

## 1. Scorecard Overview

### Title:

**Personal Insurance Risk Scorecard**

### Subheading (16-word style):

Quickly reveal hidden risks, protect your wealth, and gain peace of mind with personalised insurance clarity.

### Instructions to user:

Answer these questions as honestly as possible. It takes about 3 minutes. At the end you will receive a risk score with tailored guidance from Imijelo Consulting.

### Scoring logic:

- Most questions are scored **0 to 3**
  - Higher score = **higher risk / bigger gaps**
  - Total score determines risk band and recommended next step
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## 2. Section A – Your Profile

*(Use these for context and to customise the follow-up, not for scoring unless you choose)*

### 1. What best describes your current situation?

- I own a home and at least one vehicle
- I own a home but no vehicle
- I rent but own a vehicle
- I rent and do not own a vehicle

### 2. Do you currently have short term insurance?

- Yes, through a broker
  - Yes, directly with an insurer
  - Yes, but I am not sure how it was set up
  - No, I do not currently have insurance
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### **3. Section B – Home and Buildings Risk**

**1. When last was your home insured value reviewed to ensure it reflects rebuilding costs, not market value?**

- Within the last 12 months (score 0)
- Between 1 and 3 years ago (score 1)
- More than 3 years ago (score 2)
- I do not know or it has never been reviewed (score 3)

**2. Which statement best describes your home maintenance? (roof, waterproofing, gutters, structure)**

- Regularly maintained with no current issues (score 0)
- Minor issues that I intend to fix soon (score 1)
- Noticeable leaks or structural concerns that are outstanding (score 2)
- Significant long term issues that have not been addressed (score 3)

**3. Do you have any additional structures such as a flatlet, wendy house, outside room or cottage?**

- No additional structures (score 0)
  - Yes, and they are listed on my policy and correctly described (score 1)
  - Yes, but I am not sure if they are listed or correctly described (score 2)
  - Yes, and I know they are not listed on my policy (score 3)
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#### **4. Section C – Household Contents and Valuables**

**1. When last did you update the value of your household contents?**

- Within the last 12 months using a list or tool (score 0)
- Between 1 and 3 years ago (score 1)
- More than 3 years ago (score 2)
- I have never done a proper contents valuation (score 3)

**2. How confident are you that the total amount insured for your contents would cover replacing everything after a total loss, like a fire?**

- Very confident (score 0)
- Somewhat confident (score 1)
- Not very confident (score 2)
- I have no idea (score 3)

**3. Portable items like laptops, phones, jewellery and bicycles are protected as follows:**

- High value items are individually specified and limits are clear (score 0)
  - Some items are specified, but I am not sure about limits (score 1)
  - I rely on a general all risk or unspecified section only (score 2)
  - I do not have any cover for items outside the home (score 3)
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## **5. Section D – Motor Risk**

### **1. Are all vehicles fitted with tracking or security measures required by the insurer, with up to date certificates?**

- Yes, fully compliant and certificates are on file (score 0)
- I believe so, but I am not sure where the documents are (score 1)
- I am not sure if a tracker is required on the policy (score 2)
- No, required security is not in place (score 3)

### **2. How are the vehicles on your policy mainly used?**

- Private use only, correctly declared on the policy (score 0)
- Mix of private and business, correctly declared (score 1)
- Mix of private and business, but not sure if declared (score 2)
- Mostly business use, but insured as private (score 3)

### **3. When last were drivers and regular drivers checked to ensure that licence details match the policy and that they are correctly named?**

- Within the last 12 months (score 0)
  - 1 to 3 years ago (score 1)
  - More than 3 years ago (score 2)
  - Never or I am not sure (score 3)
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## **6. Section E – Liability and Lifestyle Exposure**

### **1. If someone is injured at your home or by your actions and sues you, how confident are you that your personal liability cover is adequate?**

- Very confident and I know the limit (score 0)
- Reasonably confident but not sure of the limit (score 1)
- Not very confident (score 2)
- I do not know if I even have personal liability cover (score 3)

### **2. Do you have tenants, domestic workers, gardeners, or other people regularly on your property as part of your normal setup?**

- No regular third parties (score 0)
  - Yes, and my broker has assessed the liability exposure (score 1)
  - Yes, but I have never discussed the liability aspect (score 2)
  - Yes, and there are informal arrangements with no documentation or advice (score 3)
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## **7. Section F – Claims Preparedness and Broker Support**

### **1. If you had a major claim tonight, how easy would it be to gather your documents and prove ownership and value?**

- Very easy, documentation and photos are organised (score 0)
- Possible, but it would take some time (score 1)
- Difficult, many documents are missing (score 2)
- Almost impossible, I have very little documentation (score 3)

### **2. Who would guide you through the claim process?**

- My broker has clearly explained how claims work and will manage the process for me (score 0)
- I have a contact person, but the process is not very clear (score 1)
- I would have to phone a generic call centre and hope for the best (score 2)
- I do not know where to start (score 3)

### **3. When last did you have a structured review conversation about your personal insurance with a professional advisor?**

- Within the last 12 months (score 0)
- 1 to 3 years ago (score 1)
- More than 3 years ago (score 2)
- Never (score 3)

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## **8. Section G – Confidence and Peace of Mind**

### **1. How would you describe your overall feeling about your current personal insurance?**

- I feel confident, clear and well protected (score 0)
- I feel mostly fine but know there are a few loose ends (score 1)
- I feel uneasy and suspect there are gaps (score 2)
- I feel anxious, confused or exposed (score 3)

## 9. Scoring and Interpretation

### Step 1 – Add up all scored questions:

Questions with scores: 3 to 17

Maximum score = 15 questions × 3 = 45

Minimum score = 0

### Step 2 – Risk Bands

- **0 – 15: Solid foundation, fine tuning needed**  
You have a relatively strong risk position. There may be opportunities to optimise costs, fine tune values and enhance benefits.
  - **16 – 30: Noticeable gaps and silent risks**  
There are clear areas of vulnerability that could affect future claims. You are likely under protected in specific sections.
  - **31 – 45: High exposure and urgent review needed**  
Your risk profile suggests that a major event could result in serious financial loss or claim disputes. You need a structured review urgently.
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## 10. Result Messages and Offers

Use dynamic logic in your form tool so that the **result screen** changes based on the score.

### A. Score 0 – 15

#### Headline:

You have a solid foundation. Let us help you optimise it.

#### Message:

Your score indicates that you have good risk awareness and some strong insurance structures in place. With a focused review, we can often improve benefits, remove blind spots and sometimes even reduce costs.

#### Call to action:

- Offer: **Personal Insurance Clarity Session – Optimisation Edition**
- Button text: **Book my optimisation review**

## **B. Score 16 – 30**

### **Headline:**

You have hidden risks that need attention.

### **Message:**

Your score shows that there are important gaps in your personal insurance that could lead to unpleasant surprises at claim stage. Imijelo specialises in helping clients move from confusion to clarity, from exposure to protection, using a simple guided process.

### **Call to action:**

- Offer: Full Personal Risk Gap Analysis and Clarity Session
- Button text: **Fix my hidden risks**

## **C. Score 31 – 45**

### **Headline:**

You are carrying high risk. Let us help you stabilise.

### **Message:**

Your score suggests that you are highly exposed. A serious event like a fire, hijacking or legal claim could severely impact your finances and peace of mind. The good news is that there is a clear path from where you are to strong protection. Imijelo will walk that journey with you.

### **Call to action:**

- Offer: **Imijelo Shield Programme – Priority Intake**
  - Button text: **Request urgent review**
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## 11. Lead Capture And Follow Up

At the end of the scorecard, collect:

- Name
- Email
- Mobile number
- Preferred contact method
- Tick box:
  - “I would like Imijelo to contact me with a personalised recommendation based on my score.”

You can then store:

- Raw answers
- Total score
- Risk band
- Notes for follow up