Coronavirus Covid-19



Customer Advice and Public Office Closure @ 26 March

We have taken the decision to close our public offices for the health, safety and welfare of our staff and customers. Offices will re-open as soon as it is safe to do so. For more information see below.

The outbreak of COVID-19 (Coronavirus) is a rapidly developing situation and the Health Service Executive (HSE) and the Department of Foreign Affairs and Trade (DFA) are regularly updating their advice regarding Ireland and abroad.

For information regarding the COVID-19 situation in Ireland please see the **HSE website** at **www.hse.ie/coronavirus**

For information regarding travel and to see the list of areas where nonessential travel is advised against, visit the **Department of Foreign Affairs Website** at www.dfa.ie/travel/travel-advice/coronavirus

We have taken the decision to close our public offices for the health, safety and welfare of our staff and customers.

For information on Office Closures

Click Here

For information on Health Insurance

Click Here

For information on **MultiTrip Travel Insurance**

Click Here

For information on International Health Insurance

Click Here



Public Office Closure

We have taken the decision to close our public offices for the health, safety and welfare of our staff and customers. Offices will re-open as soon as it is safe to do so. For more information see below.

For all enquiries you can contact us in the following ways:

Call us on **056 444 4444** or **1890 444 444**

Email us at info@vhi.ie

A limited web chat service is available at www.vhi.ie

For Vhi SwiftCare Clinics updates go to www.vhi.ie/vhiswiftcare

For Vhi Nurseline services call **1850 247 724** or from abroad call **+353 46 90 77375**

For Vhi Online Doctor services, please book an appointment with either **MyClinic.ie** or **Webdoctor.ie** through the **Vhi Health Assistant App**.

We apologise for any inconvenience caused at this time.



Vhi Health Insurance

The HSE are providing guidance and advice on COVID-19 as such this advice should be followed at **www.hse.ie/coronavirus**

The Government has recently approved a framework agreement with private hospitals for the duration of the COVID-19 emergency. This means that private hospitals will effectively be operating as public hospitals for a period of time. This has just been announced and the situation continues to evolve. We will continue to keep Vhi customers informed of any further developments.

Is SwiftCare still open for patients to attend?

At Vhi SwiftCare Clinics we have put plans in place to safely manage all our patients during the COVID-19 pandemic. In order to minimise the risk of spending time in open waiting areas, we have moved to an appointment only service.

How can I get an appointment for SwiftCare?

Please call us before attending the clinic on 1890 866 966 and we will organise an appointment for you. Appointment hours will be 10am to 8pm, Call Centre hours 9am to 8pm.

How should I pay for my SwiftCare appointment?

In the interest of patient safety, we request that payments are made by contactless card / phone where possible.

I have an appointment booked in Vhi Screening, will this go ahead? Any scheduled appointments for Vhi Screening will be cancelled from Friday 13th March. The clinic will be in contact with you regarding a follow-up appointment.

Vhi Screening Centre: 056 775 3010

Can I use my day to day benefit for an online GP consultation?

Day-to-Day GP benefit can now be used to claim for telephone or online GP consultations provided by any registered GP (as per your Table of Benefits).

Does Vhi have an online GP service?

Vhi online GP is available via the Vhi Health Assistant App between 8.00am - 10.00pm Monday to Friday and 10.00am - 8.00pm on weekends.



I am abroad and need to be hospitalised, am I covered?

Vhi health insurance customers are covered for hospitalisation up to the maximum on their plan (€65K or €100K, see plan detail).

Customer queries should be made to the Vhi Assist Team.

Travel to USA & Canada: 1800 364 9022

Travel to Rest of World: 01 448 2444 or 00353 1 448 2444

If I choose to travel to a country on the DFA's non-essential travel list will I be covered?

We will not cover any hospitalisation for COVID-19 if you chose to travel against the advice of the DFA. Please check the **DFA website** for updated travel information.

Customer queries should be made to the Vhi Assist Team.

Travel to USA & Canada: 1800 364 9022

Travel to Rest of World: 01 448 2444 or 00353 1 448 2444



Vhi MultiTrip

Vhi MultiTrip has been working closely with thousands of customers in recent weeks who have been affected by the health and travel impacts of the COVID-19 coronavirus outbreak. We understand that this is a distressing time for many and have supported customers who have required repatriation as well as those whose travel plans have been disrupted. We have also sought to provide clarity to thousands of people by phone and web as the growing uncertainty surrounding this public health crisis has left people with many questions and concerns.

The situation globally continues to evolve and the Coronavirus is now categorized by the WHO as a pandemic. We have continued to review our ability to meet the claims of our customers and regrettably, as the potential scale and duration of this crisis becomes clearer, we have had to make some changes to our Vhi MultiTrip policy and to the cover that we can provide. These changes are valid from midnight on the 18th of March 2020.

Existing customers who have received renewal notice on or before 23:59 18th March 2020

The DFA is advising against travel to my destination. Can I still go? If you travel against the advice of the DFA any claim relating to the Coronavirus (e.g. curtailment or medical costs) will not be covered. You can check the latest travel advice for your destination by visiting DFA website.

If I cancel my travel plans can I claim cancellation costs?

Vhi MultiTrip will provide cover for both cancellations and curtailment to areas on the DFA's non-essential **travel list** as long as the trip was booked prior to the directive coming into force and was also booked before 23:59 on 18th March 2020. If you wish to cancel a trip please contact the MultiTrip claims department on 046 907 7358.

If I have travel booked to a destination which is currently *not* on the DFA's do not travel/non-essential travel list, will I be covered? No, Vhi MultiTrip will not provide cover if a customer chooses not to travel to or wishes to leave a region which is not on the DFA's affected area list.



If I am in an area and the DFA advice is to return home will I be covered by Vhi MultiTrip?

Vhi MultiTrip will provide curtailment cover as per your policy (Vhi MultiTrip Terms and Conditions).

I am in an affected area and wish to be evacuated. Am I covered?

Evacuation will be covered where it is deemed to be medically necessary and for medical reasons only. Cover would not apply for someone wishing to evacuate from an affected area unless they are ill, receiving medical treatment and any repatriation has been deemed medically necessary.

I have a medical condition and my doctor advised that I should not travel due to the risk of infection from COVID-19, am I covered in this instance?

No you will not be covered because the medical condition is not an unforeseen illness.

Do I need to purchase additional Trip disruption cover?

No, Vhi MultiTrip is a premium travel insurance product that offers excellent cover up to €10,000 per member for cancellation, curtailment and trip interruption as standard without the need to purchase additional cover options.

Can I book a trip after 23:59 on 18th March and be covered for any claims relating to the COVID-19?

No, after 23:59 on 18th March there will be no cover for any claims relating to or as a result of the COVID-19.

New customers and existing customers who receive renewal notice after 23:59 18th March 2020

Regrettably, we have had to remove cover in respect of the COVID-19 for any new policies purchased and trips booked after 23.59 on 18th March 2020. This will also impact existing policies that will be renewed after this time. Please contact the Vhi MultiTrip claims line on 046 907 7358 for more information.



Vhi International Health Insurance

I am a Vhi International member and currently based overseas, what is my medical cover for COVID-19?

If you are abroad and hospitalised in relation to COVID-19, please call +353 46 9077377

I am due to travel to an affected area for a work assignment, am I covered?

For countries the DFA advises 'avoid non-essential travel' if it is essential for you to travel to an affected area, you will be covered for medical treatment under the terms and conditions on your policy. Travelling for work is considered as essential travel. There is no cover if travelling to an area the DFA website advises 'do not travel'.

I have a travel claim under Vhi International, do I follow the guidelines of the local government in the country I reside in? Vhi International will accept guidelines from either the local government in the country where you reside, or the DFA.

For medical or claims queries please call +353 46 9077377 For members in the USA call the toll free line: 1 800 852 7747

You can also email us at vhi.international@intana-assist.com