

## Schedule of Fees & Charges

O'Driscoll O'Neil DAC receives commission from Insurers with whom we arrange insurance policies. We may also receive additional commission payments from certain Insurers which can be based on factors such as profitability, premium volume and/or growth and for services provided to Insurers

<b>Professional Fees O'Driscoll O'Neil DAC &amp; O'Driscoll O'Neil L&amp;P LTD</b>		
	<b>Minimum Fee</b>	<b>Maximum Fee</b>
<b>Personal Insurance Products</b>		
Arranging or renewing policies	€50.00	As agreed with client
Arranging alterations	€20.00	As agreed with client
<b>Medicover Products</b>		
Arranging policies	€50.00	As agreed with client
<b>Commercial Insurance Products</b>		
Arranging or renewing policies	€50	As agreed with client
Alterations	€25.00	As agreed with client
<b>Life &amp; Pensions</b>	As agreed with the client	
<b>Healthcare</b>	As agreed with the client	
<b>Hourly Based Fees Advisory Service O'Driscoll O'Neil DAC</b>		
Senior Advisor Personal Lines up to	€150.00 per hour	
Senior Advisor Commercial up to	€350.00 per hour	
Support Staff up to	€150.00 per hour	
Life & Pensions up to	€350.00 per hour	

Professional Fees remunerate us for time spent working on behalf of the customer and are not refundable in the event that the policy is cancelled.

These are standard fees and O'Driscoll O'Neil DAC reserves the right to charge a higher fee should the complexity of the product require it. Any increased fee will be notified to the customer at least 30 days in advance of the due date.