

# Brady Insurance Administration Charges

	Private Motor & Van	Household	Commercial
<b>Set-up</b>	€50*	€40 - €100	Up to 100%
<b>Renewal</b>	€50*	€40	Up to 100%
<b>Cancellation</b>	€25	€25	Up to 25%
<b>Enforced Cancellation</b>	€25	€25	Up to 25%
<b>Permanent Policy Amendment</b>	€25	€25	Up to 25%
<b>Temporary Vehicle Substitution</b>	Nil	Nil	Up to 25%
<b>Temporary Additional Driver/Vehicle</b>	€25	Nil	Up to 25%
<b>Change of Address</b>	Nil	Nil	Nil
<b>Letter of Indemnity</b>	€20	N/A	Nil
<b>Duplicate Documentation</b>	€20	€20	Up to €50
<b>Direct Debit Default</b>	€10	€10	€25
<b>Cheque Representation</b>	€10	€10	€10
* if you pay by Direct Debit fee for set-up of policy or renewal is €55, for complex cases we may charge up to €150 for set up / renewal. * Other Charges apply in relation to Premium Credit cases			

## WHY A BROKER CHARGES FEES:

A fee is a remuneration paid to the broker by the consumer for services, unrelated to the transaction of placing the business with the Insurance provider, in relation to:

- Researching the insurance marketplace on behalf of the consumer and providing best advice on available products and covers.
- Recommending, given their insurance knowledge and expertise the best product to suit their needs as outlined and their budget where there is a financial constraint.
- Explain the terms/conditions/warranties etc. included in a policy
- Handling mid- term alterations to existing policies and follow through with insurance companies to ensure the MTA's are operated upon.
- In the event of a claim, assisting the consumer in the handling of the claim and bringing the claim to a satisfactory outcome for the consumer assuming the risk is covered under the policy and all conditions etc. have been adhered to by the policy holder.
- Furnishing consumers with duplicate documentation where required or requested.
- Assisting with any complaints the consumer might have in relation to service or product.
- Complying with the cost of significant regulatory directives from the Central Bank .