



Vhi *MultiTrip* Travel Insurance
Application Form

PLEASE USE BLOCK CAPITALS

You must hold a current private health insurance plan with a minimum €65,000 for medical emergencies abroad to be eligible for Vhi MultiTrip Travel Insurance.

Name of **private health insurer**:

Your **membership number**:

Mr. Mrs. Miss Ms.:

First name:

Surname:

Address:

Date of birth:

Occupation:

Contact numbers:

Daytime:

Mobile:

Email address:

Additional persons to be insured:

Full name:

Date of birth:

Relationship:

Healthcare policy no.:

Full name:

Date of birth:

Relationship:

Healthcare policy no.:

Full name:

Date of birth:

Relationship:

Healthcare policy no.:

Full name:

Date of birth:

Relationship:

Healthcare policy no.:

Level of cover required (tick appropriate box)

	Individual	Couple ¹	Family ²
Under 65 yrs old:			
Worldwide	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Over 65 yrs old:			
Worldwide	<input type="checkbox"/>	<input type="checkbox"/>	
Over 65 yrs old:			
Europe	<input type="checkbox"/>	<input type="checkbox"/>	

¹ Any 2 insured members with at least one over 18 years of age

² Includes dependent children under 21 years of age

Add-ons

Vhi MultiTrip travel insurance can be bought without add-ons. Add-ons to Vhi MultiTrip are optional and can be purchased for an additional premium.

- Excess waiver**
- Gadget cover**
- Winter sports**
- Golf**
- Motor breakdown**

For further details about add-ons see our Vhi MultiTrip sales brochure or visit www.vhi.ie/travel. Optional add-ons can be purchased to supplement an individual, couple or family plan. Add-ons are charged on the basis of your plan, e.g. couple rate for couple policy, even if only one applicant requires the cover.

Policy effective date

Please select the 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.

Policy effective date:

Method of Payment:

Visa Debit: Visa: MasterCard:

Expiry date:

Card number:

CVW number:

By signing this application form, you accept the Terms and Conditions which allow Vhi Healthcare to renew your policy automatically at the next renewal date, in the absence of any instruction to the contrary, and to debit your account.

Cardholder's name:

Cardholder's signature:

Date:

Cheque (please make your cheque payable to Vhi Travel Insurance)

To be signed by the applicant

I agree to be bound by the Terms & Conditions as contained in the MultiTrip Travel insurance policy document[†].
I declare that, to the best of my knowledge and belief, the information provided is true and complete.

Signature:

Date:

[†] Will be sent on registration or may be had, in advance, on request.

Please note completion of this application does not constitute a contract. Vhi Healthcare will review this application and if it is accepted, will contact you with details of your contract. Failure to disclose all relevant information on this form may result in the termination of your contract and rejection of claims at any time.

New Vhi customers

Optional consents

We would also like to process your personal data (or, if you are a parent/guardian acting on behalf of a dependant under 18 years, the personal data you provide on their behalf) for the following purposes:

Direct Marketing

I consent to Vhi using my personal data to offer me personalised products and services which are relevant to my needs by post, phone, email or SMS (based on my choices below).

Direct Marketing Preferences (Choose as many as you like):

Post Email Phone SMS

Existing customers

Your current communication preferences held for sending you information about other Vhi products or services will continue to apply. If you wish to change these preferences, please contact us at (056) 444 4444 or online at Vhi.ie/contact/.

Vhi and Intana Data Protection Statement

What is the purpose of this notice?

In order to process your application for MultiTrip Travel Insurance we will need to process the personal data that you have provided to us in your application form. This notice sets out details of how we process your personal data in the context of your application, to whom we disclose it, and your rights under data protection law in relation to our processing of your data.

Who controls the use of your personal data?

Vhi Healthcare DAC (“Vhi”) works with Collinson Insurance Solutions Europe Limited, trading as Intana (“Intana”) acting as agent for, Great Lakes Insurance SE, (“Your Insurer”) to provide the Vhi MultiTrip product. Unless we set out otherwise in this notice, Vhi and Intana are joint controllers of personal data that is collected and processed in connection with the Vhi MultiTrip product. References to “we”, “us” and “our” therefore should be read as references to Vhi and Intana jointly, whereas if there is a reference to Vhi this means that Vhi is the sole controller of that personal data. Similarly, any references to Intana means that Intana are the sole controller of that personal data.

Your Insurer will also need to be a controller of your personal data for claims administration purposes and to meet their statutory obligations. For more information about this, please look at www.glise.com.

Vhi's registered address is Vhi House, Lower Abbey Street, Dublin 1, and Intana's registered address is Third Floor, Development House, St. Anne Street, Floriana FRN 9010, Malta.

If you have any queries in relation to the processing of your personal data, Vhi has appointed a data protection officer that you can contact at dataprotection@vhi.ie. You can also contact Intana's data protection officer at data.protection@intana-assist.com.

Why are Vhi and Intana both controllers of my personal data?

Vhi is responsible for selling you your Vhi MultiTrip product, making any changes that you may need to make to it and undertaking any marketing with your permission once the policy has been sold. Intana needs to administer the underlying insurance policy, meet its regulatory obligations and deal with any claims that you may need to make. Vhi and Intana have entered into an agreement under which we have agreed that where the processing of your personal data is necessary in order to enter into the MultiTrip policy and pay claims, we will act as joint controllers of your personal data. However, as there are certain aspects of the Vhi MultiTrip product that are operated solely by Vhi (e.g. the sale of the product and any marketing that is undertaken with your permission) Vhi is in charge of, and is therefore the sole controller of, certain personal data that is processed for those purposes. In the event that Vhi's relationship with Intana is terminated, Intana will only continue to process your personal data to meet its contractual, regulatory or legal obligations and Vhi's role as controller will be unaffected by the termination.

Why do you process my personal data?

We will use your personal data in order to process your application for MultiTrip Travel Insurance and to administer your policy. Our processing of your data for these purposes is in order for us to take the necessary steps to enter into a contract with you, and then for the performance of that contract. If you give us permission to send you marketing messages, we will process your personal data in order to send you marketing messages through your chosen means of communication. Our processing of your personal data for marketing purposes is subject to your consent.

Vhi and Intana Data Protection Statement Contd.

Important information about when we ask for your consent to the processing of your personal data

When we process your personal data on the basis of your consent, you are free to withdraw that consent at any time. You can withdraw your consent by contacting us using the contact details at the bottom of this notice. Please note that if you withdraw your consent we may not be able to continue providing you with the service that is based on that consent (e.g. marketing messages).

Information you are obliged to provide

We require the information set out in this application form in order to be able to enter into a contract with you and to provide you with our services. If you do not provide the information, we will not be able to process your application and provide you with our services.

Categories of recipients of your personal data

We share your personal data with the following third parties:

- *Hospitals and primary care providers* – Intana will provide hospitals and primary care providers with information that allows them to verify that your claim is covered by your policy and the current level of cover that you have. Intana will also need to make sure that you receive the appropriate treatment.
- *Service providers* – We rely on trusted third parties to help us run our businesses and to provide us with specialised services. This can include companies that provide IT services, from scanning letters that we receive and loading them onto our systems to hosting data on our behalf when providing software services. We also engage with companies that provide us with non-IT related services, such as legal advisors, accountants and consultants. We may also need to share personal data in order to handle any claim that you make. Who we need to share data with will depend on your particular circumstances at the time of your claim, but examples may include local claims administrators, cost containment specialists and medical/transport repatriation services. Where our service providers have access to your personal data we ensure that they are subject to appropriate contracts and other safeguards.
- *Providers of additional benefits* – Under your policy you are entitled to avail of the lounge access benefit, which is provided by a third party. Although the lounge access service provider is provided with information to confirm your entitlement to avail of its services, its processing of your personal data is subject to its own separate privacy statement.
- *Underwriters* – In the insurance industry it is common practice to engage an underwriter to take on the risks associated with a policy. In such circumstances, the underwriter will be given access to details about your claim in order to process your claim.
- *Regulators* – In certain circumstances we are obliged to provide information to a regulator, such as in relation to the investigation of complaints.
- *Group companies* – Vhi and Intana each consist of a number of separate companies. Some of these companies provide services on an intra-group basis, which may involve the sharing of your personal data between one or more group companies.

Transfers outside of the European Economic Area (EEA)

There are certain circumstances where we will transfer your personal data outside of the European Union to a country which is not recognised by the European Commission as providing an equivalent level of protection for personal data as is provided for in the European Union. Where you make a claim under your policy we may need to transfer your personal data outside of the European Union in order to process that claim for you (e.g. when you make a claim in relation to treatment at a hospital outside of the EU). Such transfers of personal data are on the basis that the transfer is necessary in order to perform our contractual obligations under your policy.

If we transfer your personal data outside of the European Economic Area for any other reason please rest assured that we will ensure that appropriate measures are in place to protect your personal data and to comply with our obligations under applicable data protection law. This may mean that we enter into contracts in the form approved by the European Commission, or we ensure that the company to which we transfer your personal data has agreed to abide by an approved transfer mechanism, such as the EU-US Privacy Shield framework. If you would like further details about the measures we have taken in relation to the transfer of your personal data, or copies of the agreements that we have put in place in relation to the transfers, please contact us using the details at the bottom of this notice.

Vhi and Intana Data Protection Statement Contd.

Retention of personal data

Vhi will retain your personal data in accordance with our record retention policy. The record retention policy operates on the principle that we keep personal data for no longer than is necessary for the purpose for which we collected it, in accordance with any requirements that are imposed on us by law and depending on the type of personal data. For further information about the criteria that we apply to determine retention periods please see below:

- *Statutory and regulatory obligations* – As we work in a highly regulated industry, we have certain statutory and regulatory obligations to retain personal data for set periods of time.
- *Managing legal claims* – When we assess how long we keep personal data we take into account whether that data may be required in order to defend any legal claims which may be made. If such data is required, we may keep it until the statute of limitations runs out in relation to the type of claim that can be made (which varies from 2 to 12 years).
- *Business requirements* – As we only collect personal data for defined purposes, we assess the minimum amount of time we need to keep personal data for in order to meet our reasonable business purposes.

Your rights

You have various rights under data protection law, subject to certain exemptions, in connection with our processing of your personal data:

- *Right to access the data* – You have the right to request a copy of the personal data that we hold about you, together with other information about our processing of that personal data.
- *Right to rectification* – You have the right to request that any inaccurate data that is held about you is corrected, or if we have incomplete information you may request that we update the information such that it is complete.
- *Right to erasure* – You have the right to request us to delete personal data that we hold about you. This is sometimes referred to as the right to be forgotten.
- *Right to restriction of processing or to object to processing* – You have the right to request that we no longer process your personal data for particular purposes, or to object to our processing of your personal data for particular purposes.
- *Right to data portability* – You have the right to request us to provide you, or a third party, with a copy of your personal data in a structured, commonly used machine readable format.

Vhi and Intana have agreed that Vhi will deal with requests to exercise your data protection rights. In order to exercise any of the above rights, please contact Vhi using the contact details set out below. However, please note that you may also make a request directly to Intana if you wish.

Questions and Complaints

If you have any queries or complaints in connection with our processing of your personal data, you can get in touch with us using the following contact details:

For claims matters contact Intana: Customer Service Line on +353 46 9077358

Email: vhitravelclaims@intana-assist.com

You also have the right to lodge a complaint with the Data Protection Commission if you are unhappy with our processing of your personal data. Details of how to lodge a complaint can be found on the dataprotection.ie website, or you can call the Data Protection Commission on 1890 252 231.

General exclusions

All persons included on a MultiTrip policy must be covered by a current private medical insurance plan with a minimum of €65,000 overseas cover. Vhi Healthcare members with Plan P are **not** entitled to cover under MultiTrip

If you allow your private medical insurance to lapse, then the medical sections of your MultiTrip policy will not apply

Vhi Healthcare members: Medical emergencies are handled by Vhi Assist which is provided under the private medical insurance plan

Non Vhi Healthcare members: If you hold private medical insurance with another provider, you must contact them for information on medical emergencies overseas

There is **no** refund if you cancel your policy more than 14 days after receipt of your policy

€85 excess per insured person per claim (*this does not apply if you have purchased the policy excess waiver add-on*)

Under 65 years of age:

60-day single trip limit, maximum of 180 days travel per year

All members must be under 65 years of age

Over 65 years of age:

30-day single trip limit, maximum of 180 days travel per year

Policy holders and any added person must be 65+ years of age

80's and over:

Trip limits are as follows: Europe 30 days, Worldwide 17 days

Cover for pre-existing illnesses is limited only to the overseas limits of the medical insurance plan

Please note that for members over 80 years of age, additional Terms & Conditions apply and these are available on request

No extended trip limits for members over 80 years of age

€85 excess per insured person per claim (*not applicable if you have purchased the policy excess waiver*)

For office use only

Reference no:

Policy number:

Application date:

S.P.I.N.:

Completed by:

