## anpost insurance

## Fees & Commission

	Car Insurance	Home Insurance	Van Insurance
Set Up	Call Centre - Up to €45 Web - Up to €45	Call Centre - Up to €30 Web - Up to €30	Up to €30
°Mid-Term Adjustment*	Up to €43	Up to €29.50	€30
Renewal	€50	€30	€30
Cancellation*	Up to €43	Up to €29.50	€30
Duplicate documentation	€25	N/A	€25
Suspension of Policy	Up to €43	N/A	€30
Premium Payment Plan Service Fee <sup>†</sup>	10% of Total Amount Payable	10% of Total Amount Payable	N/A

All fees outlined above are paid directly by our customers to us regardless of whether the provider/ underwriter charges a premium or not.

Set Up, Mid-Term Adjustment & Renewal Fees are non refundable.

° Mid-term adjustments relate to any temporary or permanent adjustment made during the term of an active policy.

Keycare - If your Car or Home Insurance Policy includes Keycare cover, this incurs a cost of €12.60 (including Government Levy). Where applicable, this cost will be outlined to you on your premium breakdown.

**Commission** - We may receive commission and other payments from insurance product providers/ underwriters for the products we sell. The commission is included in the premium which you pay to us. Further details of these are available at anyostinsurance.ie.

## **Premium Rebate**

\* If you make an alteration to or cancel your policy and this results in an adjustment in premium amounting to less than €20 (or €10 where your underwriter is Allianz), the provider/underwriter will not charge/refund you for this premium adjustment. In addition, where an alteration or cancellation amounts to an outstanding balance or rebate of less than €5.00, we will not charge or refund this amount. If you pay by instalment, any rebate due to you will be added to your remaining balance and the outstanding balance/refund will be determined. Any fee or outstanding balance owed to us will be deducted from any rebate due to you, as agreed with you on each instance.

<sup>†</sup>A Premium Payment Plan Service Fee applies if you choose to pay your premium by monthly instalments. If you make an alteration to your policy and this results in an increase/decrease in premium, the Premium Payment Plan Service Fee will increase/reduce in line with this with this adjustment. The remaining instalments will increase/decrease depending on the change.