

Arachas Corporate Brokers Ltd

Schedule of Fees & Charges

Personal Lines

Set-up Service Fee (non-refundable)	Up to €300 per transaction per policy
Renewal Service Fee (non-refundable)	Up to €300 per transaction per policy
Policy Amendment	Up to €50
Duplicate Documentation	Up to €25

Note - The above will apply to all lines of business that fall under Personal Lines Insurance i.e. motor, home (all occupancy types), light commercial vehicle and touring caravan policies.

Private Client

Set-up Service Fee (non-refundable)	Up to 40% of Premium or €250 (whichever is greater)
Renewal Service Fee (non-refundable)	Up to 40% of Premium or €250 (whichever is greater)
Policy Amendment	Up to 40% of Premium.
Duplicate Documentation	Up to €25

Commercial Lines

Set-up Service Fee (non-refundable)	Up to 40% of Premium or €250 (whichever is greater)
Renewal Service Fee (non-refundable)	Up to 40% of Premium or €250 (whichever is greater)
Policy Amendment	Up to 40% of Premium.
Duplicate Documentation	Up to €25

Affinity Lines

Set-up Service Fee (non-refundable)	Up to 40% of Premium or €150 (whichever is greater)
Renewal Service Fee (non-refundable)	Up to 40% of Premium or €150 (whichever is greater)
Policy Amendment	Up to 40% of Premium.
Duplicate Documentation	Up to €25

For some scheme business a specific minimum fee may be agreed

Arachas Corporate Brokers Limited trading as Arachas, Capital Insurance Markets, Capital IM, Covercentre, Study & Protect, BJP Taxi, ProEx Underwriting, Craftinsure Ireland is regulated by the Central Bank of Ireland. Company registration number: 379157. Directors: J. Wynne (CEO), M. Mohan (CFO), C. McCreevy (Chairman), J. McCarthy, C. Brennan, J. Bissett., M. Cospito (Italian), K. Keogh. Deemed authorised and regulated by the Financial Conduct Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Financial Services Contracts Regime, which allows EEA-based firms to operate in the UK for a limited period to carry on activities which are necessary for the performance of pre-existing contracts, are available on the Financial Conduct Authority's website.

Premium Financing Arrangements

We may offer to spread the cost of your insurance over 3 monthly payments to us. To avail of this service, we charge a fee of **4%** of the account balance owing.

Where separate premium finance agreements are arranged for you via a premium finance provider, we may earn additional commission of up to 5% of the annual premium. Should there be a default of a direct debit payment ACBL will charge a fee for recovery of the defaulted payment of up to €25. In the event that the loan is to be reinstated following a default, a charge of up to €40 will be applied.

Insurance Services Brokerage (ISB)

In certain instances, we may agree with you to work for a specific fee and not to collect our typical commission rates on your insurances. In some such cases, we may receive brokerage (ISB) from Insurers in respect of the work we carry out on the Insurers behalf when placing your business at inception or on an ongoing basis.

Fee Option

You may elect to pay for your services by means of a fee. Fees may be charged on an hourly rate. This will always be discussed and agreed in writing with you in advance of inception of any policy.

Current Fee Structure ex VAT (per hour)

Account Directors.....	€350.00 per hour
Account Executives	€250.00 per hour
Administrative Staff.....	€150.00 per hour

Please note that Arachas may apply the hourly rate in addition to broker fees as specified for particularly complex accounts and / or where court attendance may be required. This will be agreed in advance with you.

Capital Insurance Markets may charge an arrangement fee for its policies. This fee may differ depending on the type of product involved. If a fee applies, this will be displayed clearly on insurance documentation.

Effective date: **November 2025**

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