**Fire department manual**

*Rachel Hutchinson*

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**Why to work fire departments?**

Working fire departments is a great way to tap into any community. Every town or city has a fire department that could potentially lead you into many personal and business referrals. Firefighters spend their spare time protecting our communities, so why would we not offer them something that could protect them and their family. The catastrophes that we cover are a reality that many of them will end up dealing with because of their profession or volunteer position. Every fire department is affected by cancer, heart disease, and accidents constantly. It is nothing new to them, and is often on everyone's minds. There is absolutely no one that doesn't know someone who has gone through cancer.

**Why fighters need supplemental insurance?**

Firefighters need the supplemental insurance policies that we offer because they are at risk for everything we talk about. Heart attacks are the leading killer of firefighters, and cancer becomes more and more prevalent as firefighters remain in service. After 10 years, they are 80% more likely to develop cancer at some point in their life. Also, accidents happen every day for firefighters and our policies do not exempt them due to their job like other companies. Not only so we protect them, but their families as well.

**Key contact/how to get in touch with fire departments?**

Every fire department has a chief and a president regardless of whether it is a volunteer department or paid. Since each department handles insurance and other business matters differently, you just need to ask who would be the one to handle what we do. (I have found that many times, either one can work) I always try to get the name and phone number of both whether it be from their website or from a referral.

* Another great resource is to get in touch with the county Fire Marshall. If you can gain a good relationship, they can often lead you to how to get in touch with the various departments and their key contact.
* As always, it is better to get a phone number than an email, since emails can often be looked at as spam.
* Best option: Set it up where you can speak at the monthly fire association meeting. It is there that you can often get many members and chiefs in one spot. It’s the easiest way to make initial contact, and then call each one individually to set it up to come in.

**Pre-approach**

It can be very easy to get information on various fire departments from their websites. Depending on how big the area you are working in. I always try to figure out whom to get in contact that way first, and then simply fill in the gaps. You may find that there are up to 30-60 departments in your county alone. It can be a great resource to get into. (see attached, blank box template)

**Phone Script to set up presentation**

*Hi Joe, my name is Rachel Hutchinson, and I work with many of the fire departments in Bucks County offering some new benefits to the volunteers and paid staff. We talk about cancer, heart attacks and accidents that seem to be affecting many members. I already work with (name some people you have met, names they would connect with), and just wanted to be sure to call and introduce myself. I usually come speak for 10 minutes at the beginning of each department’s monthly meetings to go over the details with everyone. What most of the chiefs/presidents like the most is that most of the policies are refundable, so if the volunteer stays healthy, they get all their money back! Plus, since we don’t go through payroll or group plans, everything is completely voluntary. So when is your next meeting, are you guys the first or second week of each month?*

Sometimes, it can be as simple as that, and others you may want to set up a time to meet for 10 minutes with the chief/ president to explain what you are doing. It can be easier sometimes to meet them face to face before they allow you to come in. NAMES are GOLD! Make sure you start gathering as many as you can as you start meeting firefighters. They all know each other!

**How to set up presentation for monthly meeting?**

* Majority of fire departments have a monthly meeting. Our goal is to find out when it is. Let them know that we just take the first 10-15 minutes before they start, hand out the survey cards and then collect them. Keep it as simple as possible, kind of like setting up a business in B2B Market.

**Day of Presentation**

* Make sure you show up at least 15-20 minutes early. The more rapport you can build in the beginning the better your presentation will go. (it’s all about trust, so they have to like you first if they are going to listen.) Ask them how long they have been with the fire department, why they decided to get into it. Explain briefly what you do, ask about their cancer story. Get permission to use it if it's a good story. Especially if it is relevant to their department.

* Pass out survey cards upside down with a pen! **Do not assume they have a pen. Bring a bunch.** Make sure you do this before you start to create an easy flow.
* Tell the Cheif what you are planning to do before anything starts. Tell him what to expect, and make sure they give you a good introduction.
* Take 10-15 minutes with the group, pass out survey cards at the beginning, and collect at the end. I use big poster boards of the intro pages (Stats, Pie Chart, Indirect Costs, Cancer Care Plus, Money back)
* **Introduction**
	+ When I first start, I introduce myself and what I do. Same as the B2B group presentation. Make sure that you add cancer stories from Fire fighters you have met, or people you know. They will always connect more with stories, especially if it is someone from their department.
	+ Next, take a poll. Raise your hand if you have ever known someone that has battled cancer? How many departments do you think I have worked that I haven’t seen everyone raise their hands? None.
* **Presentation**
	+ Go through intro just like you would with someone one-on-one. Dig deep on the pie chart, get people to share what they think an indirect cost might be. Use stories from rapport building at the beginning.
* **Wrap up**
	+ All that’s left to do is show you how it works. Everyone usually wants to know three things: what does it cover, how much does it cost, and how you get your money back. So at this point I want you to all flip over those cards in front of you. This is NOT an enrollment form, by filling this out you are basically saying that you just want to get those details for your family. So everyone fill this out and I will come around and collect them when you are done. Thanks again for your time.
	+ Also, I will hang around after the meeting to catch up with a few of you if you are single, or the main decision maker and we can get you set up tonight. Otherwise, I will give the rest of you a call in the morning (give them your phone number, especially if its an out of state number like mine, so they recognize your number) to set up the best time to meet up in the next couple days.
	+ Lastly, it is best to explain that you are not in the “Divorce Business,” so if they usually talk stuff like this over with their wives, that you have no problem making a house call to go over it with both of them together. ☺

**Be cool**

* Most of the volunteers are extremely laid back, so if you can just keep your cool and be confident and professional in what you are doing, you will often times get great feedback after a demo. They are, after all, at risk for everything we insure for.

**Follow up Phone script**

* I always want to call to set up an appointment if I can within 2-3 days of a group demo. The more time that goes by, the more unlikely it is that you will be able to meet with them.

*Hey Joe this is Rachel Hutchinson from Family Heritage. It was great meeting you last night at the fire department. My job after one of those presentations is to meet up with everyone for 15 to 20 minutes to go over the rest of the details. Now, every family handles insurance stuff differently. Sometimes the husband takes care of everything, sometimes the wife handles everything, and sometimes both spouses like to talk about it together. How do you and your wife handle this kind of stuff? Awesome, then the best bet would to me meet with both of you together. I'm going to be in the area tonight and tomorrow, which would work better for you? Awesome, can I catch you between 5 and 7 or later like 8 to 10?*

**Follow up voicemail**

*Hey Joe, this is Rachel Hutchinson from Family Heritage. It was great meeting you last night at the fire department. My job after one of those presentations is to meet up with everyone for 15 to 20 minutes to go over the rest of the details. Give me a call to let me know what may be the best time to stop by and catch you and your wife. Otherwise, if I am in the area in the evening I will try and pop by sometime in the next couple days. Give me a call when you get this, (248) 770-5818. Thanks Joe!*

**Referrals**

One of the best parts about working fire departments is getting referrals. Not only do fire fighters have a lot of friends and families, but most of them also work full time somewhere else. Fire fighters are a great resource for both personal and business referrals. They can also help refer you into other fire departments. That was how I was able to work with the entire county.