

We will charge you a fee for arranging and administering your insurance, full details will be provided to you at the outset. Our standard charges are set out below and are subject to variation depending on your specific requirements.

Where we are required to undertake additional activities on your behalf that require us to spend more time assisting you with your requirements, we reserve the right to apply an increased charge for our services. We will always agree this with you before the sale or transaction.

New Business and Renewal:

Where a fee is charged for arranging a new insurance policy or renewing your insurance policy this will be determined on an individual basis and will be dependent on the level of work and cost involved. In all cases our fee will be disclosed to you, and agreed with you prior to the conclusion of the contract and before you become liable to pay.

Other Charges:

£20.00	Any changes made to your policy via the Customer Portal	Any changes made to the policy via our Customer Portal (portal.oneprotect.co.uk) from when the policy is accepted will be subject to this charge. As One Protect is online-only, changes made by any other method will be subject to a £39.00 charge.
£49.99	Set up fee – Applicable once the policy has been set up, within the first 14 days Cancellation fee – Applicable after the 14 day cooling off period	We reserve the right to charge for the cost of setting up your policy, where your cover is cancelled within the cooling off period – for renewals and new business policies. This period is effective from when you accept your application to purchase the insurance policy. Outside of the cooling off period, this fee is applied alongside all other broker administration fees and all value added products charged in full. For policies where a claim has occurred, please refer to our information booklet.
£15.00	Direct Debit default	We reserve the right to charge this fee where you have defaulted on a Direct Debit payment or if we have to set up a new payment plan because of your Direct Debit default. New repayments will only be offered up to the eighth month of your policy term. Authorised refunds will be processed within a 21-day period.
Variable Interest rate	Premium Finance Instalment plans	Premium Finance plans attract a variable charge, which is included in the agreed payments. The variable rate is confirmed by the finance provider.
£42.50	If we have found any misrepresented information and/or reduction of No Claims Bonus fee	This charge applies for misrepresentation of information and reduction of the No Claims Bonus. You have a right to challenge any misrepresentation identified by the company which we will investigate, in the first instance, without charge. We will contact third parties if you still dispute our findings; however, should they confirm the information we presented in our first investigations, the fee of £42.50 will be charged. If the change is reversed after 14 days of the change being processed the £42.50 will still be applicable.
£42.50	Any changes made to your policy	Any change made to your policy by one of our agents. As One Protect is a self-service, online policy, any changes where you chose not to self-service or any changes made due to undisclosed information and one of our agents having to make the change will be subject to this charge.