



MultiTrip

An annual travel insurance policy exclusive to Vhi Healthcare members

Cover for pre-existing medical conditions, no waiting periods, no medical assessment to complete!***

*** Please note that for members over 80 years of age, additional terms and conditions apply.

Why pay twice?

People are travelling more than once a year... you only need to make one trip abroad to realise how expensive travel insurance can be.

The Multi Trip travel insurance policy from Vhi Healthcare eliminates the need to pay each time you travel, but as a Vhi Healthcare member we can offer you even more savings than this...

Our Multi Trip travel insurance policy does not duplicate the medical cover that you already have with your existing Vhi Healthcare policy.

This product is exclusively available to Vhi Healthcare members on Plans A-E, A-E Option and LifeStage Choices Plans, aged 65+ years.

Vhi Healthcare Member Price		
	Individual	Couple*
Multi Trip - Worldwide	€149	€189
Multi Trip - Europe	€89	€119

* Any 2 Vhi Healthcare members aged 65+ years

What you'll be covered for...

The following is a summary of benefits under the Multi Trip travel insurance package from Vhi Healthcare:

Summary of Cover	Max. Benefits
Medical emergencies (cover to supplement the benefit you already hold under your Vhi Healthcare policy)	€5,000,000***
Emergency repatriation when medically required	€2,000,000
Personal liability	€2,000,000
Legal	€25,000
Personal accident	€20,000
Cancellation/curtailment	€10,000***
Personal luggage	€1,500
Missed departures	€500
Money	€500
Out-patient medical expenses	€500
Lost passport	€400
Travel delay	€200
Access to an Emergency Medical Helpline 24 hours a day, 365 days a year	

*** Please note that for members over 80 years of age, additional terms and conditions apply.

A complete list of your cover details will be sent to you when you join or can be viewed beforehand at www.vhi.ie/travelinsurance

Be it golfing in the Algarve, driving in Provence or simply extending your trip limits abroad, your choice of add-ons are:

Vhi Healthcare Member Price - Optional Add-Ons*		
	Individual	Couple
Golfing	€19	€34
Continental Motor Breakdown**	€65	€65

* Per policy, e.g. couple rate for couple policy, even if only 1 applicant requires the cover

** One car

Optional Add-Ons can only be purchased in addition to your Multi Trip product.

The following is a summary of benefits for optional add-ons:

Golfing	Max. Benefits
Own equipment	€1,500
Golf course closure	€200
To hire equipment	€100
Hired equipment	€500
Green fees	€200
Hole in one	€50
Assistance services available	Yes

Motor Breakdown	Max. Benefits
Legal protection	€1,250
Vehicle repatriation (up to market value of insured vehicle)	Full
Vehicle replacement	€1,000
Cover prior to departure	€1,000
Vehicle out of use	€1,000
Roadside assistance	€300
Break-in emergency repairs	€250

Extended Trip Limits
Do you want to get cover for longer abroad?
Find out about our 3 month and 6 month extended trip limits by logging onto www.vhi.ie/travelinsurance or phoning CallSave 1850 44 44 44.

Joining is easy

- 1 Log onto www.vhi.ie/travelinsurance or
- 2 Phone CallSave 1850 44 44 44 or
- 3 Complete the application form overleaf and return to:
Vhi Travel Insurance Department, Vhi Healthcare, IDA Business Park, Purcellsinn, Dublin Road, Freepost, Kilkenny.

Automatically renew your policy each year

For your convenience you can choose to automatically renew your policy each year at no extra cost. Your policy payment will be debited automatically from your credit/ laser card ensuring you have continuous cover year on year.

MultiTrip Application Form

Please use Block Capitals.



This form is to be completed by applicants over 65+ years.
For details of cover for under 65's phone CallSave 1850 44 44 44.

Note: All persons included on a Multi Trip policy must be covered by a current Vhi Healthcare Hospital Plan i.e. Plans A-E, A-E Option or LifeStage Choices Plans.

Each applicant on a 'couple' policy must be aged 65+ years.

Please state your Vhi Healthcare membership no.:

Mr. Mrs. Miss Ms.:

First Name:

Surname:

Address:

Date of Birth:

Occupation:

Daytime Telephone No.:

Evening Telephone No.:

E-mail Address:

Policy Effective Date

Please select a date, month and year you would like your policy to be effective from.
To fully avail of your cancellation/curtailment benefit it is advised that your policy effective date is before your booking date of trip.

DATE (please circle a date)				MONTH	YEAR
1	8	15	22		

Policies can only be made effective on certain dates of each month.

Additional Person to be Insured

FULL NAME	DATE OF BIRTH	RELATIONSHIP
VHI POLICY NO.		

Level of Cover Required (Tick appropriate box(es))

PLAN	AREA OF COVER	OPTIONAL ADD-ONS
INDIVIDUAL <input type="checkbox"/>	WORLDWIDE <input type="checkbox"/>	GOLF COVER <input type="checkbox"/>
COUPLE <input type="checkbox"/>	EUROPE <input type="checkbox"/>	MOTOR BREAKDOWN <input type="checkbox"/>

Note: Optional add-ons can only be purchased in addition to your Multi Trip product.
Add-ons are charged on the basis of your plan, e.g. couple rate for couple policy, even if one applicant requires the cover.

Principal Exclusions & Conditions

Note: The terms and conditions of this policy differ from the Vhi Healthcare Hospital Plans and you need to be aware of both.

- 30 day single trip limit, maximum 180 days travel p.a.
- No Extended Trip Limit cover for members over 80 years
- Policyholders and any added person must be aged 65+ years
- There is no refund on any cancelled policies 14 days beyond receipt of policy
- €65 excess per benefit per person
- All persons included on a Multi Trip policy must be covered by a current Vhi Healthcare Hospital Plan. Plan P members are not entitled to cover under Multi Trip
- Medical Emergencies are handled through Vhi Assist under your Vhi Healthcare Hospital Plan
- Cancellation of your Vhi Healthcare Hospital Plan will result in non-refundable cancellation of your travel policy
- Please note that for members over 80 years of age, additional terms and conditions apply

Details of payment must be completed for policy to be registered.

Method of Payment

☐ Laser

☐ Visa

☐ MasterCard

Card No.:

Expiry Date:

Annual Direct Debit
via credit/laser card

Yes* ☐

By choosing Yes* you are guaranteeing
continuous cover from your Multi Trip policy.

No ☐

Cardholder's Name:

Cardholder's

X Signature:

Date:

☐ Cheque (Please make your cheque payable to Vhi Travel Insurance.)

*I authorise Vhi Healthcare to debit my credit/laser card with the appropriate amount (amount may vary annually) on an annual renewal basis until further notice in writing.

To be Signed by the Applicant

I agree to be bound by the terms and conditions as contained in the Multi Trip Travel Insurance Policy Document¹.

I declare that to the best of my knowledge and belief the information provided is true and complete and the applicant has not concealed anything material from the insurers.

X Signature:

Date:

¹Will be sent on registration or may be had, in advance, on request.

For Office Use Only:

Vhi Healthcare may wish to send you information, which we believe may be of interest to you.
If you do not wish to receive this information, please tick the appropriate box(es) below:

I do not wish to receive details of Vhi Healthcare products and services ☐

I do not wish to receive details of non-Vhi Healthcare products and services ☐

Data Protection Acts

Information obtained by Vhi Healthcare and Europ Assistance becomes part of the data we hold for the purpose of administering healthcare-related insurance. In accordance with the Data Protection Acts, 1988 and 2003 details of our use of personal data appear in the public register held by the Data Protection Commissioner.

Vhi Healthcare and Europ Assistance Ltd. may disclose information on a strictly confidential basis for the purpose of research, statistics or suspected fraud as follows:

- Anonymised medical information to those involved with your treatment or care.
- Anonymised non-medical information to others for the purpose of efficient administration (for example: audit, systems development, administration).
- Other insurance companies and/or the relevant authorities (for example An Garda Síochána).

If you have any queries about your data, please write to the Data Manager, Vhi Healthcare, Vhi House, Lower Abbey Street, Dublin 1.

For Office Use Only

Reference No.:

S.P.I.N.:

Membership No.:

Application Date:

Comp. By:



Vhi Healthcare is an agent of Europ Assistance Holding Irish Branch for non-life business.
The information overleaf is issued as a guide only and does not form part of a contract.

The Voluntary Health Insurance Board (trading as Vhi Healthcare) is a Multi-Agency Intermediary regulated by the Financial Regulator.