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Vitu Point-of-Sale Insurance Saves the Day



Kim Walters,
Senior Manager of Vitu Insurance

A customer sits at your desk, nearly ready to sign on the dotted line. After discussing financing and warranties, you arrive at insurance. You ask casually, “Do you have current auto liability insurance?” Suddenly your customer becomes hesitant. “I don’t have auto insurance,” comes the answer quietly. For many F&I managers, these are the most dreaded words. What do you do? Make some calls? Have the customer find coverage on the spot? What can you do so the deal doesn’t fall through?

Last year, we launched Vitu Point-of-Sale Insurance within DMVdesk. In fact, CNCDA recommends our easy-to-use solution because it helps minimize the liability and risk to dealerships. As more and more dealers have chosen to use it, the success stories continue to come in. Since the launch, we have received continuous feedback from our dealership partners on how our Point-of-Sale solution’s easy access has helped close deals.

Nick Charlton, who works in the finance office of his family’s car dealership Jim Charlton Ford, recalled

his first experience with Vitu POS Insurance like it happened yesterday. A customer, who was in the military and new to the Ridgecrest area, came in at 4 p.m. in the afternoon looking for a car. However, she didn’t have car insurance and was short on time. She seemed ready to leave.

Charlon remembered hearing of Vitu Insurance Services and quickly called one of its sales representatives, T.J. Stephens. Stephens responded that Charlon only had to sign some paperwork and watch a short online tutorial to begin. Within minutes, the “Add Insurance” button appeared on his screen and he was back on track to finalizing his sale.

As the certificate was generated, Charlon said his reaction was, “Wait, that’s it? Wow!”

About the experience, Charlon said, “It definitely affected the sale because I would have had to wait for her to get insurance, and it happened to be that some of the local insurance companies were really too expensive for her. So she was thinking of holding off. This way I could cover the

cost for it and be done with it. So she really didn’t have an option. It closed the car deal, for sure.” The customer drove off in her new car before 5 p.m. the same day.

The immediacy of issuing insurance is not the only convenience. Vitu Point-of-Sale Insurance’s integration into DMVdesk is another major draw for Vitu’s existing dealership partners. Charlon commented, “It’s just easy, and it strengthens our relationship with DMVdesk. It’s easy to do when I’m on the screen; all I have to do is click one button to add insurance. I like having it available to me.”

Vitu developed Vitu Point-Of-Sale Insurance specifically to benefit dealers selling vehicles to customers who either have no insurance or are unsure of comprehensive coverage. CEO of Vitu Insurance Services Don Armstrong stated, “It’s about reducing risk and protecting dealerships collateral in a very dynamic environment.” For more information about how Vitu Insurance Services can help you, please contact our toll-free number at 844-874-8488. ◀