

## **Our Charges**

We may charge you a fee for arranging and administering your insurance, full details will be provided to you at the outset. Our standard charges are set out below and are subject to variation depending on your specific requirements.

Where we are required to undertake additional activities on your behalf that require us to spend more time assisting you with your requirements, we reserve the right to apply an increased charge for our services. We will always agree this with you before the sale or transaction.

## **New Business and Renewal:**

Where a fee is charged for arranging a new insurance policy or renewing your insurance policy this will be determined on an individual basis and will be dependent on the level of work and cost involved. In all cases our fee will be disclosed to you, and agreed with you prior to the conclusion of the contract and before you become liable to pay.

## **Other Charges:**

£42.50	Any changes made to your policy	Any changes made to the policy from when the policy is accepted will be subject to this charge, unless the change is made via our Customer Portal; portal.onecallinsurance.co.uk
£24.00	Any changes made to your policy via the Customer Portal	Any changes made to the policy via our Customer Portal; portal.onecallinsurance.co.uk from when the policy is accepted will be subject to this charge. If a change is made via any other method the charge will be £42.50.
£42.50	If we have found any misrepresented information and/or reduction of No Claims Bonus fee	This charge applies for misrepresentation of information and reduction of the No Claims Bonus. You have a right to challenge any misrepresentation identified by the company which we will investigate, in the first instance, without charge. We will contact third parties if you still dispute our findings; however, should they confirm the information we presented in our first investigations, the fee of £42.50 will be charged. If the change is reversed after 14 days of the change being processed the £42.50 will still be applicable.
£35.99 £49.99	Set-up fee applied (within cooling off period):	We reserve the right to charge to cover the cost of setting up your policy where your cover is cancelled within the cooling off period - £35.99 for renewals and £49.99 for new business policies. This period is effective from when you accept your application to buy the insurance policy.
£55.99	Cancellation fee - (applied outside cooling off period, charged day 15 to end of the policy where no claim has occurred)	This fee is applied to all policies cancelled after the cooling off period up until the end of the policy. This fee is applied as well as all other broker administration fees being charged, and all value added products being charged in full. For an example of how our cancellations are calculated please <u>click here</u> . For policies where a claim has occured please refer to our information book.
£15.00	Direct Debit default	We reserve the right to charge this fee where you have defaulted on a Direct Debit payment or if we have to set up a new payment plan because of your Direct Debit default. New repayments will only be offered up to the eighth month of your policy term. Authorised refunds will be processed within a 21- day period. Your premium finance provider may also apply a default charge, please refer to their documents for further information.
Variable Interest rate	Premium Finance Instalment plans	Premium Finance plans attract a variable charge, which is included in the agreed payments. The variable rate is confirmed by the finance provider.
£49.99	Limited Mileage Charge	Failure to return a mileage declaration requested by your insurance provider will result in a fee of $\pounds$ 49.99



## www.onecallinsurance.co.uk

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