Health Insurance Shop Remuneration & Commission Disclosure (Effective from July 2026)

At Health Insurance Shop, we are committed to providing clear, transparent advice tailored to your needs. We are remunerated by a professional fee for the initial work activity and time spent seeking the best terms, advice, product and product producer (Insurer) for your specific needs.

Health Insurance Market Review	Our fees for advisory and review services are as follows: Individual Health Insurance Consultation €90 Family Health Insurance Consultation €120 Health Insurance Quotation €35 For corporate or company scheme reviews, an hourly rate of €150 applies but each enquiry is assessed on case-by-case basis depending on the scheme size and requirements. In most cases, a fixed cost for review is agreed up-front.

We are usually remunerated by commission received from the product producers (Insurer) for the work involved in placing an order and finalising the product with them on your behalf and this is not connected with any professional fee which we charge you. (Some product producers do not pay a commission).

Commission Received from Health Insurers

Product Type	Insurer	Commission Received
Health Insurance	Irish Life Health	6%
Health Insurance	VHI Healthcare	0%
Health Insurance	Laya Healthcare	0%
Health Insurance	Level Health	0%

Unit 3B, Tí Phuirséil, Barna, Galway. Tel: 091 586500 Email: info@hennellyfinance.ie Web: www.hennellyfinance.ie
Hennelly Financial Services Ltd t/a Hennelly Finance & Health Insurance Shop is regulated by the Central Bank of Ireland.
Directors: M. Hennelly, R. Hennelly | Company Reg No: 327276

Important Information

- Health Insurance Shop receives commission from insurers when business is completed and on policy renewal.
- Commission received from health insurers currently ranges from 0% to 6% of the annual premium.
- These figures exclude the Government Health Insurance Levy. Further information is available from the Health Insurance Authority at www.hia.ie.
- Commission arrangements do not affect the premium charged to you.
- Our recommendations are based on your individual circumstances, suitability requirements, and insurance needs.

This disclosure is provided in accordance with our commitment to transparency and to help you understand how we are remunerated for the services we provide.

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