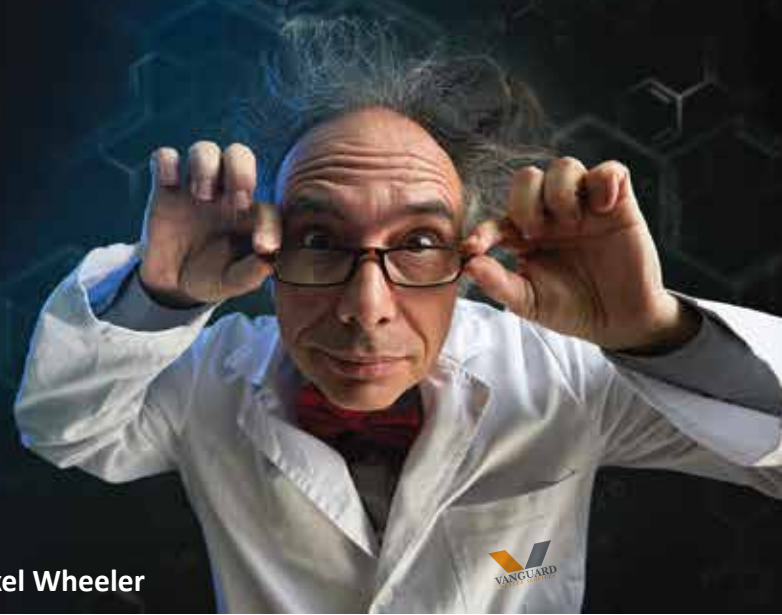


# Sticker Shock Surgery: The Doctor's Cure for "That's Too Expensive"

## Objection Doctor

"Doc, everything is going great until we get to the vehicle service contract. The customer is engaged, nodding along, and then suddenly they hit the brakes. 'That's a little expensive,' or 'I think we'll pass.' I know the value is there, but the moment price comes up, the conversation stalls. How do I turn that around without sounding defensive?"



Dr. Axel Wheeler

**The Objection Doctor has arrived, and today's patient is a familiar one. A sudden case of sticker shock in the finance office.**

"**The cost is too high**" appears in dealerships everywhere. It often surfaces right after a customer hears the price of a vehicle service contract. The conversation slows down and the customer begins focusing on the payment instead of the purpose of the coverage.

**When that happens, it helps to reconnect the discussion to something the customer already believes has value.**

Many vehicles already include a warranty. Customers rarely question its importance because it is built into the purchase of the car. If someone were told that the same vehicle was being sold without that warranty protection, most people would expect the price of the car to drop. Once customers attach a dollar amount to that warranty in their own minds, the idea of protection having real financial value becomes clear.

**That perspective opens the door to a broader conversation about timing.**

Factory warranties protect the vehicle during its earliest years. At that stage, the car is new and the components have very little wear. As the years pass and mileage grows, parts begin to age and repairs become more likely. Electronics, sensors, and advanced systems add convenience and safety, yet they also increase the cost of many repairs when something needs attention.





A service contract extends protection into that later stage of ownership. Customers often begin to view the coverage differently when they think about the years after the factory warranty ends. Instead of focusing only on the payment, they start considering the financial impact of unexpected repairs and the comfort of knowing those risks are managed.

This shift in perspective helps the conversation regain its rhythm. Once the customer sees where the protection fits into the life of the vehicle, decisions about deductibles or coverage options feel more practical and less pressured.

Instead of debating price, the goal is to help the customer think about ownership beyond the first few years of driving.

Customers who say the cost is too high are often looking at the immediate payment without considering the years of ownership that follow. When the conversation brings attention to the value of their factory warranty and the timing of future repairs, the purpose of extended protection becomes easier to understand.

### Final Prescription

Guide the customer through the long-term picture of vehicle ownership and allow the logic to settle in.



**Your job is to bring clarity to the conversation and help customers make confident decisions about protecting their investment.**

