

## General Statement of Fees

The company is remunerated by commission on most non-life insurances from the Insurers with whom we place business. A summary of all arrangements for any fee, commission or remuneration paid or provided to us which we have agreed with product providers is available in our office or on our website.

	Personal Insurance	Commercial Insurance
<b>New Business and Renewal</b>	Standard Charge €75 up to maximum of 20% Annual premium whichever is higher	Up to a maximum of 40% of the premium or €200, whichever is higher.
<b>Alteration</b>	Up to a maximum of €50.	Up to a maximum of 40% of the premium or €50, whichever is the higher.
<b>Duplication of Documents</b>	€20	€20
<b>Facilitating Premium Finance Arrangements</b>	Up to 4% of the Premium Finance Agreement.	Up to 4% of the Premium Finance Agreement.
<b>Administration of returned cheques/direct debit defaults</b>	€20	€20

- In all cases, where a charge is being applied, you will be notified.
- Personal Lines cases are Camper Vans/Vans/Commercial Vehicles/Private Car/Household/Private Travel/Musical Instruments/Personal Accident.
- Where agreed, a premium rebate may be used to offset other premiums outstanding at the time the rebate becomes due.
- A fee may be charged where insurance advice is provided, and no insurer premium applies.
- Stuart Insurances Ltd is regulated by the Central Bank of Ireland.