgrade](#)

## **Additional Traveller**

In order to keep the upgrade valid, you would need to ensure the additional traveller is travelling with the account holder or the account holders' partner throughout the duration of any trip. This would be checked at the point of making a claim.

Please capture the additional traveller's details in AgentMode and add to basket.

The travel insurance does not cover claims related to existing medical conditions unless they have been declared to and accepted by us.

Does the additional traveller need to declare any pre-existing medical conditions?

If Yes    Please process the quote and then quote for the medical conditions

If No    Continue to Price Presentation

[Quote for Another Upgrade](#)

## **Excess Waiver**

Your policy would include an excess of £75 that applies to most sections of the policy.

The excess only applies to the insured adults on the policy.

By removing the excess, all terms and conditions of your policy will remain the same, however there will be no excess applicable under any sections of your policy throughout the duration of this upgrade.

[Continue to Price Presentation](#)

[Quote for Another Upgrade](#)

## **Additional Sports & Activities**

For the full list of sports and activities available within the upgrade – [click here](#)

Your policy would cover you for many sports and activities, the Sports and Activities upgrade will also provide cover for < activity >.

You can find a full list of the activities covered within the upgrade on the Allianz Assistance Hub.

All terms and conditions of your policy remain the same, but with purchase of this upgrade, you will be covered for the additional activities listed on the Allianz Assistance Hub throughout the duration of this upgrade.

[Continue to Price Presentation](#)

[Quote for Another Upgrade](#)

## **Worldwide Cover**

Your policy would provide cover for travel within Europe as per the definition in your policy wording.

All terms and conditions of your policy will remain the same, however, by purchasing the Worldwide upgrade, this will allow coverage for travel to any destination worldwide, as long as you review and follow the guidance provided by the Foreign, Commonwealth and Development Office (FCDO).

[Continue to Price Presentation](#)

[Quote for Another Upgrade](#)

## **Price Presentation**

If Island Gold/ Premier: The total premium is £XX

For any other account type: The total premium including insurance premium tax is £XX

If you do decide to open the account and wish to include the quoted upgrade you will need to call us back to purchase once the account is open and available on our systems, this can normally take between 7 – 10 working days.

For any other topics you have discussed, summarise the policy holder's queries and what your resolution has been.

Is there anything else I can help you with?

Thank you for calling Allianz Assistance you've been speaking with < name > enjoy the rest of your day.

*Script End*

*Script End*

*Script End*

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*Script End*





## **IVR Addendum**

Our calls are recorded and monitored for training, legal and regulatory purposes.

This policy is underwritten by AWP P&C SA and is administered by Allianz Assistance a trading name of AWP Assistance UK Ltd. There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to all questions when asked. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

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## Vulnerable Customer Addendum

### Step 2. Record the Vulnerability

Are you happy for me to make a note on our records of what you've shared today?

This will help us consider your circumstances and help us provide you with the appropriate support.

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**If Yes** – ensure that the vulnerability is recorded in the Vulnerability section of the customers Natural Person File or as you complete the sale within Agent Mode.

#### ABS example:

Vulnerability	
Type	Health
Comment	Vulnerability Adjustment Any other relevant information

#### Agent Mode example:

Please select your vulnerability type:

☒ **Capability**  
Areas where there may be gaps in skills or resources needed to achieve your goals.

☐ **Health**  
Any physical or mental health conditions that may increase your risk of illness.

☐ **Life Events**  
Unexpected life events that might affect your well-being, such as job loss.

☐ **Resilience**  
Challenges you may face in recovering from setbacks.

Please describe your vulnerabilities.  
**Vulnerability; Adjustment; Any other relevant information**

**If No** – continue as usual with providing the assistance / service, but do not record it.

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### Step 3. Take appropriate action

This will very much depend on the customers vulnerability, but we should use the information the customer has provided to make our decision on how we can best support them. For example, if they tell us they are visually impaired and we are arranging to send out documents, do they need their documents to be posted in a larger print.

If you encounter any situation, where you are unsure what we can offer / how best to support a vulnerable customer, please reach out to your [Customer Vulnerability Champions](#), Live Desk or Team Manager for guidance.

#### [Adjustments List](#)

### Step 4. Continually assess any ongoing need

If a vulnerability flag is present on the customers Natural Person File, we should check if this information is still correct or if they would like us to update this information first and ask at every subsequent contact.

#### Existing vulnerability

I note you previously informed us that you are < state permanent vulnerability > and will require < state adjustment >.

Based on your current situation is there anything else that impacts your ability to deal with or communicate with us?

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## **Medical Conditions Declined**

We are very sorry that we're unable to offer you insurance for your pre-existing medical conditions on this occasion. Please note that your base travel insurance policy would still remain in force, however, we would be unable to cover any claims relating to your pre-existing medical conditions. This includes claims made by any other insured persons where the claim is related to your pre-existing medical conditions.

You may be able to obtain an alternative travel insurance policy by contacting the Money Helper travel insurance directory for people with serious medical conditions. For further details of the directory, you can contact them on 0800 138 7777 or visit their website at [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk) and search for 'travel insurance directory'.

You have contacted us today to go through your medical screening, we have completed this and it was unfortunately declined. I have offered you the details for Money Helper Service.

For any other topics you have discussed, summarise the policy holder's queries and what your resolution has been.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name >.

Enjoy the rest of your day.

Record conversation as a comment in the ABS Natural Person File – [click here](#)

## **Customer has answered ‘No’ to all 5 medical screening questions**

As you have answered ‘No’ to all 5 of our medical screening questions no additional premium is required.

However, if there are any changes in your health or prescribed medication between now and booking a new trip, you will need to contact us again to re-declare. This might result in a premium to be paid or we might not be able to offer cover.

If you do decide to open the account and wish to include cover for the pre-existing medical conditions declared, you will need to call us back to re-declare once the account is open and available on our systems, this can normally take between 7 - 10 working days.

You can contact us again by telephone or by visiting the Allianz Assistance Hub, this can be securely accessed through your mobile banking app or by using Internet Banking.

For any other topics you have discussed, summarise the policy holder’s queries and what your resolution has been.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you’ve been speaking with < name >.

Enjoy the rest of your day.

### **All condition(s) declared appear on No Screen List**

The pre-existing medical conditions that you have declared are covered automatically within the no screen medical conditions list and therefore no additional premium will be required.

If you do decide to open the account and wish to include cover for the pre-existing medical conditions declared, you will need to call us back to re-declare once the account is open and available on our systems, this can normally take between 7 - 10 working days.

You can contact us again by telephone or by visiting the Allianz Assistance Hub, this can be securely accessed through your mobile banking app or by using Internet Banking.

For any other topics you have discussed, summarise the policy holder's queries and what your resolution has been.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name >.

Enjoy the rest of your day.

### **No medical screening is necessary / £0.00**

As a result of the pre-existing medical conditions that you have declared and your responses to our further screening questions, we are prepared to cover the conditions without an additional premium required.

If you decide to open the account you will need to call us back to re-declare once the account is open and available on our systems, this can normally take between 7 - 10 working days.

You can contact us again by telephone or by visiting the Allianz Assistance Hub, this can be securely accessed through your mobile banking app or by using Internet Banking.

For any other topics you have discussed, summarise the policy holder's queries and what your resolution has been.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name >.

Enjoy the rest of your day.

## **Medical Quote Declined by Customer**

I would like to inform you that your base travel insurance policy would still remain in force, however, we would be unable to cover any claims relating to your pre-existing medical conditions. This includes claims made by any other insured persons where the claim is related to your pre-existing medical conditions.

Please note we cannot save your quote on this occasion as you do not have an active policy with us. If you do call back wishing to go ahead with the medical declaration we will confirm your details again with the representative that you speak to.

Alternatively, you can purchase the upgrade at your own convenience by visiting the Allianz Assistance Hub, which can be securely accessed via your internet banking or phone's banking app.

For any other topics you have discussed, summarise the policy holder's queries and what your resolution has been.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name >.

Enjoy the rest of your day.



## **Upgrade Quote Declined by Customer**

Please note we are unable to save your quote as you do not have an active policy with us. If you do call back wishing to purchase the upgrade, you will be taken through the details of the upgrade with the representative that you speak to.

Alternatively, you can purchase the upgrade at your own convenience by visiting the Allianz Assistance Hub, which can be securely accessed via your internet banking or phone's banking app.

For any other topics you have discussed, summarise the policy holder's queries and what your resolution has been.

Is there anything else I can help you with today?

Thank you for calling Allianz Assistance, you've been speaking with < name >.

Enjoy the rest of your day.

## **Adding a Comment**

### **General Enquiry**

A comment must be added to the Account Holders Natural Person File on each and every contact and should include the following.

- Who called and why?
- What action you have taken to support with the customers enquiry?

#### **See example.**

*PH called to check if their 19-year-old son was covered under the policy.*

*Confirmed that son is currently in FTE and meets dependent child definition.*

*Advised I will send PW to PH's email address.*

### **Upgrade Quote/Sell**

- Who called and why?
- What upgrade type was quoted and who was included in the upgrade?
- Upgrade number (where an upgrade has been sold)

#### **See example.**

*PH called to obtain quote for 93-day TE.*

*93-day TE purchased for PH, wife and 10 year old son.*

*CLRGBAXXXXXXXXXX*

[Continue over page for medical screening.](#)

## **Medical Screening**

In addition to the above guidance, where a customer has declared pre-existing medical conditions, your comment should include the following.

- If it is a new medical screening, a renewal, an amendment.
- Trip details.
- How the customer responded to the 5 medical screening questions i.e., NYYNN
- What medical conditions were declared and who they were for
- Medical screening outcome i.e. quoted £XX – customer declined / paid £XX / all condition(s) covered on NSL / No premium required / cover declined and advised of MH.
- Upgrade number (where an upgrade has been sold)

### **See example.**

*PH called to declare PEMC for her husband.*

*New Medical Screening*

*Trip 1 Spain DD/MM/YYYY – DD/MM/YYYY (booked MM/YYYY)*

*Trip 2 France DD/MM/YYYY – DD/MM/YYYY (booked MM/YYYY)*

*NYYNN*

*Conditions declared for husband: DT1, HBP, HC – paid £XX*

*CLRGBAXXXXXXXXXXXXXX*

## **Reminder**

If the customer has answered “Yes” to question 1 and they;

- Have started their treatment, it is ongoing, or it forms part of regular and ongoing monitoring of the condition (such as check-ups or follow ups), please answer “No” to this question and proceed to offer a further screening where necessary.
- Are waiting for treatment to begin / on a waiting list for surgery, and they have declared conditions not listed in the No Screen List, we are unable to proceed with the medical screening process. Please [click here](#)
- Are awaiting or undergoing tests / investigation into undiagnosed symptoms, we are unable to proceed with the medical screening process. Please [click here](#)

[Return to Medical Screening Questions](#)