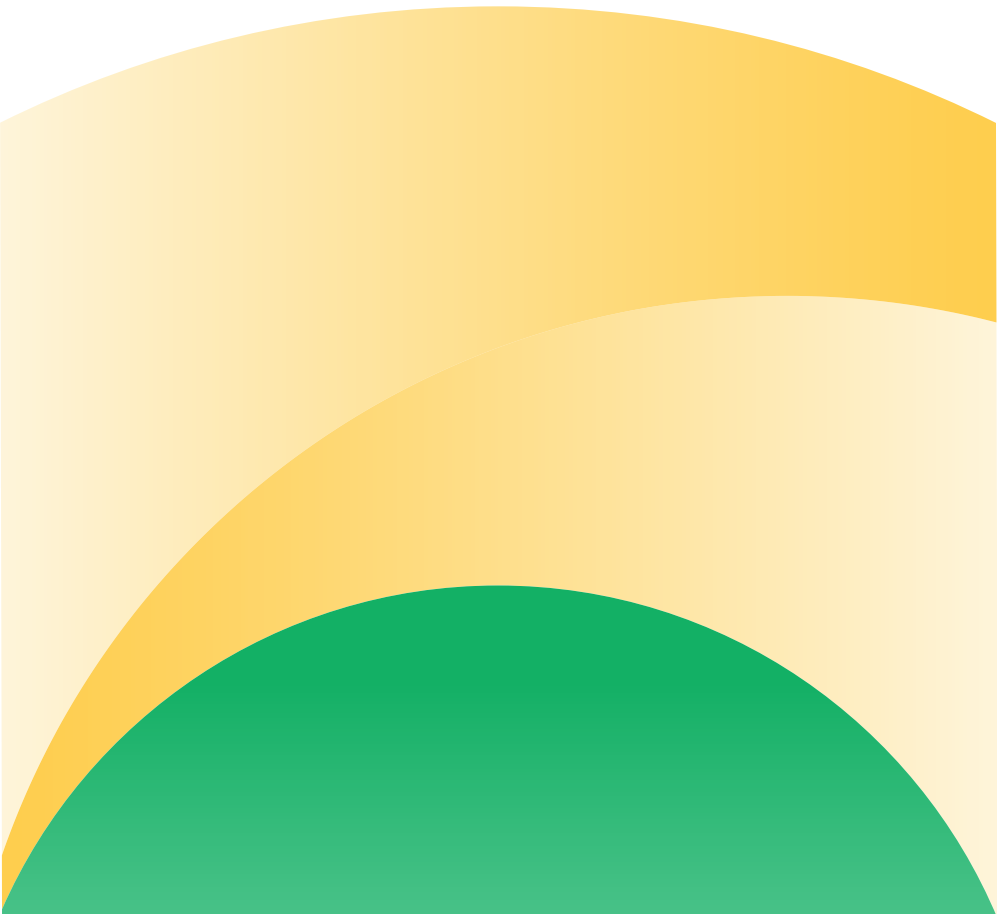


Terms of Business

anpost
insurance



One Direct (Ireland) Limited, trading as An Post Insurance, is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a wholly owned subsidiary of An Post. Registered in Ireland No 452399. Registered Office: GPO, O'Connell St, Dublin 1. D01 F5P2.

These Terms of Business set out how One Direct (Ireland) Limited, trading as An Post Insurance (we/us/our) will provide our services to you. Please read this document carefully, and if there is anything you don't understand, please let us know. By proceeding with your Insurance policy through An Post Insurance, you agree to the terms as per this document.

About An Post Insurance

One Direct (Ireland) Limited, trading as An Post Insurance, is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a private limited company registered in Ireland under Company Number 452399. Our registered office is GPO, O'Connell St., Dublin 1, D01 F5P2 and our principal contact address for you is An Post Insurance, Athlone Business Park, Athlone, Co. Westmeath, N37 EF40. An Post Insurance is a wholly owned subsidiary company within the An Post Group.

We are registered as an Insurance Intermediary under the European Union (Insurance Distribution) Regulations, 2018. This can be verified by the Insurance Mediation Register, which is available on the Central Bank of Ireland website: www.centralbank.ie. Here you will also find the Consumer Protection Code and Minimum Competency Code, which we are subject to, and which aim to offer protection to consumers.

We are a member of the Investor Compensation Scheme, (under the Investor Compensation Act, 1998). This gives you the right to ask for compensation if we cannot return money we hold for you. If you qualify for compensation under the Act, you may receive 90% of the amount you are recognised to have lost, or compensation of up to €20,000, whichever is the lesser.

An Post Insurance offers and advises on General Insurance, Commercial Insurance and Life Assurance on a limited analysis of the market. This means we only supply products and services on behalf of the product providers/underwriters listed below, with whom we have written agreements in place.

Provider/Underwriter	Product/Service
Aviva Insurance Ireland DAC	Car, Home and Van Insurance
AIG Europe S.A.	Car Insurance
FBD Insurance plc	Car Insurance
New Ireland Assurance Company plc*	Life Assurance Products: - Over 50s Funeral Plan; Life Choice - You and Family; Life Choice - Home; and Life Choice - Assets
Chubb European Group SE	Travel Insurance
DAS Legal Expenses Insurance Company Limited	Family Legal Protection; and Motor Legal Protection
Kainos Associates LLP	Pet Insurance
Time Broker Services Limited, trading as Keycare Ireland	Keycare Insurance
MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland	Home Emergency Assistance

*One Direct (Ireland) Limited, trading as An Post Insurance, is a tied agent of New Ireland Assurance Company plc for life assurance business. Life assurance policies are underwritten and provided by New Ireland Assurance Company plc.

How can you Contact Us?

You can contact us by phone on 1890 22 22 22, or online at www.anpostinsurance.ie.

Is there a Cooling-Off Period?

You have the right to withdraw from your Insurance contract within the cooling-off period. For Car, Home, Van and Pet Insurance, this period is 14 days from the start date of your policy, or the date you receive your policy documents, whichever is later. As long as you haven't made any claims, we will work out the premium for the period we have been insuring you and refund the balance. Any renewal/setup fees (if applicable) are non-refundable.

To avail of the Cooling-Off Period, please see the steps outlined in the below 'How Can I Cancel my Policy?' section.

For Life Assurance products, this period is 30 days from the start date of your policy or the date you receive your policy documents, whichever is later. During this time you may cancel your policy with no charge and any premiums paid will be refunded.

How can I Cancel my Policy?

If you would like to cancel your policy, you'll need to send us written instruction, along with your policy number. For Car and Van policies, you'll also need to return your policy certificate and disc. A cancellation fee may apply. As long as you haven't made any claims, we will work out the premium for the period we have been insuring you and refund the balance.

We may also cancel your policy. If this happens, we will issue prior written notification of this to your last known address, 10 days before the cancellation date (or 14 days for Home Insurance). For Life Assurance policies that are cancelled, protection benefits will cease at cancellation and no refunds will be payable for time on cover.

How can I make a complaint?

We hope that you will be happy with the service you receive from us, however if you wish to make a complaint about our service, please let us know as we would like the opportunity to make things right. We will investigate your complaint and issue you with a response in a timely manner. Following this, if you remain dissatisfied, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman at info@fspo.ie or +353 1567 7000.

Data Protection

We abide by the Data Protection Acts 1988 to 2018 and the General Data Protection Regulation. The data you provide will be processed for purposes such as providing you with your Insurance policy. Full details can be found in our Privacy Notice which is included in our policy documents, and also available at www.anpostinsurance.ie/data-protection. If you have any queries with regards to Data Protection you can contact us, or alternatively the Data Protection Commission at Canal House, Station Road, Portarlington, Co. Laois, R32 AP23, Ireland, Tel +353 57 868 4800. Calls to and from An Post Insurance may be recorded for verification and training purposes.

Governing Law

The laws of Ireland apply to all An Post Insurance products and services and the Irish Courts have jurisdiction to hear any disputes that may arise.

Language

All communications in respect of all products will be in English.

Conflicts of Interest

When providing products and services to you, An Post Insurance will try to avoid any conflicts of interest. Sometimes however an unavoidable conflict may arise. If such conflict arises we will write to you to outline the nature of the conflict.

Default

An Post Insurance is entitled to be reimbursed for any default in any payment due to us. If you fail to comply with the Terms and Conditions of any product provided to you by us, we will take such steps as may be necessary to recover any monies due to us, and we may also withdraw any benefits of your product.

General

An Post Insurance acts on behalf of both our Customer and our Insurance product providers/underwriter in arranging and placing Insurance policies. As an Intermediary for our Customers, we always act in the best interest of our Customers. Registered for VAT 95794940.

Receipts

If you are a Car and/or Home Insurance part pay customer, you can access receipts online via our website: www.anpostinsurance.ie. You will be able to view and print your receipts by clicking on the "Payment Receipt" link at the top of the home page, and inputting your reference number and date of birth. For full pay customers, receipt of payment will be confirmed within your policy documents.

Fees & Commission

	Car Insurance	Home Insurance	Van Insurance
Set Up	€40	€35	€30
°Mid-Term Adjustment*	€43	€29.50	€30
Renewal	€50	€30	€30
Cancellation*	€43	€29.50	€30
Duplicate documentation	€25	N/A	€25
Suspension of Policy	€43	N/A	€30
Premium Payment Plan Service Fee†	7% of Total Amount Payable	7% of Total Amount Payable	N/A

All fees outlined above are paid directly by our customers to us regardless of whether the provider/underwriter charges a premium or not.

Set Up, Mid-Term Adjustment & Renewal Fees are non refundable.

° Mid-term adjustments relate to any temporary or permanent adjustment made during the term of an active policy.

Keycare - all our Car Insurance policies automatically include Keycare cover, which has been included for our customers' protection, at a cost of €10.

Commission - We may receive commission and other payments from product providers/underwriters for the products we sell. The commission is included in the premium which you pay to us. Further details are available upon request.

Premium Rebate

In all instances, where an outstanding balance or rebate of less than €5.00 is due, we will not charge or refund this amount

* If you make an alteration to or cancel your policy and this results in an adjustment in premium amounting to less than €20, the provider/underwriter will not charge/refund you for this premium adjustment. If you pay by instalment, any rebate due to you will be added to your remaining balance and the outstanding balance/refund will be determined. Any fee or outstanding balance owed to us will be deducted from any rebate due to you, as agreed with you on each instance.

†A Premium Payment Plan Service Fee applies if you choose to pay your premium by monthly instalments. If you make an alteration to your policy and this results in an increase/decrease in premium, the Premium Payment Plan Service Fee will increase/reduce in line with this with this adjustment. The remaining instalments will increase/decrease depending on the change.

THESE TERMS OF BUSINESS ARE VALID FROM 17TH AUGUST 2019 UNTIL FURTHER NOTICE.

An Post Insurance, Athlone Business Park, Dublin Road, Athlone, Co. Westmeath, N37 EF40

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