



## O'LEARY INSURANCES LTD.

### Schedule of Fees & Charges

*This is a list of our Fees & Charges.*

#### **Professional Fee for Personal, Commercial & Health Insurance Customers**

Product	Minimum Fee	Maximum Fee
Private Motor	€35	20% of the premium
Small Commercial Motor (up to 3.5 tonne GVW)	€35	20% of the premium
Household	€25	20% of the premium
Other Personal Insurance products	€25	20% of the premium
Commercial Insurance	5% of the premium	20% of the premium
Health insurance	€50	€250

- Professional Fees are charged for a range of services outlined in our Terms of Business.
- Professional Fees remunerate us for time spent working on behalf of the customer and are not refundable in the event that the policy is cancelled.
- These are standard fees and O'Leary Insurances Ltd. reserves the right to charge a higher fee should the complexity of the product require it.

#### **Fees for Processing Return Premiums**

Up to 10% of the Return Premium amount may be charged.

- In accordance with the Consumer Protection Code, this Fee will not be charged without the customer's prior written agreement

1<sup>st</sup> May 2015