

Post Insurance

Fees & Commission Details



Fees & Commission

	Car Insurance	Home Insurance
Set Up	€40	€35
°Mid-Term Adjustment*	€43	€29.50
Renewal	€50	€30
Cancellation*	€43	€29.50
Duplicate documentation	€25	N/A
Suspension of Policy	€43	N/A
Premium Payment Plan Service Fee [†]	7% of Total Amount Payable	7% of Total Amount Payable

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 - all our Car Insurance policies automatically include Keycare cover, which has been tailored for our customers' protection, at a cost of €10.

Home Emergency Assistance - Home Emergency Assistance cover is automatically included as standard with certain eligible Home Insurance policies. This cover has been tailored for our customers' protection, at a cost of €10.

Commission - Post Insurance may receive commission and other payments from product providers/underwriters for the products we sell. The commission is included in the premium which you pay to us. Further details are available upon request.

Premium Rebate

*If you make an alteration to or cancel your policy and this results in an adjustment in premium, the provider/underwriter will not charge you for premium adjustments less than €20, nor will they refund you any premium amounts of less than €20. If after the application of the Post Insurance fee, the adjustment amounts to less than €5.00, Post Insurance will not refund/charge this amount. If you pay by instalment, any rebate due to you will be added to your remaining balance and the outstanding balance/refund will be determined. Please note that any fee or outstanding balance owed to us, as outlined in the fees details above, 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 or cancel your policy and this results in an increase in premium, the service fee applicable to you will be added to the Total Amount Payable at alteration stage after all other fees have been applied. If the adjustment generates a refund to you, you will also receive a proportionate refund of the Premium Payment Plan Service Fee that applies to your policy; the refund will be calculated before any other fee has been applied. In all instances, where an outstanding balance or rebate of less than €5.00 is due, Post Insurance will not charge or refund this amount.