

Ben McArdle Ltd

Schedule of Fees and Charges

Ben McArdle Ltd is paid a commission on general insurance, life insurance, pension and investment business placed with each product provider with which it holds an appointment. This payment is taken into account in the quotation provided to you and in the case of life & pensions products, summary information is contained in the product information document. Before completion of your application it is important that you receive this information and that you understand the details contained. Full details will be included in the cooling-off letter issued by the product provider.

Where we receive recurring commission, this forms part of the remuneration for the initial advice provided. We reserve the right to charge additional fees and may offset commission received against the fee which we will charge you. In the event that commission is not payable on a policy this will be agreed in writing with the client. In this circumstance an hourly fee will be applicable.

Schedule of Fees	
Advisory Service Fees	Up to €350 per hour
Personal Lines	New Business Fee Up to €100 Renewals Fee Up to €100 Mid-Term Alterations € 20 Mid-Term Cancellations € 20 Mid-Term Duplicate Documentation € 20
Commercial Lines (% of premium)	New Business Fee up to 30% Renewals Fee up to 30% Mid-Term Alterations up to 20% Mid-Term Cancellations up to 20% s Mid-Term Duplicate Documentation up to 20%
Credit Card Fee	2%
Finance Premium Fee	1%

- ✓ The basic hourly rate as outlined may be subject to change should additional factors arise. This will always be discussed and agreed in advance of transactions being placed.
- ✓ Professional Fees are non-refundable in the event that a policy is cancelled.
- ✓ E Mail &/or written confirmation is required from the client in each instance prior to the deduction of fees from a return premium.
- ✓ A list of our fees and charges is also available for review on our website.