

# Home Insurance

**anpost**  
**insurance**

Human about insurance

**Warm, cosy and  
well covered.**

**0818 22 22 22**  
**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 a rental property, we've got you covered.

## Our standard home & contents 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.

Depending on your insurer, cover is available for up to €300 per incident/ 4 call-outs per policy year or €260 per incident/3 call-outs per policy year.

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



### Public and personal liability to others

Cover for your legal liability for damages & costs following injury, illness or disease to any person or damage to their property up to €3 million.



### Replace door locks

If your keys are stolen, we will replace your door locks.

Depending on your insurer, cover is available for up to €1,200 or a maximum of your contents sum insured.



### Finding a leak

Trace & Access cover to help find the source of a leak.

Depending on your insurer & cover type, cover is available for up to €1,000 or €750.



### Frozen food

Cover for loss or damage to food in your freezer.

Depending on your insurer, cover is available for up to €1,000 or €750.



### Fire Brigade services

Cover for call-out charges covered in relation to an insured event.

Depending on your insurer, cover is available for up to €3,500 or €3,000.

## 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

When paying monthly, you pay a flat service charge, currently 10%, 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 the relevant 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.

*Depending on your insurer, cover is available for up to €300 per incident/4 call-outs per policy year or €260 per incident/3 call-outs per policy year.*

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### Public and personal liability to others

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*Depending on your insurer cover is available for up to €1,200 or a maximum of your contents sum insured.*

### Frozen food

Cover for loss or damage to food in your freezer.

*Depending on your insurer cover is available for up to €1,000 or €750.*

### Fire brigade charges

Cover for call-out charges covered in relation to an insured event.

*Depending on your insurer cover is available for up to €3,500 or €3,000.*



# Landlord's insurance

**We also offer specially designed insurance cover for landlords.**

Landlord's insurance will protect your rental property and keep your building and/or possessions covered. It will also cover you for incidents which you become legally liable to pay as the owner of the property. You may be covered for loss of rent or expenses for alternative accommodation in the event the property becomes uninhabitable following damage caused by an insured event.

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

## Landlord's 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.

*Depending on your insurer, cover is available for up to €300 per incident/4 call-outs per policy year or €260 per incident/3 call-outs per policy year.*

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

### Public and personal liability to others

Cover for your legal liability for damages & costs following injury, illness or disease to any person or damage to their property up to €3 million.

### Replace door locks

If your keys are stolen, we will replace your door locks.

*Depending on your insurer cover is available for up to €1,200 or a maximum of your contents sum insured.*

### Fire brigade charges

Cover for call-out charges covered in relation to an insured event.

*Depending on your insurer cover is available for up to €3,500 or €3,000.*

# Our great value insurance products.



**Car Insurance**



**Home Insurance**



**Funeral Insurance**



**Pet Insurance**



**Travel 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. 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 who is regulated by the Central Bank of Ireland and the insurance is 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.

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