

Our Charges

We try and make our charges as fair as possible; they reflect what additional work we may have to do for you.

- *Because the commission rates paid by insurers are variable and do not always reflect the level of work carried out by us, we also make individual service charges over and above the charges made by your insurers to cover the administration of your insurance policy. Such charges are non-refundable and are as detailed below:*
 - *New Policy Inception - £200*
 - *Policy Renewal - £200*
 - *Mid Term Policy Adjustments - £35*
 - *Cancellation within the “cooling off period” - £40*
 - *Cancellation after the “cooling off” period - Dependant on policy premium*
 - *Duplicate Documents - £10*
 - *Returned cheques and direct debit defaults - £15*
- *Where a transaction results in a premium refund being due, that refund will be reduced by any service charge and any other sums owing in respect of the policy. If you have paid by credit or debit card, any refunds will only be made back to that card.”*
- *These charges are in addition to what your insurance company may charge.*
- *We are remunerated by commission from your premium and paid to us by your insurer. We may also charge you a fee (see above). Where we receive no commission we will agree a specific fee with you before you agree to buy.*
- *We may receive other income based on the profitability or volume of our accounts from an insurer, or commission for arranging instalments from a premium finance provider. We may earn income from claims management companies. You have the right to ask us about our earning at any time.*

Please refer to your insurance policy and our terms and conditions for any additional information.

We have a separate information leaflet on ‘paying by direct debit’. You should also have a copy of our terms and conditions. If you would like a new copy, we can email or post you a copy, or you can refer to our website - www.connect-insurance.co.uk

If you would like clarification in any of the above, please contact our office.