

## Use and Navigation Guidance

We hope you find our website intuitive, easy to use and navigate through. If you're having any difficulty in completing a quotation on our website, or in doing things like making a payment for your policy, changing your marketing preferences, or if you feel anything on our website is difficult to understand, we encourage you to contact us and we will be more than happy to assist you.

Below is a step-by-step guide to help you navigate our website.

### **Funeral Insurance:**

1. You can access our funeral insurance quotation journey at <https://insurance.anpostinsurance.ie/v2/eqoute/funeral/risk>.
2. To get a funeral insurance quotation, you'll need to provide an answer or select an option for each of the questions asked at Step 1 of the journey. It's important that every question is answered or you won't be able to progress to the next Step.
3. For some questions, you will see a '?' icon beside the question. If you click on this, it will provide you with more information on what the question means and/or why we are asking the question.
4. It's important that you input the information accurately and answer all questions honestly, as failure to do so could impact your insurance cover should you proceed.
5. Each of the questions asked on Step 1 relate to you. We have designed these questions to be as clear as possible, however, if you're having difficulty with any question, and the information in the '?' icon isn't helping, you can always contact our call centre, and we will talk you through the questions.
6. When you get to the bottom of the Step 1, you'll be asked to tick a box to confirm that you have read and accept the An Post Insurance Privacy Policy, the An Post Insurance Terms of Business, the New Ireland Terms of Business, and our Cookie Policy. You can click on each of these items to be presented with the relevant information.
7. You will then be asked to tick a box to confirm that for this application you have not discussed your personal or financial details with An Post Insurance and you are happy to purchase the An Post Insurance Funeral Insurance product on this basis without any such discussion or advice.  
If you would like to discuss the product or receive advice regarding same, please contact our call centre and ask for this.
8. Once you are happy that you have answered each question and you have ticked the above boxes, you can click 'Get a Quote now'. At this stage you might be asked to complete a Captcha image test before you can proceed - this is only to ensure you're not a robot.

9. If we aren't able to provide you with a quote on our website, you will be presented with a message advising you to contact our call centre at this stage. We may need to get some more information from you before we can provide with you with a quotation.
10. If we are able to provide you with a quote based on the details you have input, this will be displayed on 'Step 2: Your Quote'.
11. On Step 2, you will be presented with a monthly premium and a sum assured for that monthly premium. You can easily change your monthly premium and in turn your sum assured by using the 'How much would you like to spend each month?' drop down. When you select a different monthly premium from this drop down you will see this updating your 'Sum Assured' on screen. It is important that you choose a monthly premium that is affordable to you and in line with your personal circumstances. The monthly premium you choose remains the same throughout the policy term and is payable until the age of 85. You will need to click the 'Recalculate' button at the top or bottom of the page if you're changing your monthly premium and sum assured, and this will be highlighted to you.
12. There is important information about the funeral insurance product on this screen, so it's important that you take the time to read all of this information, and if you're unsure of anything please give us a call.
13. As you scroll down the screen, you will see a 'What's covered' section. Here you will see details of the cover provided under the funeral insurance product, and if you click on any of the headings listed, these will expand to provide you with more information.
14. Further down, you will see a 'Your Information' section which will display your information which you had input on Step 1. If you need to update any of this information you should move back to Step 1 to do so.
15. If you would like to go ahead with a funeral insurance policy, you can then click 'Proceed' either at the top or bottom of the page.
16. You'll then move on to 'Step 3: Your Payment Details' where we will advise you that in order to proceed with your funeral insurance policy, we'll need your bank account details in order to set up a monthly direct debit for payment of your monthly premium. This is the only payment method available for this product.
17. If you'd like to proceed online, you'll need to either input your IBAN, or if you don't know your IBAN, you will have the option to input your account number and sort code instead.
18. Once you have input these details, you can click 'Verify' and your bank details will be presented to you on screen. You will be asked to confirm if these details are correct, and you should ensure they are correct before selecting 'Yes'.
19. Once you have confirmed your payment details, a new section called 'Documentation' will populate on the screen. Here we will advise you that once you select the 'Continue' button at the bottom of the screen, you will be

presented with a proposal form and direct debit mandate to sign in order to complete your funeral insurance application. If you don't want to digitally sign your documents, you can call our call centre, and we can arrange to have these sent to you for signing.

20. If you opt to proceed by clicking 'Continue' on the next screen you will be presented with a document pack which indicates where you need to sign the proposal form in two places, and the direct debit mandate. This is your quotation pack which contains important information about the product, so it's important that you take the time to review this. You can download the quotation here also.
21. To sign, click the 'Sign' button and you will be prompted to select a signature to use for signing.
22. Once you have finished signing, select 'Finish' at the top of the screen.
23. Once you have signed the documents, they will be sent to New Ireland Assurance Company Plc, who underwrite and provide the An Post Insurance Funeral Insurance product for review, and you will also receive an email confirming this.
24. New Ireland will then confirm your cover within a number of days and will issue you confirmation of your funeral insurance cover documentation.