

# Funeral Insurance

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## Monthly Premium

Age	€15	€20	€40	€50
50	€4,700	€6,270	€13,150	€16,430
51	€4,500	€6,000	€12,580	€15,730
52	€4,300	€5,730	€12,030	€15,030
53	€4,110	€5,480	€11,480	€14,350
54	€3,920	€5,220	€10,950	€13,690
55	€3,560	€4,740	€9,940	€12,430
56	€3,390	€4,520	€9,490	€11,860
57	€3,230	€4,310	€9,040	€11,300
58	€3,080	€4,100	€8,610	€10,760
59	€2,930	€3,900	€8,180	€10,230
60	€2,650	€3,530	€7,410	€9,270
61	€2,520	€3,360	€7,050	€8,810
62	€2,390	€3,190	€6,690	€8,360
63	€2,270	€3,020	€6,340	€7,920
64	€2,140	€2,860	€6,000	€7,500
65	€1,960	€2,620	€5,490	€6,860
66	€1,850	€2,470	€5,180	€6,480
67	€1,740	€2,320	€4,870	€6,090
68	€1,640	€2,180	€4,580	€5,720
69	€1,540	€2,060	€4,320	€5,390
70	€1,400	€1,870	€3,920	€4,900
71	€1,320	€1,760	€3,700	€4,630
72		€1,660	€3,480	€4,350
73		€1,550	€3,260	€4,080
74		€1,450	€3,040	€3,970
75		€1,260	€2,640	€3,300

From this table, please select your age and the monthly premium you wish to pay. This will then show you the level of cover available to you for this premium.

You are eligible for this product if you're aged between 50-75 and resident in the Republic of Ireland. The full sum assured is payable on the death of the life assured after the second policy anniversary. If the life assured dies in the first 2 years of the policy, the sum payable on death would be the amount of the premiums paid to date.

**PLEASE NOTE:** you must incept your policy while at the age shown on the table, in order for the corresponding level of cover to be accurate. Your exact level of cover will be confirmed to you when obtaining a quotation and once cover is in place.

The table above outlines the level of cover available if you pay up to €50 per month. PLEASE NOTE: monthly premiums can range from €15-€150 per month, depending on the age you are when you take out the policy, up to a maximum cover available of €30,000.

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## Information Sheet

<b>What is Funeral Insurance?</b>	It is a policy which pays out the agreed Death Benefit on death once the policy has been active for at least 2 years and all monthly premiums are fully paid up.
<b>What is the minimum paid on death?</b>	The total Death Benefit is agreed when the policy is taken out and this amount is paid out on the death of the person insured. If the policy has been active for at least 2 years, the full benefit is payable. If the person insured dies in the first 2 years of the policy, the sum payable on death would be the amount of the premiums paid to date.
<b>What is the maximum paid on death?</b>	€30,000 is the maximum available cover. This is paid out once the policy has been in force for 2 full years.
<b>Why do people take out Funeral Insurance?</b>	The policy is usually taken out to cover funeral expenses. It is sometimes used to pay off outstanding debts or leave a small lump sum to family members.
<b>Who can apply?</b>	Anyone aged 50 to 75 who is a resident of the Republic of Ireland.
<b>What's the lowest premium that can be paid?</b>	Our premiums start at just €15* per month. Your monthly premium is based on the age you commence your policy and the level of cover you choose. * a 50 year old paying a premium of €15 per month would be assured for €4,700.
<b>How can the premium be paid?</b>	The premium can be paid monthly by direct debit or using BillPay at the Post Office.
<b>How long is the premium paid for?</b>	The premium is paid monthly until the person insured is aged 85. After that, the monthly payments stop but cover continues until the person insured dies.
<b>Can the premium change?</b>	No, the premium remains level throughout.
<b>Can the level of cover change?</b>	No, the level of cover remains the same throughout.
<b>Can I cash the policy in early?</b>	You can cancel at any time. If you cancel within the first 30 days following the date of issue of the policy, you will receive a full refund of any premiums paid during this period. If you cancel your policy after this initial 30 day period, any protection benefits provided under the policy will cease and you will not receive a premium.
<b>Any additional benefits included in the policy?</b>	All policies include a Travel Accident Benefit. If you have a motor accident or an accident as a fare paying passenger or pedestrian and you die as a result of this accident within 3 months, your beneficiaries will receive double the amount of your selected life cover.

**The information provided does not constitute advice regarding the An Post Insurance Funeral Insurance Product. Should you require advice or assistance, please contact us on 0818 22 22 22.**

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