

CANCELLATION CHARGES

*** MANX COVER HOME INSURANCE:**

The following scale is used in the event of cancellation at any time. NO rebate will be allowed should a claim have been reported and any rebate allowed reclaimed, should a claim subsequently be reported. % Charge of the insurance premium for the period of time on cover: Up to 1 month 30%, Up to 2 months 35%, Up to 3 months 45%, Up to 4 months 55%, Up to 5 months 65%, Up to 6 months 75%, Up to 7 months 85%, Up to 8 months 95%, over 8 months – nil return.

Fees:

Charged by underwriters or ourselves as additional to the insurance premium are unable to be returned on cancellation of a policy.

INSTALMENTS

IMPORTANT NOTE – PLEASE READ

If you are paying your premium by instalments through RBSFinsure/ Close, Iprompt/ Premium First and if your funded instalment payments are not paid, you cancel your policy or your bank payments default for any reason and you have not notified and corrected them directly with the instalment company then under the terms of your policy cover will be cancelled and the net refund from the insurers (if any), after all insurance company and brokerage costs have been deducted, will be refunded to the instalment provider to be offset against their final settlement figure. If this leaves a shortfall it will be your responsibility to settle the outstanding amount direct with the instalment company. If in doubt please contact our office where we will be pleased to assist.