



Euro Risk Management (Insurances) Ltd T/As ERM Financial Services – Our Remuneration

We, Euro Risk Management (Insurances) Limited T/As ERM Financial Services act as intermediary (Broker) between you, the consumer, and the product provider with whom we place your business.

The Background

Pursuant to provision 4.58A of the Central Bank of Ireland's September 2019 Addendum to the Consumer Protection Code, all intermediaries, must make available in their public offices, or on their website if they have one, a summary of the details of all arrangements for any fee, commission, other reward or remuneration provided to the intermediary which it has agreed with its product producers.

What is Remuneration?

Remuneration is the payment earned by the intermediary for work undertaken on behalf of both the provider and the consumer. The amount of remuneration is generally directly related to the value of the products sold.

What is Commission?

Commission is payment that may be earned by an intermediary for work undertaken for both provider and consumer.

There are different types of remuneration and different commission models:

- **Single commission model:** where payment is made to the intermediary shortly after the sale is completed and is based on a percentage of the premium paid/amount invested/amount borrowed.
- **Trail/Renewal commission model:** Further payments at intervals are paid throughout the life span of the product.
- **Indemnity Commission**
Indemnity commission is the term used to describe a commission payment made before the commission is deemed to be 'earned'. Indemnity commission may be subject to a clawback (see below) if the consumer lapses or cancels the product before the commission is deemed to be earned.

Other forms of indemnity commission are advances of commission for future sales granted to intermediaries in order to assist with set up costs or business development.

General Insurance Products

General insurance products, such as motor, home, travel, health, retail or liability insurance, are typically subject to a single or standard commission model, based on the amount of premium charged for the insurance product.

Profit Share Arrangements

In some cases, ERM Financial Services may be a party to a profit-share arrangement with a product provider and will earn additional commission. Any business arranged with these product providers on a client's behalf will be placed with the product provider because that product provider is at the time of placement, the most suitable to meet the client's requirements, taking all the client's relevant information, demands and needs into account.

Life Assurance/Investments/Pension Products

For Life Assurance products commission is divided into initial commission and renewal commission (related to premium), fund based or trail (relating to accumulated fund).

Trail commission, bullet commission, fund based, flat commission or renewal commission are all terms used for ongoing payments. Where an investment fund is being built up through an insurance-based investment product or a pension product, the increments may be based on a percentage of the value of the fund or the annual premium. For a single premium/lump sum product, the increment is generally based on the value of the fund.

Life Assurance products fall into either individual or group protection policies and Investment/Pension products would be either single or regular contribution policies. Examples of products include Life Protection, Regular Premium Life Assurance Investments, Single Premium (lump sum) Insurance-based Investments, and Single Premium Pensions.

Investments

Investment firms, which fall within the scope of the European Communities (Markets in Financial Instruments) Regulations 2007 (the MiFID Regulations), offer both standard commission and commission models involving initial and trail commission. Increments may be based on a percentage of the investment management fees, or on the value of the fund.

Credit Products

Commission may be earned by intermediaries for arranging credit for consumers, such as premium finance. The single, or standard, commission model is the most common commission model applied.

Clawback

Clawback is an obligation on the intermediary to repay unearned commission. Commission can be paid directly after a contract is concluded but is not deemed to be 'earned' until after a specified period of time. If the consumer cancels or withdraws from the financial product within the specified time, the intermediary must return commission to the product producer.

Fees

The firm may also be remunerated by fee by the product producer such as policy fee, admin fee, or in the case of investment firms, advisory fees.

Our current basic hourly rate is €275 for Directors and Consultants and €125 for Support Staff. In determining the rate, factors such as specialist skills, complexity, value, risk and urgency will be taken into account.

We charge a €50 fee on Motor new business and renewals and a €30 fee for Household new business and renewals. We charge a €25 fee for any changes to Motor/Household Policies made during the policy term.

These are our standard fees and ERM Financial Services reserves the right to charge a higher fee should the complexity of the product or service require it.

Other Fees, Administrative Costs/ Non-Monetary Benefits

The firm may also be in receipt of other fees, administrative costs, or non-monetary benefits such as:

- Attendance at product provider seminars
- Assistance with Advertising/Branding

In Appendix 1 below is a list of our Life and Pensions providers that our firm deals with.

In Appendix 2 below is a list of our General Insurance providers that our firm deals with, which for ease of reference is in alphabetical order.

Appendix 1: Life Insurance Commission Summary

| Single Contribution Products | Initial Commission | Clawback Period |
|------------------------------------|--------------------|-----------------|
| Single Contribution Pension | | |
| Aviva | 5% | - |
| Aviva (Heritage Friends) | 5% | - |
| Irish Life | 5% | - |
| New Ireland | 5% | 5 Years |
| Standard Life | 5% | - |
| Zurich Life | 5.5% | - |
| Single Contribution PRSA | | |
| Aviva | 4% | - |
| Aviva (Heritage Friends) | 7.5% | - |
| Irish Life | 5% | - |
| New Ireland | 7% | 5 Years |
| Standard Life | 5% | - |
| Zurich Life | 5.5% | - |
| ARF / AMRF | | |
| Aviva | 5% | - |
| Aviva (Heritage Friends) | 5% | - |
| Irish Life | 5% | - |
| New Ireland | 5% | N/A |
| Standard Life | 4% | - |
| Zurich Life | 5% | - |
| Annuity | | |
| Aviva | 3% | - |
| Aviva (Heritage Friends) | 3% | - |
| Irish Life | 3% | - |
| New Ireland | 3% | N/A |
| Zurich Life | 3% | - |
| Investment Bond | | |
| Aviva | 5% | - |
| Aviva (Heritage Friends) | 4% | - |
| BCP | 2.1% | - |
| BlackBee Investments | 3% | - |
| Broker Solutions | 2.5% | - |
| Cantor Fitzgerald Ireland Ltd. | 2.25% | - |
| Investec Europe Limited | 2.25% | - |
| Irish Life | 3% | - |
| New Ireland | 4% | 3 Years |
| Standard Life | 4% | - |
| Zurich Life | 5% | - |

Appendix 1 cont.

| Regular Contribution Products | Initial commission | Clawback Period | Renewal / Flat Commission |
|-------------------------------------|--------------------|-----------------|---------------------------|
| Regular Contribution Pension | | | |
| Aviva | 15% | - | - |
| Aviva (Heritage Friends) | 25% | - | - |
| Irish Life | 17.5% | - | 5% |
| New Ireland | 25% | 5 Years | 8% |
| Standard Life | 25% | - | 5% |
| Zurich Life | 20% | 4 Years | 3% |
| Regular Contribution PRSA | | | |
| Aviva | 22.5% | - | - |
| Aviva (Heritage Friends) | 17.5% | - | - |
| Irish Life | 17.5% | - | 5% |
| New Ireland | 25% | 5 Years | 6% |
| Standard Life | 5% | - | 5% |
| Zurich Life | 5% | 4 Years | 5% |
| Savings | | | |
| Aviva | 15% | - | N/A |
| Aviva (Heritage Friends) | 10% | - | N/A |
| Irish Life | 5.5% | - | 5.5% |
| New Ireland | 10% | 5 Years | 2.5% |
| Standard Life | 15% | 5 Years | N/A |
| Zurich Life | 10% | 4 Years | 1% |

| Individual Protection | Yr1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9+ | Clawback Period |
|-----------------------|------|-----|-----|-----|-----|-------|-------|-------|-------|-----------------|
| Aviva | 200% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 2 Years |
| Irish Life | 120% | 28% | 30% | 28% | 28% | 30% | 28% | 28% | 28% | - |
| New Ireland | 225% | 50% | 20% | 20% | 20% | 12.5% | 12.5% | 12.5% | 12.5% | 5 Years |
| Royal London | 225% | 0% | 0% | 0% | 0% | 3% | 3% | 3% | 3% | 5 Years |
| Zurich Life | 100% | 12% | 12% | 12% | 12% | 12% | 12% | 12% | 12% | 1 Year |

| Group Protection | Death in Service | Clawback Period | Permanent Health Insurance | Clawback Period |
|------------------|------------------|-----------------|----------------------------|-----------------|
| Aviva | 6% | N/A | 12.5% | N/A |
| Irish Life | 6% | N/A | 12.5% | N/A |
| New Ireland | 15% | 1 Year | 20% | 1 Year |
| Zurich Life | 6% | N/A | 12.5% | N/A |

Appendix 2: General Insurance Commission Summary

| Insurance Company | Product Offering | Commission |
|---------------------------------------|--|------------|
| 360 Degree Underwriting DAC | Auctioneers Bond | 0% |
| | Owner Control Insurance Programme | 5% |
| Acasta European Insurance Company Ltd | Surety Bond | 10% |
| AIG Europe S.A. | Commercial Combined | 17.5% |
| | Commercial Vehicle | 5% |
| | Cyber Liability | 20% |
| | Directors & Officers Liability | 20% |
| | Directors & Officers Liability and Entity | 20% |
| | Directors & Officers Liability, Entity & EPL | 20% |
| | Excess Liability | 22.50% |
| | Office Insurance | 20% |
| | Personal Accident | 20% |
| | Personal Accident & Business Travel | 20% |
| | Private Motor | 5% |
| | Prof Indemnity | 17.5% |
| | Property Owners | 20% |
| | Shop Insurance | 20% |
| Aiken Insurances Ltd | Commercial Combined | 10% |
| | Professional Indemnity | 10% |
| | Property Owners | 10% |
| Allianz p.l.c. | CBR - Combined Home Insurance | 15% |
| | ENG - Engineering Plant | 15% |
| | HPR - Personal Lines Household | 15% |
| | HPY - Hospitality Product | 15% |
| | HYR - Holiday Home ROI | 15% |
| | HYT - Hull Marine | 15% |
| | LPR - Landlord House Insurance | 15% |
| | OGR - Motor - Own Goods | 5% |
| | PCR - Rol - Broker Motor Product | 5% |
| | REN - Engineering | 15% |
| | RFL - Religious Commercial Fleet ROI | 5% |
| | RPM - Hospital Malpractice Insurance | 10% |
| | RRP - Religious Protection | 10% |
| | SFN - Motor - Small Fleet U.K. | 5% |
| | SFR - Motor - Small Fleet | 5% |
| | SME - Business Policy | 15% |
| SMP - Property Owners | 15% | |
| SPL - Social Public Liability | 10% | |

| | | |
|-------------------------------------|---------------------------------------|-------|
| Angel Risk Management Ltd | Cyber Liability | 25% |
| | Directors & Officers Liability | 25% |
| | Professional Indemnity | 25% |
| Arachas Corporate Brokers Ltd | Apartment Contents | 15% |
| | Cleaning Liability | 10% |
| | Combined Liability | 10% |
| | Commercial Vehicle | 6% |
| | Contractors All Risks | 10% |
| | Crèche Insurance | 10% |
| | Holiday Home (AXA) | 10% |
| | Holiday Home Basic (Zurich) | 10% |
| | Holiday Home (Zurich) | 15% |
| | Homeworker (Lloyds) | 15% |
| | Mid Net Worth (Lloyds) | 15% |
| | Mobile Home (Lloyds) | 10% |
| | Non Standard (Lloyds) | 10% |
| | Owner Occupied (Zurich) | 15% |
| | Professional Indemnity | 10% |
| | Property Owners | 15% |
| | Recruitment Insurance Scheme | 10% |
| | Residential Let (Zurich) | 15% |
| | Security Contractors Liability Scheme | 10% |
| | Touring Caravan (Lloyds) | 10% |
| | Unoccupied PDH (Lloyds) | 10% |
| Aston Lark Ltd T/As RL Underwriting | Professional Indemnity | 17.5% |
| | Excess Professional Indemnity | 17.5% |
| Aviva Insurance Europe SE | Accidental Damage, Fire & Theft | 15% |
| | Carriers Liability | 15% |
| | Commercial Combined | 15% |
| | Combined Liability | 15% |

| | | |
|------------------------------------|--|------------|
| | Combined Property | 10% |
| | Contractors All Risk | 15% |
| | Commercial Vehicle | 5% |
| | Engineering Inspection | 15% |
| | Engineering | 15% |
| | Farm Insurance | 15% |
| | Forklift Insurance | 12% |
| | Home | 15% |
| | Private Motor | 5% |
| | Marine (cargo) | 15% |
| | Motor Fleet | 5-10% |
| | Office Insurance | 15% |
| | Property Combined | 15% |
| | Property Owners | 15% |
| | Shop | 15% |
| | Special Types | 5% |
| | Surgery | 15% |
| | Traders Combined | 15% |
| | | |
| AXA Insurance DAC | Private Motor | 5% |
| | Household | 12.5% |
| | Commercial Vehicle | 5% |
| | On Line Liability | 15% |
| | On Line Commercial | 17.5% |
| | Commercial Combined (Split Commission) | 7.5% - 20% |
| | Property Owners | 15% |
| | Fleet | 5% |
| | | |
| Benchmark Underwriting Ltd | Home | 15% |
| | Office Insurance | 17.5% |
| | Property Combined | 17.5% |
| | Property Owners | 17.5% |
| | Retail | 17.5% |
| | | |
| Blue Insurance Ltd | Travel | 15% |
| | Travel | 15% |
| | | |
| Broker Options | Liability | 15% |
| | | |
| Brady Underwriting | Personal Accident | 5% |
| | Public Liability | 10% |
| | | |
| CityNet | Liability | 10% |
| | | |
| Clinical Trials Insurance Services | Products Liability | 15% |

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|-------------------------------------|--|--------|
| Corporate Underwriting Ltd | Carriers Liability | 18.78% |
| | Marine (cargo) | 18.78% |
| Direct Insurance Company PLC | Liability | 10% |
| Dolmen Insurance Brokers Ltd | Flex | 10% |
| | Amethyst | 10% |
| | Homeworks | 12.5% |
| | Property Works | 10% |
| | Unoccupied | 10% |
| | Land Liability | 10% |
| | Property Owners | 15% |
| | Contractors All Risks | 12.5% |
| | Directors & Officers | 20% |
| | Event Insurance | 10% |
| | Home Insurance | 15% |
| Dolmen Insurance Brokers Ltd | Professional Indemnity | 10% |
| Dual Corporate Risks Ltd | Home | 20% |
| Dual Corporate Risks Ltd | Multi Policy | 10% |
| Dual Corporate Risks Ltd | Private Vehicle | 10% |
| Ecclesiastical Insurance Office plc | Charity, Faith & Community | 15% |
| Ecclesiastical Insurance Office plc | Heritage | 15% |
| Ecclesiastical Insurance Office plc | Education | 15% |
| Ecclesiastical Insurance Office plc | Property Owners | 15% |
| Ecclesiastical Insurance Office plc | Commercial Combined | 15% |
| Ecclesiastical Insurance Office plc | Engineering/Cyber | 15% |
| Ecclesiastical Insurance Office plc | Household | 15% |
| ES Risks | Surety Bond | 5-10% |
| Everest Underwriting | Property Owners | 20% |
| OBF Insurance Group Ltd | Home | 10% |
| Frost Underwriting | Commercial Combined | 15% |
| Frost Underwriting | Public Liability | 10% |
| Hiscox SA | Commercial Combined | 17.5% |
| | Combined Liability | 17.5% |
| | Cyber Liability | 17.5% |
| | Directors & Officers Liability and Entity | 17.5% |
| | Directors & Officers Liability, Entity & EPL | 17.5% |

| | | |
|---------------------------------------|------------------------|--------|
| | Home | 17.5% |
| | Liability | 11.25% |
| | Office Insurance | 17.5% |
| | Prof Indemnity | 17.5% |
| | Public Liability | 17.5% |
| | Traders Combined | 17.5% |
| | | |
| HSB Engineering Insurance | Equipment Breakdown | 17.5% |
| | Energy | 17.5% |
| | Computer | 17.5% |
| | Terrorism | 17.5% |
| | Engineering | 17.5% |
| | Construction | 17.5% |
| | | |
| Irish Engineering Services | Eng. Inspection Only | 12.8% |
| | Engineering | 0% |
| | Inspection Only | 15% |
| | | |
| iSure Underwriting | Shop Insurance | 15% |
| | Tradesman | 16% |
| | Property Owners | 19% |
| | Commercial Combined | 15% |
| | | |
| IUS Limited | Combined Liability | 16% |
| | | |
| JLT Insurance Brokers Ireland Limited | Commercial Combined | 0% |
| JLT Insurance Brokers Ireland Limited | Liability | 10% |
| JLT Insurance Brokers Ireland Limited | Prof Indemnity | 0% |
| | | |
| Kbis Equestrian Insurance | Equestrian Insurance | 12.5% |
| Kbis Equestrian Insurance | Freelance Liability | 12.5% |
| Kbis Equestrian Insurance | Farm Insurance | 12.5% |
| Kbis Equestrian Insurance | Liability | 12.5% |
| Kbis Equestrian Insurance | Prof Indemnity | 12.5% |
| | | |
| KennCo Underwriting Ltd | Motor | 5% |
| KennCo Underwriting Ltd | Home | 15% |
| KennCo Underwriting Ltd | Commercial | 15% |
| KennCo Underwriting Ltd | Motor Trade | 5% |
| KennCo Underwriting Ltd | Professional Indemnity | 15% |
| KennCo Underwriting Ltd | Cyber | 12.5% |
| KennCo Underwriting Ltd | Garage Combined | 15% |
| KennCo Underwriting Ltd | Medical Malpractice | 10% |
| KennCo Underwriting Ltd | Travel | 20% |
| | | |

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|--|--|-------|
| Liberty Insurance dac | Motor Fleet | 10% |
| Liberty Insurance dac | Commercial Motor | 10% |
| | | |
| Lime Insurance | Motor Fleet | 7.5% |
| Lime Insurance | Unoccupied Property | 10% |
| | | |
| NMU (Specialty) Ltd | Carriers Liability | 20% |
| NMU (Specialty) Ltd | Contractors All Risk | 20% |
| NMU (Specialty) Ltd | Goods in Transit | 20% |
| NMU (Specialty) Ltd | Marine (cargo) | 20% |
| | | |
| O'Callaghan Insurances | Unoccupied Property Owners | 10% |
| O'Callaghan Insurances | Property Owners | 10% |
| | | |
| O'Leary Insurance | Prof Indemnity | 5% |
| | | |
| Onyx Insurance Brokers | Professional Indemnity | 15% |
| Onyx Insurance Brokers | Carriers Liability | 15% |
| | | |
| Optis Insurances Limited | B & B | 15% |
| | CAR | 15% |
| | Couriers | 12.5% |
| | Commercial Combined | 15% |
| | Employers/Public Liability | 15% |
| | Pub Restaurant | 15% |
| | Office | 15% |
| | Personal Accident | 15% |
| | Professional Indemnity | 20% |
| | Property Owner | 17.5% |
| | Real Estate | 17.5% |
| | Self-Build | 15% |
| | Shop | 15% |
| | Goods in Transit Level of Cover €5000 = €30.25, €2000 = €24.00, €1,000 = €12.00 | |
| | | |
| Pen Underwriting Ltd | Motor Fleet | 7.5% |
| | | |
| Prestige Underwriting Services Limited | Property | 14% |
| | Home | 15% |
| | Motor Trade | 10% |
| | Private Car | 8% |
| | Private Car EDI | 6% |
| | Liability | 15% |
| | | |
| Patrona Underwriting Ltd | ADF&T | 10% |
| | AXA Haulage | 5% |

| | | |
|----------------------------------|---------------------------|-------|
| | Courier - Axa | 5% |
| | Combined Liability | 5% |
| | Courier | 7.5% |
| | Carriers Liability | 10% |
| | Commercial Vehicle | 5% |
| | Equestrian Property | 7.5% |
| | Equestrian Liability | 5% |
| | Fleet | 7.5% |
| | Horsebox - Axa | 5% |
| | Transport Fleet | 5% |
| | Logistics Combined | 15% |
| | Logistics Vehicle | 7.5% |
| | Non Standard Car/Van | 5% |
| | Own Goods Vehicle | 7.5% |
| | Private Car | 5% |
| | Public Liability | 5% |
| | Rental Fleet | 7.5% |
| | Taxi | 5% |
| | Standard Haulage | 5% |
| Patrona Underwriting Ltd | Special Types | 5% |
| | | |
| Robertson Low Insurances Limited | Commercial Combined | 5% |
| | Private Motor | 5% |
| | Prof Indemnity | 10% |
| | Public Liability | 17.5% |
| | Traders Combined | 10% |
| | Excess Liability | 10% |
| | | |
| RSA Insurance Ireland DAC | Contractors All Risks | 15% |
| | Carriers Liability | 20% |
| | Cargo | 18.8% |
| | Employers Liability | 6% |
| | Engineering | 15% |
| | Apartments/Block of Flats | 15% |
| | Household Non Full Cycle | 15% |
| | Marine | 15% |
| | Office | 15% |
| | Personal Accident/Travel | 20% |
| | Combined | 11% |
| | Professional Indemnity | 17.5% |
| | Public Liability | 10% |
| | Property | 10% |
| | Shop | 11% |
| | Traders | 20% |
| | Commercial Vehicle | 5% |

| | | |
|--|--|-------|
| | Private Motor Non Full Cycle | 5% |
| | Own Goods | 10% |
| | Haulage | 5% |
| | | |
| Securus Insurance Limited | Property Owners Liability Online | 15% |
| | Property Owners Liability Offline | 10% |
| | D&O | 10% |
| | Vacant Property Online | 15% |
| | Vacant Property Offline | 10% |
| | Excess Liability | 10% |
| | Private Motor | 10% |
| | | |
| Arthur J Gallagher Insurance Brokers Ltd | Engineering Plant | 15% |
| | Carriers Liability | 12.5% |
| | | |
| Specialist Underwriting Services Ltd | Shopsafe | 15% |
| | Gourmetsafe | 15% |
| | Chipsafe | 15% |
| | Miscellaneous Safe | 15% |
| | Property Owners | 15% |
| | Personal Accident | 10% |
| | Personal Accident/Illness | 10% |
| | Travel | 10% |
| | Combined Liability | 12.5% |
| | | |
| Thomond Underwriting Ltd | Liability | 15% |
| | Material Damage & BI | 15% |
| | Property Owners | 15% |
| | Personal Accident & Illness | 10% |
| | Contractors All Risks | 15% |
| | Professional indemnity | 12% |
| | Cyber with Lloyd's Insurance Co SA | 12% |
| | Bonds case by case depending on Surety | - |
| | | |
| Tokio Marine HCC | Construction Bond | 10% |
| | | |
| Travelers Insurance Company Limited | Commercial Combined | 15% |
| | Motor Trade Internal | 15% |
| | Public Liability | 15% |
| | Road Risk Motor Trade | 5% |
| | Traders Combined | 15% |
| | | |
| Trust Insurance Services Ltd | Liability | 10% |
| | | |
| The Underwriting Exchange | Commercial Combined | 10% |

| | | |
|--|--|--------------------|
| | Carriers Liability | 15% |
| | Liability & CAR | 10% |
| | Commercial Combined | 15% |
| | Combined Liability | 10% |
| | Combined Property | 15% |
| | Liability | 5-10% |
| | Liability | 10% |
| | Property Combined | 15% |
| | Property Owners | 15% |
| | | |
| WillisTowersWatson Insurances (Irel) Ltd | Golfsure Combined | 15% |
| | Golfsure Motor | 5% |
| | Golfsure Personal | 0.00/ €2.75 fee |
| | Private Car | 5% |
| | Commercial Fleet | 5% |
| | Bus & Coach Fleet | 5% |
| | Bus & Coach 1-4 Vehicles | 5% |
| | Office Combined | 15% |
| | Tradesure Liability | 15% |
| | Tradesure Commercial Motor | 10% |
| | Property Owners | 17.5% |
| | SIMI Motor Trade | 5-15% |
| | | |
| Wrightway Underwriting Ltd | ADF&T | |
| | Special Types | 10% |
| | Trailer ADF&T | 5% |
| | Breakdown Assistance | 10% |
| | Carriers Liability | 5% |
| | Engineering Inspection | 10% |
| | House | 15% |
| | Haulage | 17.5% |
| | Trades Liability | 12% |
| | Private Car | 7.5% |
| | Private Car / Light Commercial Vehicle | 5% |
| | Haulage Single Vehicle | 5% |
| | Traders Transit | 5% |
| | Haulage Fleet | 5% |
| | Multi Vehicle | 5% |
| | | |
| Yachtsman Euromarine | Yacht Insurance | 15% |
| | | |
| Zurich DFI Scheme | Private Motor | 2.5% |
| Zurich DFI Scheme | Household | 5% |
| | | |
| Zurich Direct ICA Scheme | Commercial Vehicle | 2.5% |

| | | |
|--------------------------|------------------------------------|-------|
| Zurich Direct ICA Scheme | Home | 2.5% |
| Zurich Direct ICA Scheme | Private Motor | 2.5% |
| | | |
| Zurich Insurance plc | Commercial Motor Vehicle | 5% |
| | Private "All Risks" Policy | 15% |
| | Annual Travel Policy | 15% |
| | Building in the Course of Erection | 15% |
| | Contractors "All Risks" Policy | 15% |
| | Commercial Combined Policy | 15% |
| | Commercial Liability Policy | 6% |
| | Commercial Liability Policy | 10% |
| | Commercial Liability Policy | 10% |
| | Computer "All Risks" Policy | 15% |
| | Commercial Motor Vehicle | 5% |
| | Combined Property Policy | 15% |
| | Private Motor Vehicle | 5% |
| | Commercial Combined (U.K.) Pol | 15% |
| | Engineering Policy | 15% |
| | Farm Fire Policy | 12.5% |
| | Fidelity Policy | 15% |
| | Fleet Motor Vehicle | 5% |
| | Group Personal Accident Travel | 15% |
| | Household | 15% |
| | Household DA | 20% |
| | Legal Expenses | 25% |
| | Miscellaneous Bonds Policy | 15% |
| | Combined Caravan/Mobile Home | 15% |
| | Marine Policy | 17.5% |
| | Motor Traders Internal Policy | 10% |
| | Personal Accident Policy | 15% |
| | Group Personal Accident Policy | 15% |
| | Private Dwelling House Policy | 15% |
| | Private Motor Vehicle | 5% |
| | Personal Accident Travel Pol. | 15% |
| | Personal Accident Road & Rail | 15% |
| | Apartment Block Policy | 20% |
| | Motor Traders Combined | 5% |
| | Motor Traders Combined | 5% |
| | Guest House "All In" Policy | 15% |
| | Office Policy | 15% |
| | Tradestar-Property Owners | 15% |
| | Residential Care Home Policy | 15% |
| | Shops Policy | 15% |
| | Small Craft/ Yacht Policy | 15% |
| | Farm Policy | 12% |

| | | |
|--|---------------------------|-----|
| | Broker Household | 15% |
| | Broker Household DA | 20% |
| | Mini Fleet Vehicle | 5% |
| | Tradestar Office | 15% |
| | Professional Indemnity | 15% |
| | Tradestar Property Owners | 15% |
| | Tradestar Shop | 15% |

Version 1.1 – 7th October 2022