

Home Quote Assumptions

Before we provide you with a quote for your Home Insurance/ Home Tenants Contents / Landlords Contents you will need to read and accept our Home Insurance Assumptions relevant to your chosen product.

We will base your quote on the following assumptions. Please ensure you read this in full before proceeding to get a quote.

If you do not meet these criteria, we may still be able to provide you with a quote over the telephone, please call us on **1890 22 22 22**.

Your Property

Home Quote	Home Tenants Contents	Landlord contents
The property, including any domestic outbuildings, is your main home, occupied solely by you and/or your family and is not used in any way for business purposes.	The property, including any domestic outbuildings, is your main home, occupied solely by you and/or your family and is not used in any way for business purposes.	The property is a purpose-built apartment and is in a good state of repair. It will be so maintained at all times and the buildings are at least 75% of standard construction i.e. built of brick, stone or concrete with a slate or tiled roof.
The property is in a good state of repair. It will be so maintained at all times and the buildings are at least 75% of standard construction i.e. built of brick, stone or concrete with a slate or tiled roof.	The property is in a good state of repair. It will be so maintained at all times and the buildings are at least 75% of standard construction i.e. built of brick, stone or concrete with a slate or tiled roof.	The property has no more than 4 tenants residing in it
The Buildings will be insured for an amount equal to the reinstatement cost.		The property is residential and not used for any other commercial purposes.

Assumptions for All Property Types

- All outside/external doors must have manufacturer-approved minimum three lever deadlock devices.

- All outside/external sliding doors are locked using key-operated patio door locks.
- All windows are closed and fastened when there is no person at home.
- All keys must be removed from outside/external doors/domestic outbuildings and placed out of sight, inside your private house or apartment, when there is no person at home
- The property is less than 125 years old.
- The property is not a listed building or period dwelling and does not have a preservation order on it.
- The property does not have ornate ceilings/plasterwork, antique fireplaces or any unique features.
- The property will not be left unoccupied for more than 60 consecutive days.
- No insurer has declined or terminated insurance or imposed special terms or conditions in connection with this or any other property, on you or any person concerned with this risk*.
- Neither you nor any person concerned with this risk* has ever been declared bankrupt or been convicted or charged with an offence of any nature or have any conviction** or prosecution pending.
- The buildings will be insured for an amount equal to the reinstatement cost.
- In connection with this or any other property, you and any person concerned with this risk* have never had any flood, subsidence, heave or landslip claims or losses and have had no more than one other claim or loss (excluding flood, subsidence, heave or landslip) in the last 3 years and this claim must not have been for water damage.
- The property is not situated in an area prone to damage by storm, flood, subsidence, heave or landslip.
- You agree that this Declaration and any additional information provided in order to obtain insurance shall be the basis of the contract.

* For 'Home Insurance' and 'Home Tenants' Contents' Insurance; 'Any person concerned with this risk' means you and any person permanently residing with you. For 'Landlord Contents' Insurance; 'Any person concerned with this risk' means all parties named as proposers on the insurance policy.

** An individual is not required to disclose a spent conviction when supplying information on past convictions. To determine whether or not a conviction is a "spent conviction" under the Criminal Justice (Spent Convictions and Certain Disclosures) Act 2016 [please click here](#).

Important: Please note that if you provide false information or fail to disclose a material fact including information regarding previous claims or uninsured damage to your property that this will invalidate your policy and your policy will be declared void and have no effect from commencement. If you are in any doubt as to whether or not certain information is material, then it should be disclosed. If you do not do so, your insurance cover may not protect you in the event of a claim, the policy may be cancelled and you may encounter difficulty purchasing insurance elsewhere.

For Home Quote only: You should be aware that failure to have property insurance in place could lead to a breach of the terms and conditions attaching to any loan secured on that property.

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