

Schedule of Fees and Charges		
Personal Lines	Agri	Commercial
Renewals		
Private Motor: €55 or up to 100% of premium	Minimum Charge €55 or up to 100% of premium	Premium €0 - €1000: Minimum charge €100 or up to 50% of premium
Commercial Motor: €55 or up to 100% of premium		Premium €1000 - €5000: €5000 Minimum charge €250 or up to 40% of premium
Home: €55 or up to 100% of premium		Premium €5000 - €20000: Up to 30% of premium
Travel: €55 or up to 100% of premium		Premium €20000+: Up to 20% of premium
Misc.: €55 or up to 100% of premium		
New Business		
Private Motor: €55 or up to 100% of premium	Minimum Charge €55 or up to 100% of premium	Premium €0 - €1000: Minimum charge €100 or up to 50% of premium
Commercial Motor: €55 or up to 100% of premium		Premium €1000 - €5000: Minimum charge €250 or up to 40% of premium
Home: €55 or up to 100% of premium		Premium €5000 - €20000: Up to 30% of premium
Travel: €55 or up to 100% of premium		Premium €20000+: Up to 20% of premium
Misc.: €55 or up to 100% of premium		
Mid Term Adjustments		
All Adjustments: €55 or up to 100% of premium	€60 or up to 100% of Premium	€60 or up to 100% of Premium
Duplicate Cert and Disc/No Claims Bonus: €55		
Premium returns *Premium return policy: €55 or up to 100% of premium		
Direct Debits: Nil		
Live No Claims Bonus: Nil		

Where applicable fees are charged on a time spent/disbursement basis and our current standard hourly rates are €750 for directors, €500 for senior management and €250 for other staff. In determining the hourly rate any additional factors such as urgency, complexity and specialist skills will be taken into account and the standard rate will be increased accordingly. The above fee structure is indicative only and may be adjusted due to complexity or time disbursement

munstergroup Premium Return Policy: munstergroup Accounts Dept. issues all credit payments within 5 days of having received from the customer the premium refund declaration. In accordance with the company terms & conditions of trading, commissions are deemed to be earned at inception or at the point of mid-term adjustment or year-end adjustment. Credits are returned net of commissions earned. Our trading conditions structures and charges are available on our website and can be viewed on www.munstergroup.com. If your premium is being paid by direct debit/premium finance, your agreement will be credited with the return amount. If payment was made by Credit/Debit card within the last 170 days the refund will be credited to the card used for the original transaction. If you fail to return this document within 28 days we will automatically proceed with the rebate.