

Schedule of Fees and Charges

Remuneration and Charges

LHK Kelleher Insurance Ltd T/A LHK Kelleher Insurance and LHK Financial is remunerated by a professional fee for the initial work and time spent in seeking the best terms, advice, product and product producer suitable to your specific needs.

As an Independent Broker, LHK Kelleher Insurance Ltd T/A LHK Kelleher Insurance and LHK Financial provides advisory services based on a fair analysis of the insurance market. Our client is given the option of paying for the advisory services in full by way of fee. They are also given the option of paying for the advisory services by way of combination of fees and commissions &/or they may choose to offset fees payable against commission received. We reserve the right to amend these fees should the complexity of the product require a higher fee. We will confirm and agree this fee with you prior to any increased charge being applied.

Where our client has requested that we provide advisory services for a fee only, we will discuss, agree and clearly document the scope of work to be undertaken and the fees to be charged for this work.

On settlement of your account, we will forward you all documents showing ownership of your policy i.e. Motor Certificate & Disc and Policy Schedules. Where a series of transactions are involved, we will normally hold each document until the series is complete and then forward them to you.

Schedule of Fees

		Fee
Advisory Service Fees	Directors	€ 300/hour
	Accounts Executive	€ 175/hour
	Support Staff	€ 100/hour
Personal Lines	New Business Fee	Up to €100
	Renewals Fee	Up to €100
	Mid-Term Alterations	€ 20
	Mid-Term Cancellations	€ 20
	Mid-Term Duplicate Documentation	€ 20
Commercial Lines (% of premium)	New Business Fee	up to 20%
	Renewals Fee	up to 20%
	Mid-Term Alterations	up to 20%
	Mid-Term Cancellations	up to 20%
	Mid-Term Duplicate Documentation	up to 20%
	Finance Premium Fee	1%

Please Note:

- The basic hourly rate as outlined may be subject to change should additional factors arise (i.e. level of risk, urgency of transaction). This will always be discussed and agreed in advance of transactions being placed.
- The above fees are subject to a minimum charge of up to €250
- Professional Fees are non-refundable in the event that a policy is cancelled.
- E Mail &/or written confirmation is required from the client in each instance prior to the deduction of fees from a return premium.
- A full list of our fees and charges is displayed in our reception area
- A full list of our fees and charges is available for review on our website.

*This is a list of Fees and Charges for LHK Kelleher Insurance Ltd T/A LHK Kelleher Insurance and LHK Financial .
Product Provider, Third Party and Government charges may also apply.*