

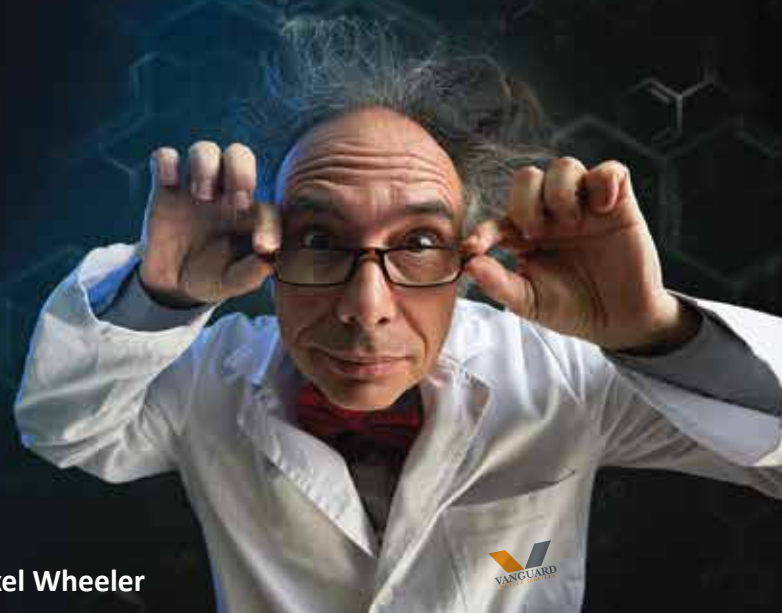
The “I’ll Take My Chances” Gamble

Objection Doctor

When I present the service contract, more and more customers hit me with the same line:

“I’ll take my chances.”

I’m not sure how to respond without sounding pushy.



Dr. Axel Wheeler

This objection shows up in every store, every day. Instead of rejecting the vehicle service contract itself, customers are rejecting the idea of paying for protection they hope they’ll never need.

The thing is... they already pay for protection they rarely use. They just don’t see the parallel yet.

That’s where strategic dialogue comes in. Rather than selling, you’re guiding them to connect dots they didn’t know were connected.

1 Step 1: Clarify the real concern

Start simple and calm:

“Just so I’m sure that I’m addressing the right topic, what you’re really saying is that you don’t want to pay for something you might never use. Is that right?”

This matters.

Because most customers aren’t objecting to the price. They’re objecting to paying for *hypothetical risk*.

Get clarity before you give clarity.

2 Step 2: The gentle perspective shift

“I hear you. But let me ask you something... aren’t you already doing that?”

“If your bank didn’t require collision coverage, would you feel comfortable driving off without it?”

Almost every customer instantly says “No.”

It isn’t a matter of not wanting to pay their premiums, but because they understand the financial risk of a major loss.

This reframes their logic without challenging their confidence.

3 Step 3: Use their experience as the evidence

Now ask:

“How many times have you actually used your insurance in the last five years?”

Most say once. Some say never.

And that’s the moment the Doctor loves. The customer has just admitted they already pay for protection they seldom (or never) use... willingly.

That admission becomes the emotional and logical anchor.

4 Step 4: Make the parallel—without preaching

A big takeaway:

Customers don’t avoid using insurance for minor issues.

They reserve it for major losses.

And that’s exactly what a VSC is for: those \$2,000, \$3,000, \$4,000 surprises that wreck a monthly budget.

You’re helping them see that “taking chances” is essentially just ignoring risk.

5 Step 5: Help them decide without pressure

Close it out confidently but conversationally:

“Based on what you just shared, it sounds like you already value protection from big, unexpected costs. This coverage simply applies that same logic to the mechanical side of your investment. Would you rather include it in your monthly payment, or take care of it upfront?”

No hard sell. No scare tactics.

Just logic, clarity, and empathy.



Customers don’t actually want to “take their chances.”
They just want someone to help them understand the odds.

And as the Doctor always says:

**“Hope is not a coverage plan—
and luck has terrible reimbursement policies.”**

