

**Disclosure of Information**

Fees Payable - Details of all fees will be shown on our invoices or renewal papers issued to you.

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| **FACILITY** | **MOTOR, MOTOR TRADE & BUSINESS INSURANCE** | **HOME** | **TRAVEL** |
| **Setup** | Up to 100% - Minimum €50.00\* |  Up to 100% - Minimum €50.00\* |  Up to 100% |
| **Renewal** | Up to 100% - Minimum €50.00\*\* |  Up to 100% - Minimum €50.00\*\* |  Up to 100% |
| **Cancellation** |  €50.00 Min. |  €50.00 Min. |  €50.00 |
| **Enforced Cancellation** |   €50.00\*\*\* Min. |  €50.00 Min. |  €50.00 |
| **Temporary  Substitution** |  €15.00 Min. |  N/A Min. |  N/A |
| **Permanent  Substitution** |  €30.00 Min. |  N/A  |  N/A |
| **Temporary additional  driver** |  €15.00 Min. |  N/A  |  N/A |
| **Permanent additional  driver** |  €30.00 Min. |  N/A  |  N/A |
| **Letter of Indemnity** |  Nil |  Nil |  N/A |
| **Duplicate Documents** |  €15.00 Min. |   €15.00 Min. |  Nil |
| **Policy suspension** |  €35.00 Min. |  N/A  |  N/A |
| **Home Insurance  Amendment** |  N/A  |  €35.00 Min. |  N/A |
| **Change of Address** |  €15.00 Min.  |  €15.00 Min. |  €15.00 |
| **Reinstatement of  Finance** |  €35.00 Min. |  €35.00 Min. |  N/A |
| **Breakdown / Tool  Cover** | Up to €150.00 Min. |  N/A |  N/A |
| **Re-issue of cheque** | Amount equal to bank charge |  Amount equal to bank charge |  N/A |
| **Bank transfer of refund** |  €30.00 Min. |  €30.00 Min. |  €30.00 |

\* % of the insurance premium and government levies, once you have paid your premium to us or arranged finance for the premium through our finance partners our set up fee is non-refundable.

\*\* % of the insurance premium and government levies, once you have paid your premium to us or arranged finance for the premium through our finance partners our renewal fee is non-refundable.

\*\*\*We will enforce cancelation of a policy due to, but not limited to non-payment, non-disclosure, provision of incorrect information or where the required documentation is not provided to us within the required timeframe.

In addition, we may earn a non-monetary benefit which we will only accept if it enhances the quality of our service to you our client. For example: attendance at a product seminar or assistance with branding, IT support etc.

In respect of life assurance contracts the company is remunerated by commission which it may at its discretion rebate part thereof to the insured. It is a condition of all policies incepted that the discounted first years premium is paid in full and a completed direct debit form in respect of the second and subsequent years premium (excluding discount) is provided with the application. If the premium is to be paid monthly for the first year it is not possible to avail of the discount. The monthly and annual premium will be displayed by the site.

All quotation indications provided on line are subject to receipt of a satisfactory completed proposal form and acceptance by the insurer. A medical report may be required.