

# Schedule of Fees and Charges

Our principal remuneration for arranging the insurance will be by way of commission, being a portion of the premium paid which is allowed to us by Product Producers for introducing the insurance to them. Details of commission arrangements [are available](#) (some product producers do not pay a commission).

We are also remunerated by a fee in addition to retained commission for the initial placing of each policy, administering the insurance and/or providing claims and other insurance related services. A fee may also be charged for the activity involved in the renewal of each policy and also any alterations that take place during and at termination of a policy. Fees may be described by us as administration, brokerage or service fees. A scale of our fees is under noted.

## Scale of Fees

Class of Business	Initial Fee up to:	Renewal Fee up to:	Other Policy alterations/requests for duplicate documentation up to:
<b>Commercial General Insurance</b>			
Commercial insurances	20% of your premium	20% of your premium	20% of your premium
<b>Personal General Insurance</b>			
Private Motor	€40	€40	€40
Household	€40	€40	€40
Travel	€20	€20	€20
Caravan	€20	€20	€20
<b>Insurance Premium Finance</b>			
Close Premium Finance	Nil	Nil	€20 (defaults and cancellations)

Bank charges incurred by us will be charged to you. We reserve the right to amend these fees should the complexity of the product or service require a higher fee. We will confirm and agree this fee with you prior to any increased charge being applied. You may also opt to pay in full for services by payment of a fee. If you choose this option we will advise you fully of the estimated fee in advance of providing our service.

If you require assistance from us with a claim which requires a significant amount of time or expertise or which is otherwise onerous on our part, we reserve the right to charge for such services, such charge to be agreed with you before we provide the services in question.

This document takes effect from 1st April 2020.

In this document "we", "us" and "our" means Marsh Ireland Brokers Limited.