



Keystone Insurance Ltd Commissions Statement

This document outlines the commissions received from insurers for different product placements. Where a percentage is noted, this is a rate applied to the gross premium after all levies & insurer or underwriting fees are deducted. The figures/rates noted are reflective of the maximum commission typically received from each product provider according to product type.

The below is accurate as of 31.03.2020 and does not apply to any fees charged by Keystone. Details of any fees charged by Keystone can be found in our terms of business.

Insurer/Product	Commission
AIG Europe S.A.	
Liability	20%
Combined Traders	20%
Shop Combined	20%
Office	20%
Personal Accident	20%
Excess Liability	20%
Professional Indemnity	23%
Property Owners	20%
Cyber & Data	23%
Directors & Officers	23%
Aiken Insurances Ltd	
Liabilities	15%
Property Owners	10%
Excess Liability	15%
Restaurant & Takeaway	10%
Unoccupied Property Owners	15%
Allianz plc t/a Allianz	
Home	15%
Private Motor	5%
Commercial Motor	5%
Liabilities	5 - 10%
Computer	15%

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Keystone Insurance, Keystone House, Newry Road, Dundalk, A91 F803, Co Louth, Ireland

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KEYSTONE INSURANCE

Arachas Corporate Brokers Limited trading as Arachas, Capital Insurance Markets, Capital IM, Covercentre	
Liabilities	10%
Professional Indemnity	12.50%
Contractors All Risk	13%
Commercial Motor/Van	6%
Home	15%
Personal Accident	10%
Property Owners	15%
Unoccupied Property Owners	10%
ARB Underwriting Ltd	
Liabilities	15%
Professional Indemnity	15%
Contractors All Risk	15%
Combined Traders	15%
Motor Traders	5%
Commercial Motor	5%
Private Motor	5%
Motor Traders	5%
ARAG Legal Protection Ltd	
World Class	€46.29
World Class Platinum	€54.05
Asgard Insurance Ireland (part of Willis Towers Watson Insurances group)	
Private Motor	5%
Commercial Motor/Van	5%
Aviva Insurance Limited	
Liabilities	16%
Private Motor	5%
Motor Fleet	5%
Home	17.50%
Office	16%
Property Owners	16%

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Shop Combined	16%
Restaurant & Takeaway	16%
Axa Insurance dac	
Liabilities	17.50%
Contractors All Risk	17.50%
Combined Traders	17.50%
Goods in Transit	17.50%
Private Motor	7%
Commercial Motor/Van	7%
Home	20%
Property Owners	17.50%
Restaurant & Takeaway	17.50%
Shop Combined	15.00%
Benchmark Underwriting Ltd	
Liabilities	17.50%
Combined Traders	17.50%
Office	17.50%
Property Owners	17.50%
Shop Combined	17.50%
Darjem Ltd t/a Bump Insurance	
Private Motor	6%
Joseph G Brady Insurance Ltd T/A Brady Underwriting	
Liabilities	10%
Liabilities with Professional Indemnity	10%
Event Insurance	10%
Office	20%
Property Owners	16%
Personal Accident	15%
Worldwide Insurance Brokers & Advisors Ltd	
A.R. Brassington & Co Ltd	
Citynet Insurance Brokers Ltd	

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Liabilities	10%
Professional Indemnity	10%
Contractors All Risk	10%
Combined Traders	10%
Excess Liability	10%
Event Insurance	10%
Office	10%
Pub Insurance	10%
Property Owners	10%
Restaurant & Takeaway	10%
Shop Combined	10%
Covercentre Insurance Ltd	
Commercial Motor/Van	6%
Home	15%
Dolmen Insurance Brokers Ltd	
Home	15%
Property Owners	15%
Self Build	10%
Eversure Limited t/a Eversure Insurance	
Home	15%
EVS Insurance Brokers Ltd	
Liabilities	12.50%
Combined Traders	13.75%
Material Damage	13.75%
Fingal Insurance Group Ltd	
Self Build	10%
Property Owners	10%
Hotel	10%
Liabilities	10%
Special Types	5%
Contractors All Risk	10%

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Pub Insurance	10%
Professional Indemnity	10%
Goods in Transit	10%
Combined Traders	10%
Frost Insurances Ltd T/a Frost Insurances, Frost Underwriting, UQuote, Strata	
Liabilities	15%
Combined Traders	15%
Restaurant & Takeaway	15%
Treatment Risk	15%
Shop Combined	15%
Property Owners	15%
Pub Insurance	15%
Office	15%
Material Damage	15%
Self Build	15%
Accidental Damage	15%
Hiscox PLC	
Liabilities	20%
Professional Indemnity	20%
Office	20%
Med Mal	15%
Cyber & Data	20%
Directors & Officers	20%
Event Insurance	15%
Combined Traders	20%
Computer	20%
Material Damage	20%
Hooper Dolan Insurance Ltd	
Liabilities	10%
Contractors All Risk	10%
Combined Traders	10%

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Event Insurance	10%
Material Damage	10%
Professional Indemnity	15%
Pub Insurance	10%
Property Owners	10%
Shop Combined	10%
HSB Engineering Insurance Ltd	
Liabilities	15%
Professional Indemnity	15%
Contractors All Risk	15%
Combined Traders	15%
Goods in Transit	15%
Engineering	15%
Special Types/Machinery ADFT	15%
Imperium Insurance Management Ltd T/A iSure Underwriting	
Liabilities	16%
Liabilities with Contractors All Risk	16%
Combined Traders	17.50%
Property Owners	19%
Unoccupied Property Owners	15%
Shop Combined	15%
Restaurant & Takeaway	15%
Kennco Underwriting Ltd t/a KennCo Insurance	
Liabilities	15%
Professional Indemnity	15%
Contractors All Risk	15%
Combined Traders	15%
Cyber & Data	15%
Directors & Officers	15%
Goods in Transit	15%
Private Motor	5%

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KEYSTONE
INSURANCE

Commercial Motor/Van	5%
Home	15%
Motor Traders	5%
Material Damage	15%
Property Owners	15%
Kidd Insurances	
Home	15%
Leisure Insure LLP	
Liabilities	10%
Combined Traders	10%
Liabilities with Professional Indemnity	10%
Material Damage	10%
Event Insurance	10%
Property Owners	10%
Motorist Insurance Services Ltd	
Home	20%
Breakdown Assist	Up to €30
Key Cover	Up to €18
Property Owners	25%
Northern Marine Underwriters Limited	
Liabilities	20%
Contractors All Risk	20%
Combined Traders	20%
Goods in Transit	20%
Engineering	20%
Special Types/Machinery ADFT	20%
Material Damage	20%
Property Owners	20%
ODriscoll & ONeil DAC	
Combined Traders	10% / 12.5% / 15%
Personal Accident	10% / 12.5% /

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	15%
Property Owners	15%
Optis Insurance Ltd T/A Optis Insurance	
Liabilities	15%
Professional Indemnity	20%
Contractors All Risk	15%
Combined Traders	15%
Excess Liability	10%
Goods in Transit (<€5,000 limit)	20%
Goods in Transit (€5,000 limit +)	12.50%
Self Build	15%
Material Damage	15%
Office	15%
Personal Accident	15%
Property Owners	17.50%
Patrona Underwriting Ltd	
Liabilities	7.50%
Private Motor	5%
Commercial Motor/Van	5%
Motor Fleet	7.50%
Home	15%
Special Types/Machinery ADFT	7.50%
Prestige Underwriting Services Ltd	
Home	15%
Professional Insurance Agents Ltd	
Professional Indemnity	17.50%
Liabilities	17.50%
Med Mal	10%
Treatment Risk	10%
Office	17.50%
Corin Underwriting Limited	

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Liabilities	17.50%
Liabilities with Contractors All Risk	17.50%
Restaurant & Takeaway	17.50%
RSA Insurance Ireland DAC	
Liabilities	10%
Professional Indemnity	17.50%
Contractors All Risk	15%
Combined Traders	11%
Goods in Transit	10%
Private Motor	5%
Commercial Motor/Van	5%
Motor Fleet	10%
Home	15 / 20%
Engineering	15%
Special Types/Machinery ADFT	15%
Accidental Damage	15%
Office	15%
Personal Accident	20%
Property Owners	10 / 15%
Shop Combined	11%
Specialist Underwriting Services Ltd	
Combined Traders	15%
Restaurant & Takeaway	15%
Shop Combined	15%
Thomond Underwriting Ltd	
Liabilitites	15%
Professional Indemnity	12.50%
Contractors All Risk	12.5 / 15%
Cyber & Data	12%
Material Damage	15%
Personal Accident	10%

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Property Owners	15%
Blue Insurance Ltd	
W Denis Insurance Direct Ltd	
Professional Indemnity	10%
Liabilities	10%
Willis Towers Watson Insurances (Ireland) Ltd	
Office	15%
Liabilities	15%
Commercial Motor/Van	10%
Wrightway Underwriting Ltd	
Liabilities	12%
Private Motor	5%
Commerical Motor/Van	5%
Motor Fleet	5%
Home	20%
Engineering	5 / 10%
Special Types/Machinery ADFT	5%
Accidental Damage	5%
Zurich	
Liabilities	15%
Professional Indemnity	15%
Private Motor	5%
Commercial Motor/Van	5%
Motor Fleet	5%
Home	15%
Office	15%
Property Owners	15%

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