



## Our Charges

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Motor Insurance

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We may 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:** Where a fee is charged for arranging a new 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

£0.00	Duplicate documents	This fee applied if you request a duplicate hard copy of your documents or require duplicate documents of any kind sent to you via the post.
£15.00	Renewal arrangement	The renewal arrangement fee will be charged in addition to the insurer's renewal premium.
£20.00	Any changes made to your policy	Any changes made to the policy from the moment of policy acceptance will be subject to this charge along with any change to the insurer's premium.
£0.00	Alteration to payment details	We will charge this amount for any stopped or returned cheques or for altering the date you want the Direct Debit taken from your account.
£49.99	Set up fee applied (within cooling off period)	We reserve the right to make a charge to cover the cost of setting up your policy where your cover is cancelled within the 14 day cooling off period.
£49.99	Cancellation fee applied (outside of the cooling off period)	This fee is applied to all policies cancelled after the cooling off period up until the end of the policy. This fee is applied as well as all other broker administration fees being charged, and all additional products being charged in full. For an example of how our cancellations are calculated please click <a href="#">here</a> . For policies where a claim has occurred please refer to our information book..



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**your** insurance



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[www.yoga-insurance.co.uk](http://www.yoga-insurance.co.uk)