

## CSS Process

“Thank you for calling Guardian, my name is \_\_\_\_\_, how may I assist you today?”

\*Listen attentively to the customer’s concern.

“Well, I would be happy to assist you in filing a service request for that, may I have the phone number that is associated with the account please?”

\*If customer cannot be found with phone number, please ask for all other search criteria and do a thorough search to attempt to locate customer.

“Who am I speaking with today?”

\*Ensure you are speaking with customer or spouse. Note this information to be added to your notes.

“Before we get started if you would verify your address.”

“Phone number”

“Alt Phone number”

“Email Address”

“Is all of this information current?”

\*Open customers invoice and verify items and delivery date and register items – If no invoice on file ask customer the items purchased and register appropriately.

Take some time and review any previous claims. Right now just look at damage item and location and make a mental note.

“Before we start please be aware that the information you provide today will determine the eligibility of your request, also please be advised it is best if you are in front of your furniture to complete this process. Just so you know, once the service request has been processed, the information cannot be changed or altered. So if you’re ready we can go ahead and start reporting your incident.”

\*Recall customer’s incident from beginning of call and reiterate anything reported at that time for accuracy and ask appropriate questions needed for complete processing.

- Stain

- “Do you know what the stain is?”
- “Do you have an idea of what the stain could be?”
- “Is there anyone that would know what the stain is?”
  - If maybe – “I can offer you 24 hours to get with your family to see if they know what caused the damage”
- “Have you done anything to clean the stain?”
  - If yes ask and note what the customer used to clean the stain. If unauthorized products were used that caused further damage – request is denied.

- Unknown Occurrence

- “Is there anyone in your home that would know what caused the damage?”
  - If maybe – “I can offer you 24 hours to get with your family to see if they know what caused the damage”
- “Have you done anything to repair the damage?”
  - If yes ask and note what the customer did to repair the damage or “mend” the damage until repairs were made. If unauthorized repair methods were used – request is denied.

**\*\*At no point do you ask the customer if there are any more damages to report, does that complete your claim, is that all you have to report today, etc.**

\*Once all damages have been recorded go over what you have listed and emphasize qualifying factors like unknown stain, unknown occurrence, and unauthorized repair methods. This is to have the customer verify once again what they reported. Once the customer has agreed upon the reported damages/stains you can advise of coverage.

\*\*NOTE: you do not always have to place the customer on hold. Each agent should work toward the goal of not placing customers on hold every call. Service request that are ineligible generally only need two notes. Honored service request do require a few more notes however with repetition this should become a very quick process.

## Ineligible Advisements

Ineligible Service Request: “Mr./Mrs. \_\_\_\_\_, thank you for being so patient with me. Your service request has been fully processed. The protection plan you purchased from retailer does cover damages/stains such as fill in with relevant damages to service request, however, your plan does specifically exclude use verbiage from plan exclusions. With that being said the service request we processed today did come back ineligible for coverage.”

If customer states that’s not what I was sold: “Well, let me apologize for any confusion there may be, but all I can do is go by the terms and conditions of your protection plan. You should have received a copy at the time of furniture delivery, but if you don’t have it, I will be happy to

get another copy out to right away. As I mentioned before, your plan states.... {re-state and reiterate the point in question}”

If customer is still insistent we cover because that is what they were told: “I can understand your frustration, sir/ma’am, but if that is the case, then you would need to go back to the store where you purchased the furniture and the plan and discuss this with them. We have a strong partnership with our network of retailers and they are all aware of what the plans cover and what they do not. So, if there is an issue with what you were told, please talk with your store about the miscommunication. As mentioned before, I can only go by the actual terms and conditions on the plan itself, and as I said, unfortunately, this stain/damage is not covered under your plan. Is there anything I can assist you with today?”