

## **SCHEDULE OF FEES 2015**

J.F.Dunne Insurances Ltd is remunerated by commission from a product producer for the work involved in placing an order and finalising the product with them on your behalf (details of commission arrangements are available on request) and by way of a fee for the activity and time spent in seeking the best terms, premium, advice, and product for your specific needs at quotation and renewal stages of the policy. Our fees, applied to the insurance premium, do not exceed 35%. A portion of our fees on our Bus and Coach product are used to support the representative body, the Federation of Transport Operators. An administration fee (€20 to €35) is also charged for activity involved on the policy including any alterations that take place during the policy term and at termination of a policy. €20 will be charged for all duplicate documentation. There is an administration charge for Visa Debit, MasterCard and Visa card payments that will be advised prior to any payment.

For insurance advice and services from J.F.Dunne Insurances, outside of policies held or to be taken out with us, a flat charge of €95 per hour is charged. We reserve the right to charge a higher rate in the event that the complexity of the service requires increased resources allocated. We will confirm and agree this fee with you prior to any increased charge being applied.