

# Home Insurance

**anpost**  
**insurance**

Human about insurance

**Warm, cosy and  
well covered.**

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anpostinsurance.ie

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.

# Protect your home with insurance cover from An Post Insurance.

**Your home is probably your most valuable asset, so why put it at risk with insurance that may not give you the cover you need?**

Whatever happens, we have a wide range of options to help protect your home.

Whether you are an owner occupier, a tenant needing to get your contents covered or a landlord looking to cover the contents in a rented apartment, we've got you covered.

## Our standard home policy benefits



### Home emergency assistance

If you have an emergency in your home, we will provide a repair service to secure your home and help prevent further damage from occurring. Cover for up to €260 per incident, limited to 3 claims per policy year.

This cover is underwritten by MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland.



### Alarm discounts\*

12.5% Burglar Alarm Discount if you have an approved alarm. 18% discount if you have a Smartzone Home Monitored Alarm System. (All which are fitted to EN50131 (old IS199) standards. The installer should hold a P.S.A. (Private Security Authority) licence.

\*Discounts are applied consecutively and are subject to a minimum premium of €240 for buildings and contents and €120 for contents only.



### Protected no claim discount

You can make one claim up to €10,000 in a 3 year period without losing your NCD.



### Replace door locks

Get up to to €400, if your keys are stolen.



### Jury service cover

Up to €40 per day, max €650 if you or your partner are called for jury service.



### Frozen food

Cover for loss or damage up to €650.



### Fire Brigade services

Call out charges are covered up to €1,500.

## Extra Care Option (For an additional premium)

### Family Legal Protection

Family Legal Protection is an optional extra that offers help and advice with the most common legal problems. It will pay up to €65,000 to cover the legal costs that you may incur for claims made under the policy. You have access to a 24 Hour Helpline which will provide help and advice on any personal legal matter from a team of legal experts.

#### - Legal defence

Provides legal defence for you for employment discrimination, motoring, civil or criminal prosecutions.

#### - Contract disputes

Will help and advise you if you need to pursue a claim following the purchase of goods or services that were not fit for purpose.

#### - Personal Injury

Will help you to pursue claims for physical injury or accidental death.

#### - Property protection

We will pursue claims if your home or personal possessions are damaged. It will also cover any problems arising from nuisance or trespass on your property.

*Family Legal Protection is available as an optional extra on your Home Insurance policy, at a cost of just €15 per policy. It is not necessary to purchase this optional extra in order to purchase a Home Insurance policy.*

Family Legal Protection is underwritten by ARAG Legal Protection Limited.

## How do I pay?

### You can choose to pay your premium by:

- Monthly direct debit payments
- Debit / credit card
- One4all gift cards
- At the Post Office

When paying monthly, you pay a flat service charge, currently 9%, which will stay the same for the length of the plan.

# Tenant's contents insurance

As well as providing insurance for 'owner occupied' homes, we also offer specially designed contents insurance cover for tenants who are currently living in rented accommodation.

If you are renting a house or apartment, having insurance for your belongings is important. While your Landlord may already have their own insurance, it's likely this only covers the physical building and not your personal belongings.

Our Tenant's Contents Insurance is designed to provide the financial protection you need in case your possessions are damaged or stolen and liability protection in case someone is injured in your rented home. The below is a summary of the benefits available to you, please refer to our policy booklet for full cover details and terms and conditions that apply.

## Tenant's contents insurance benefits

### Home emergency assistance

If you have an emergency in your home, we will provide a repair service to secure your home and help prevent further damage from occurring. Cover for up to €260 per incident, limited to 3 claims per policy year.

This cover is underwritten by MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland.

### Door lock replacement

If your keys are stolen, we will replace your locks, up to a maximum of €400.

### Fire brigade charges

Call out charges are covered up to €1,500.

### Frozen food

Cover for loss or damage up to €650.

### Credit/debit cards cover

Cover for lost or stolen credit or debit cards if you become legally liable for costs up to €650 or for cash up to €400.

### Protected no claim discount

You can make one claim up to €10,000 in a 3 year period without losing your NCD.

### Public and personal liability

Up to €3,000,000 cover for your legal liability for damages and costs following injury or disease to any person or loss or damage to property.



# Landlord's contents insurance

**We also offer specially designed Contents Insurance cover for landlords who are letting an apartment.**

If you are letting an apartment and looking for great value insurance to protect your contents, our Landlord's contents cover is designed to give you peace of mind at a competitive price.

The below is a summary of the benefits available to you, please refer to our policy booklet for full cover details and terms and conditions that apply.

## Landlord's contents insurance benefits

### Home emergency assistance

If you have an emergency in your home, we will provide a repair service to secure your home and help prevent further damage from occurring. Cover for up to €260 per incident, limited to 3 claims per policy year.

This cover is underwritten by MAPFRE ASISTENCIA Compania Internacional De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland.

### Public and personal liability

Up to €1,300,000 cover for your legal liability for damages and costs following injury or disease to any person or loss or damage to property.

### Fire Brigade charges

Call out charges are covered up to €1,500.

### Leaking or overflowing of water

From within any plumbing, heating or drainage system or fixed domestic appliance.

### Trace and access

We will pay up to €1,000 to find the source of any oil or water leak causing damage.

### Glass breakage

Cover for breakage of ceramic hobs or glass oven doors up to €650.

### Door lock replacement

If your keys are stolen, we will replace your locks, up to a maximum of €400.

### Protected no claim discount

You can make one claim up to €10,000 in a 3 year period without losing your NCD.

# Our great value insurance products.



**Car Insurance**



**Home Insurance**



**Funeral Insurance**



**Pet Insurance**



**Travel Insurance**



**Farm Insurance**



**Small & Medium Sized Business Insurance**

## Get a quote from An Post Insurance today!

Acceptance criteria, terms and conditions apply. 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. Home Insurance is underwritten by Aviva Insurance Ireland DAC. 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. A Government levy (currently 1%) applies to all Life Assurance premiums paid. Pet Insurance is arranged and administered by Cover-More Blue Insurance Services Limited and underwritten by H.W. Kaufman Group Europe BV, trading as Cranbrook, on behalf of the insurer Sava Insurance Company. Travel Insurance is arranged, administered and underwritten by Chubb European Group SE. Farm Insurance and Small & Medium Sized Business Insurance are underwritten by AXA Insurance dac.

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