

## MultiTrip – 1st January 2021 – Additional 6 months cover

We are aware that the travel restrictions associated with Covid-19 have had a significant impact on our customers' ability to travel and as a result there has been limited reason to use their travel insurance.

Vhi is giving all Vhi MultiTrip travel insurance customers who are due to renew in 2021, an extra six months cover at no extra charge. The additional six-months will be applied to your policy from the date of your scheduled renewal and will be given to all customers insured on a Vhi MultiTrip policy on 31st December 2020.

### Amended Renewal Date:

Towards the end of the additional six-month cover you will be contacted about your annual renewal. No action will be required by you until you receive your renewal documentation once the 6 month period has come to an end and you can review your new renewal pack. .

### Enhanced Staycation Cover:

You will now have cover for any overnight stay within Ireland when a minimum of 1 night paid accommodation has been pre-booked prior to departure. There was previously a minimum of 2 night's pre-paid accommodation required in order to claim for this benefit.

### Coronavirus:

Please also note that your policy does not provide cover for claims relating to Coronavirus:

Apart from emergency medical treatment abroad (See Section 3, Emergency Medical Expenses (Hospital Treatment) and Section 5, Emergency Medical Expenses (Out-patient Treatment)), this policy does not cover any claim arising directly, or indirectly, from any coronavirus disease (including but not limited to COVID-19) or any related or mutated form of the virus. This includes the fear or threat of catching coronavirus, and the advice, or action, of any government not to travel or preventing travel.

### Emergency medical cover:

Vhi MultiTrip provides members with COVID-19 emergency medical cover for all future trips as long as you are not travelling against the advice of the Department of Foreign Affairs (<https://www.dfa.ie/travel/travel-advice/>).

All Vhi PMI policies provide emergency medical cover abroad, including for COVID-19 related medical needs, of at least €65,000. Vhi MultiTrip tops up the emergency medical cover that exists on domestic health insurance policies to €10 million.

### If I agree to this offer, do I have to renew in 6 months' time?

No not at all, we are aware that the travel restrictions associated with Covid-19 have had a significant impact on our customers' ability to travel and as a result there has been reduced opportunities to use

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Collinson Insurance Solutions Europe Limited for MultiTrip Travel Insurance which is underwritten by Great Lakes Insurance SE.

their travel insurance. It is for this reason we have made the decision to provide all Vhi MultiTrip travel insurance customers who are due to renew in 2021 with an additional six months cover at no extra charge. Prior to your new renewal date you will receive your pre renewal documentation as normal and at that point you can make the decision on whether you want to continue your policy with us for another 12 months.

#### Can I use my policy during the additional 6 month period?

Yes, you will remain on cover during your additional 6 month period in line with your terms and conditions and as long as you are not travelling against the advice of the Department of Foreign Affairs (<https://www.dfa.ie/travel/travel-advice/>).