

### Tariff of Administration Charges

In addition to premiums charged by insurers we make the following charges:

#### Private Motor, Household and Travel

<b>All Mid-Term Adjustments</b>	£25.00 or retention of commission whichever is higher in the event of a return premium.
<b>New Policy or Renewal Fee</b>	£25.00 Minimum
<b>Cancellation of the policy within the first 14 days</b>	A pro-rata premium for cover given (and possibly an administration charge - please read the Policy Summary) will be charged by the Insurer, we will charge an administration fee of £25, subject to no claims arising.
<b>Cancellation of the Policy after 14 days</b>	Where a policy is cancelled after 14 days, we will charge a minimum £25.00 fee or our full annual commission, whichever is the higher. The full premium is usually payable if any claim has been reported. Many insurers do not charge on a "pro-rata" basis where a policy is cancelled or make no return of premium. If this is of concern to you, please ask for details before you commit to the insurance.

#### All other insurances:

<b>All Mid-Term Adjustments</b>	£45.00 or retention of commission, whichever is the higher in the event of a return premium.
<b>New Policy or Renewal Fee</b>	£45 or as agreed. We will disclose this prior to you taking out the policy or prior to renewal.
<b>Cancellation of the policy</b>	<p>Where a policy is cancelled, we will charge a minimum admin fee of £45 or our full annual commission, whichever is higher.</p> <p>The full premium is usually payable if any claim has been reported. Many insurers do not charge on a "pro-rata" basis where a policy is cancelled, or make no return of premium. If you have any queries or concerns, please ask for details before you commit to the insurance.</p>

1) For short term and specialist covers or policies where we receive no commission, we may add an administration fee or brokerage to the gross premium required by underwriters and if specific charges of this sort will apply, you will always be advised in advance.