

# No Nonsense

## INSURANCE

[www.NoNonsense.ie](http://www.NoNonsense.ie)

## STATEMENT OF CHARGES

### CHARGES

The charges detailed below refer to circumstances where administration and other charges may apply over and above the normal premium applied to your insurance policy.

### CANCELLATION CHARGES

#### HOME INSURANCE

If you cancel your policy after the standard 14 day cooling-off period (as per our Terms of Business) we apply the following administration fees if any return premium is due to you -

Home Insurance		
	Premium Payment	Administration Charge
If you cancel your insurance in the first year of insurance	Up to €500	€50
	€501 to €1,000	€60
	€1,001 to €2,000	€75
	€2,001 and over	€100
If you cancel the policy any time after the first year	A €40 flat administration charge applies	

#### CAR INSURANCE

If you cancel your policy after the standard 14 day cooling-off period (as per our Terms of Business) if any refund is due to you only a % amount in accordance with the scale below will be refunded -

Car Insurance	
Period of cover not exceeding	% Refundable
One Month	80%
Three Months	60%
Six Months	40%
Nine Months	20%
Over Nine Months	No Refund

#### HOME AND CAR INSURANCE

If we cancel your policy we will apply a €50 administration charge in circumstances where you:

- gave us incorrect information,
- did not send us valid documents, or
- did not send us documents in the time frame we set out.

### OTHER CHARGES

#### ADMINISTRATION FEE - HOME AND CAR

We charge a €25 administration fee for any changes you make to your policy or any request for replacement documents.

#### GREEN CARDS

If you request it, we charge €25 for the issue of each Green Card for driving abroad.

#### DIRECT DEBIT PAYMENTS

If we offer you the choice to pay your insurance premium by direct debit a service charge will apply of 5.25%.

#### GOVERNMENT LEVY

A 5% Government Levy is charged on all insurance premiums.

#### MID TERM CHANGES

If a change is made during the period of insurance which increases or reduces your insurance payment by €10 or less, we don't charge the increase or refund the reduction. If it's more than €10, we will charge the increase or refund the reduction.