Terms of Business

One Direct (Ireland) Limited, trading as An Post Insurance

These Terms of Business set out how One Direct (Ireland) Limited, trading as An Post Insurance (we/us/our) will provide our services to you. Please read this document carefully, and if there is anything you don't understand, please let us know. By proceeding with your Insurance policy through An Post Insurance, you agree to the terms as per this document.

About An Post Insurance

One Direct (Ireland) Limited, trading as An Post Insurance, is regulated by the Central Bank of Ireland. One Direct (Ireland) Limited is a private limited company registered in Ireland under Company Number 452399. Our registered office is GPO, O'Connell St., Dublin 1, D01 F5P2 and our principal contact address for you is An Post Insurance, Athlone Business Park, Athlone, Co. Westmeath, N37 EF40. An Post Insurance is a wholly owned subsidiary company within the An Post Group.

We are registered as an Insurance Intermediary under the European Union (Insurance Distribution) Regulations, 2018. Copies of our regulatory authorisations are available on request. The Central Bank of Ireland holds registers of regulated firms. You may contact the Central Bank of Ireland on 0818 681 681 or at www.centralbank.ie to verify our credentials. Here you will also find the Consumer Protection Code and Minimum Competency Code, which we are subject to, and which aim to offer protection to consumers.

We are a member of the Investor Compensation Scheme, (under the Investor Compensation Act, 1998). This gives you the right to ask for compensation if we cannot return money we hold for you. If you qualify for compensation under the Act, you may receive 90% of the amount you are recognised to have lost, or compensation of up to €20,000, whichever is the lesser.

We are also members of the Brokers Ireland Clients' Compensation and Membership Benefits Scheme (BIC). Subject to the rules of the scheme the liabilities of its members firms up to a maximum of €100,000 per client (or €250,000 in aggregate) may be discharged by the fund on its behalf if the member firm is unable to do so, where the above detailed Investor Compensation Scheme has failed to adequately compensate any client of the member. Further details are available on request.

An Post Insurance offers and advises on General Insurance and Funeral Insurance on a limited analysis of the market. This means we only supply products and services on behalf of the limited number of product providers/underwriters listed below, with whom we have written agreements in place. We are not providing services on the basis of a fair analysis of the market.

APPOINTMENT HELD WITH:	PROVIDER/UNDERWRITER:	PRODUCT/SERVICE:
Aviva Insurance Ireland DAC		Car, Home and Van Insurance
AIG Europe S.A.		Car Insurance
FBD Insurance plc		Car Insurance
Allianz plc		Car and Home Insurance
New Ireland Assurance Company plc♦		Funeral Insurance
Chubb European Group SE		Travel Insurance
ARAG Legal Protection Limited		Family Legal Protection; and Motor Legal Protection
Cover-More Blue Insurance Services Limited	Burns & Wilcox Global Solutions Europe B.V. for and on behalf of the insurer, Zavarovalnica Sava d.d. ('Sava'), Slovenia.	Pet Insurance
Keycare Assistance Limited	Mapfre Asistencia Compania Internacional de Seguros Y Reaseguros S.A, trading as MAWDY	Keycare

♦One Direct (Ireland) Limited, trading as 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.

How we will Contact you?

You can contact us by phone on 0818 22 22 22, or online at www.anpostinsurance.ie. We will contact you in relation to your quotation and/or policy by email in most instances. On occasion we may also contact you by post and telephone.

Is there a Cooling-Off Period?

You have the right to withdraw from your Insurance contract within the cooling-off period. For Car, Home, Van, Pet and Travel Insurance, this period is 14 working days from the effective date of your policy. As long as you haven't made any claims, we will work out the premium for the period we have been insuring you and refund the balance. Any renewal/set-up fees (if applicable) are non-refundable.

To avail of the Cooling-Off Period, please see the steps outlined in the '***How Can I Cancel my Policy***?' section.

For Funeral Insurance, this period is 30 days from the start date of your policy or the date you receive your policy documents, whichever is later. During this time you may cancel your policy with no charge and any premiums paid will be refunded.

How can I Cancel my Policy?

If you would like to cancel your policy, you'll need to send us written instruction, along with your policy number. You can also request to cancel your policy online at www.anpostinsurance.ie/cancellation-form. We will email you an acknowledgement confirming receipt, including its content, and the date and time submitted without undue delay. For Car & Van policies, you'll also need to return your policy certificate and disc. A cancellation fee may apply. As long as you haven't made any claims, we will work out the premium for the period we have been insuring you and refund the balance.

We may also cancel your policy. If this happens, we will issue prior written notification of this via a durable medium (either to your last known postal address or to the email address we hold for you), 10 days before the cancellation date (or 14 working days for Home Insurance) and no cancellation fee will apply. For Funeral Insurance policies that are cancelled, protection benefits will cease at cancellation and no refunds will be payable for time on cover.

How can I make a complaint?
We hope that you will be happy with the service you receive from us, however if you wish to make a complaint about our service, please let us know as we would like the opportunity to make things right.

A complaint can be submitted verbally or in writing. We will acknowledge each complaint in writing within 5 working days, unless it has been resolved to your satisfaction, and this acknowledgement will include details of a point of contact for you in relation to your complaint. Your complaint will be fully investigated, and we will provide you with regular written updates on the progress of the investigation at intervals of not greater than 20 working days. A full response will be provided within 5 working days of us completing our investigation. If we do not resolve your complaint within 40 working days, we will inform you of the anticipated timeframe within which we hope to resolve the complaint.

Following this, if you remain dissatisfied, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman at info@fspo.ie or +353 1567 7000.

Please see www.anpostinsurance.ie/complaints for more information on our complaints procedure.

Data Protection
We will process personal data in line with appliable Data Protection legislation. You can access our Privacy Notice at www.anpostinsurance.ie/data-protection, which explains how and why we will process your personal data, and your data protection rights. If you have any queries with regards to Data Protection you can contact us, or alternatively the Data Protection Commission at: www.dataprotection.ie or Tel +353 17650100 / 1800 437737. Calls to and from An Post Insurance may be recorded for verification and training purposes.

Governing Law
The laws of Ireland apply to all An Post Insurance products and services, and the Irish Courts have jurisdiction to hear any disputes that may arise.

Language
All communications in respect of all products will be in English.

Conflicts of Interest
When providing products and services to you, An Post Insurance will try to avoid any conflicts of interest. Sometimes however an unavoidable conflict may arise. If such conflict arises we will write to you to outline the nature of the conflict. A full copy of our conflicts of interest policy is available on request.

Default on payments
An Post Insurance is entitled to be reimbursed for any default in any payment due to us. If you fail to comply with the Terms and Conditions of any product provided to you by us, we will take such steps as may be necessary to recover any monies due to us, and we may also withdraw any benefits of your product.

General
An Post Insurance acts on behalf of both our Customer and our Insurance product providers/underwriters in arranging and placing Insurance policies. As an Intermediary for our Customers, we always act in the best interest of our Customers. Registered for VAT 95794940.

Receipts
For full pay customers, receipt of payment will be confirmed within your policy documents. For part pay customers, your payments will be as outlined within your Premium Payment Plan.

Fees and Commission

	CAR INSURANCE	HOME INSURANCE	VAN INSURANCE
Set-Up	Call Centre - Up to €60 Web - Up to €60	Call Centre - Up to €30 Web - Up to €30	Up to €30
°Mid-Term Adjustment*	Up to €50	Up to €50	€30
Renewal	€50	€30	€30
Cancellation*	Up to €45	Up to €30	€30
Duplicate documentation	€25	N/A	€25
Suspension of Policy	Up to €45	N/A	€30
Premium Payment Plan Service Fee†	Up to 12% of Total Amount Payable	Up to 12% of Total Amount Payable	N/A

All fees outlined above are paid directly by our customers to us regardless of whether the provider/underwriter charges a premium or not.

Set Up, Mid-Term Adjustment & Renewal Fees are non refundable.
° Mid-term adjustments relate to any temporary or permanent adjustment made during the term of an active policy.

Keycare
If your Car or Home Insurance Policy includes Keycare cover, this incurs a cost of €19.76 (including Government Levy) if your policy start date is before 1st January 2027. If your policy start date is on/after 1st January 2027, the cost incurred is €19.57 (including Government Levy). Where applicable, this cost will be outlined to you in your documents.

Motor and Family Legal Protection
If your Car Insurance includes Motor Legal Protection or your Home Insurance includes Family Legal Protection, this incurs a cost of €15.60 (including Government Levy) if your policy start date is before 1st January 2027. If your policy start date is on/after 1st January 2027, the cost incurred is €15.45 (including Government Levy). This cost will be outlined to you in your documents.

Commission
We are remunerated through commission and other payments from insurance product providers/underwriters for the products we sell. A summary of the details of all commission arrangements paid or provided to us which have been agreed with product providers is available at www.anpostinsurance.ie/commissions-statement.

Premium Rebate
*If you make an alteration to or cancel your policy and this results in an adjustment in premium amounting to less than €20 (or €10 where your underwriter is Allianz), the provider/underwriter will not pass on any charge/refund to An Post Insurance for this, and we will therefore not charge/refund you this amount. Outside of this, where you have an outstanding balance or rebate of less than €5.00 with An Post Insurance, we will not charge or refund this amount. If you pay by instalment, any reduction in premium due to you will be added to your remaining balance with your agreement, and the outstanding balance/refund will be determined. Any fee or outstanding balance owed to us will be deducted from any rebate due to you, as agreed with you on each instance.

†A Premium Payment Plan Service Fee applies if you choose to pay your premium by monthly instalments. If you make an alteration to your policy and this results in an increase/decrease in premium, the Premium Payment Plan Service Fee will increase/reduce in line with this adjustment. The remaining instalments will increase/decrease depending on the change.

THESE TERMS OF BUSINESS ARE VALID FROM 1st JANUARY 2027 UNTIL FURTHER NOTICE.

An Post Insurance, Athlone Business Park, Dublin Road, Athlone, Co. Westmeath, N37 EF40.
Phone: 0818 22 22 22 · E-mail: info@anpostinsurance.ie · Website: www.anpostinsurance.ie