

Funeral
Insurance

anpost
insurance

Policy Booklet



Introduction

This is the Policy Document for your An Post Insurance Funeral Insurance, underwritten by New Ireland.

Together with the Policy Schedule and any endorsements to this policy, it contains the details of your policy and the conditions and rules which set out how the policy works.

The policy is a legal document and should be kept in a safe place. It would also be useful if your solicitor, a relative or a friend knows where it is kept.

New Ireland Assurance Company plc is regulated by the Central Bank of Ireland and is a member of Bank of Ireland Group.



Comhlucht na hÉireann um Árachas, cpt/New Ireland Assurance Company plc Registered in Dublin, Ireland, Registered No.7336.

Registered Office: 87-89 Pembroke Road, Ballsbridge, Dublin 4, D04 X738.

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Definitions

Funeral Insurance Policy

In order to help you to understand this policy we have included a commentary which appears in italics. The commentary is not part of the legal wording of the policy.

Definitions

The phrases defined here are used throughout the policy - each time one of these phrases appears it has the same meaning.

Application

The completed application and/ or all the information provided by the Life Assured in connection with this policy before the policy starts or policy documents are issued if later and any declarations signed by the Life Assured.

Commencement Date

The date that the cover provided by the policy starts.

Life Assured

The person whose life is assured by the policy. The Life Assured is named in the Policy Schedule.

New Ireland Assurance Company plc

The Company that has issued the policy. Wherever the words "we", "us", "New Ireland" and "the Company" are used in the policy they refer to New Ireland

Assurance Company plc. New Ireland Assurance Company plc is regulated by the Central Bank of Ireland and is a member of Bank of Ireland Group.

Premium

The amount stated in the Policy Schedule, payable to New Ireland on the dates specified.

Policyholder

The person with whom the contract of assurance is made and who is responsible for the payment of the Premiums. Wherever the words "you" and "your" are used in the policy they refer to the Policyholder. The Policyholder is named in the Policy Schedule.

Policy Schedule

The Policy Schedule forms part of the policy, and contains details about the Policyholder, the Life Assured, the Sum Assured and the Premiums.

Sum Assured

The amount shown in the Policy Schedule, which New Ireland will pay on the death of the Life Assured in accordance with these conditions.

Conditions

This section outlines the rules that govern how the policy works.

Legal Basis

The contract with New Ireland Assurance is a legal agreement and consists of:

- the Application (including any recorded telephone calls) completed by the Life Assured;
- any other form or questionnaire related to the Application;
- any other written information received from or on behalf of the Life Assured related to the Application;
- this policy document which sets out the policy conditions;
- the Policy Schedule;
- changes in the policy conditions or Policy Schedule notified to the Life Assured (these are called endorsements); and
- any Policy Schedule of revised terms issued by the Company to the Life Assured.

This policy document contains all the terms of the contract and we accept liability only in accordance with its terms.

If there is any misrepresentation in the Application, then the conditions under **Misrepresentation** on page 7 will apply.

The policy is governed by the laws of Ireland. The courts of Ireland

shall have exclusive jurisdiction in relation to all matters arising under or in connection with the policy. New Ireland will, subject to the payment of the Premiums and the policy terms and conditions, pay the benefits provided by the policy.

The policy and the benefits payable under it are based on current legislation, including current taxation legislation. If there is any change in the taxation or other legislation affecting the policy we will make such alterations to the terms of the policy as, in New Ireland's opinion, are necessary to take account of such changes.

Any assignments of the policy to a third party must be notified to New Ireland at 87-89 Pembroke Road, Ballsbridge, Dublin 4, D04 X738.

Premiums

How and when you must pay your Premiums.

The amount of Premium, the method of payment, and the date each payment is due are set out in the Policy Schedule. Premiums are payable up to the anniversary of the Commencement Date which immediately precedes the 85th birthday of the Life Assured.

The last date on which Premiums are due is shown in the Policy Schedule. Once the last Premium due is paid, the policy then continues until the death of the Life Assured.

What happens if you do not pay your Premiums when due?

New Ireland allows one calendar month's grace for late payment of Premiums. If a claim arises under the policy during the period allowed for late payment of Premiums, the amount of outstanding Premiums will be deducted from any benefit payable.

If the Premiums due are not paid by the end of the month allowed for late payment, the policy will automatically lapse and no benefit will be paid on the death of a Life Assured.

If the policy lapses you may apply to have it reinstated within one month of the date of lapse. Reinstatement will be at the Company's discretion and will require payment of all outstanding Premiums.

When the benefit becomes payable

When the benefit becomes payable

The Sum Assured is payable on the death of the Life Assured after the second policy anniversary.

If the Life Assured dies in the first two years following the Commencement Date, the benefit payable will instead be equal to the total Premiums paid by the Policyholder to the policy.

Note: The maximum amount of life cover that you can take out with us is €30,000. This limit applies to the total amount of cover if you have more than one An Post Insurance Funeral Insurance policy underwritten by New Ireland. We may reduce any An Post Insurance Funeral Insurance policies you have so that total life cover does not exceed €30,000 or we may cancel any An Post Insurance Funeral Insurance policies you have that brings life cover over this limit.

Travel Accident Benefit

What happens if death occurs as a result of a travel accident?

If the death of the Life Assured occurs as a result of a travel accident at any time after the Commencement Date while Premiums are being paid, the amount payable will be double the Sum Assured (without the reduced Sum Assured in the first two years applying).

The travel accident benefit will only be payable if the death of the Life Assured occurs within three months from injuries sustained while travelling in a private car; as a pedestrian in a motor accident; or as a fare paying passenger by road, rail, sea or air; and in the opinion of the Company results solely and directly from bodily injury caused by external violent, visible and accidental means, totally independent of any physical or mental illness or infirmity.

Making a claim

The information we need in order to pay a claim

New Ireland will require the following to be presented to it with any claim for payment of benefit:

- This policy including the Policy Schedule;
- Proof of identity and of the right to receive benefits from the policy;
- If the policy has been assigned to another person or organisation, the documents relating to the transfer;
- The Life Assured's birth and death certificates and, if the Life Assured's name has changed, the marriage certificate or other relevant document.

All certificates, documents and proofs must be provided free of expense to New Ireland.

Misrepresentation

What happens if the information given to New Ireland is incorrect or incomplete?

For the policy to be valid, we require all questions asked by us to be answered fully, honestly and carefully.

Furthermore, if

- New Ireland is not made aware of any changes to the answers given, before the policy starts or policy documents are issued if later, or
- if there is any misrepresentation or failure to provide requested information by or on behalf of the Life Assured,

then New Ireland may:

- cancel the policy from the start, and/or
- refuse to pay any claim, and/or
- reduce the amount of any claim, and/or
- reduce the amount of cover.

Complaints

What happens if a disagreement arises between you and New Ireland?

If you have any complaint about this policy you should contact the Complaints Department, New Ireland Assurance, 87-89 Pembroke Road, Ballsbridge, Dublin 4, D04 X738.

Complaints and disputes arising in connection with your policy, which cannot be resolved within the Company's internal complaints handling procedure may be referred to the Financial Services and Pensions Ombudsman. Details of the services provided by the Financial Services and Pensions Ombudsman may be obtained at www.fspo.ie, from An Post Insurance or New Ireland.

Contact us

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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.

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