

Overcoming VSC Rejections

Objection Doctor

Overcoming the Objection:

“I Had a Vehicle Service Contract Before and Never Used It”

It’s a common objection—and a good one!

“I had a vehicle service contract before and never used it.”

Translation? “I’m not sure I want to spend money on something I might not need.” Totally understandable.



Dr. Axel Wheeler

BUT LET’S BREAK THAT DOWN, OBJECTION DOCTOR STYLE:

Diagnosis:

The customer sees their past experience—no repairs, no claims—as a reason to skip buying the coverage this time around. But what they’re actually saying is: “I was lucky last time.” **And luck, as we know, isn’t a strategy.**

Prescription:

First, affirm the positive.

“That’s actually great! It means your last vehicle was solid and reliable—exactly what everyone hopes for. You made a smart choice.”

Now pivot.

“But here’s the thing—insurance isn’t about what did happen. It’s about what could happen. You don’t cancel your homeowners or health insurance because you’ve been healthy or claim-free. You keep it for protection when you need it.”

There’s more...



Then, provide the reality of today's vehicles:

**“These aren’t just cars anymore—
they’re computers on wheels with
advanced safety tech, high-end electronics,
and luxury components. One repair—like a
failed sensor or a digital dash malfunction—
can set you back THOUSANDS.”**



The Prognosis:

The value of a vehicle service contract isn't measured by whether you used it—it's measured by the confidence it gives you, and the *predictability* it brings to your budget. Because when a breakdown does happen (and with today's cars, it's *when*, not *if*), you'll be grateful you're not pulling out your credit card or dipping into savings.



Objection Doctor's Final Consultation:

“The fact that you never had to use your last service contract is the best-case scenario. But what if this car isn't so lucky? Wouldn't it make sense to protect it the same way—especially when we can wrap it into your payment and make it feel like it's not even there... until you need it?”

So, here's the real question:

**Would you prefer the payment
including your vehicle service contract
to start in 30 days... or 45?**

