

Make sure you're always covered

If you haven't purchased your Vhi MultiTrip policy when you book your holiday, you could lose out if there are any trip cancellations, because your cover only applies from the start date of your policy. Vhi MultiTrip makes it easy for you to keep your cover in place at all times when you choose our auto-renewal option.

Key exclusions and conditions

The terms, conditions and trip limits of this policy differ from your private medical insurance plan and you need to be aware of both.

General exclusions

1. Vhi MultiTrip complements Irish private medical insurance plans which provide a minimum of €65,000 for overseas cover
2. €85 excess per insured person per claim and this applies for most sections of the policy. This can be waived by purchasing the optional excess waiver
3. If you allow your private medical insurance to lapse mid-year, then the medical sections of your Vhi MultiTrip policy will not apply
4. Vhi Healthcare members – Medical emergencies are handled by Vhi Assist which is provided under the private medical insurance plan
5. Non-Vhi Healthcare members – If you hold private medical insurance with another provider, you must contact them for information on medical emergencies overseas
6. There is no refund of any cancelled policies 14 days beyond receipt of policy

Under 65 years of age

1. 60 day single trip limit, maximum 180 days travel per year
2. All members must be under 65 years of age

Over 65 years of age (65 to 79 years)

1. 30 day single trip limit, maximum of 180 days travel per year
2. Please note that for members over 65 years of age, additional terms and conditions apply. These are available on request

80's and over

1. Trip limits are as follows: Europe 30 days, Worldwide excluding USA, Canada and Caribbean 17 days
2. Cover for pre-existing illnesses is limited only to the overseas limits of the medical insurance plan
3. Please note that for members over 80 years of age, additional terms and conditions apply. These are available on request
4. No extended trip limits or cover in USA, Canada and Caribbean for members over 80 years of age

Terms and conditions are available online at Vhi.ie/downloads

Need cover
for a longer trip?

Vhi MultiTrip Travel Insurance

If you're planning to move abroad for more than 6 months, for work, study or play, talk to us about **Vhi International** for comprehensive private medical insurance cover. If you're planning a big adventure and you're looking for affordable medical emergency and travel cover, ask about our **Vhi Backpacker** plan.

Joining is easy!
visit Vhi.ie/travel or
call us on **(01) 650 2697**

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

MTSales16

When you need us, we're there



When you need us, we're there



Vhi MultiTrip Travel Insurance

Vhi MultiTrip is Ireland's leading MultiTrip travel insurance. It provides cover for your holidays throughout the year and offers extensive benefits, including cover for accidents and medical emergencies abroad, lost luggage and unexpected trip cancellations.

Unlike many other travel insurers, if you are under 80 years of age, we automatically cover **pre-existing illnesses** once you've served the waiting periods on your private medical insurance plan. You'll also have access to our **emergency medical helpline** 24 hours a day, 365 days a year, no matter where you are in the world. So, when you need urgent help, you'll have peace of mind with Vhi MultiTrip.

Vhi MultiTrip tops up the cover you have on your private medical insurance plan - you are required to have a minimum of €65,000 overseas cover.

NEW Flight Delay Lounge Access

Vhi MultiTrip customers can enjoy complimentary access to over 850 airport lounges in 300+ countries if your flight is delayed for two hours or more from your departure time. This benefit is available exclusively for Vhi MultiTrip customers*. To find out more about this benefit visit Vhi.loungeaccess.ie.



*Subject to availability.

Vhi MultiTrip benefits include:

Medical emergencies <i>(this cover supplements the benefit you already have on your private medical insurance policy)</i>	€10,000,000
Personal accident	€40,000
Cancellation/curtailment	€10,000
Missed departures	€500
Personal liability <i>(per policy)</i>	€2,000,000
Lost passport	€400
Travel delay	€200
Personal luggage Single article or pair or set of articles Valuables	€2,000 €400 €400
Legal <i>(per policy)</i>	€25,000
Catastrophe cover	€1,000
Money Cash	€500 €255
Mugging benefit	€500
Out-patient medical expenses	€500
Hijack benefit	€500
Withdrawal of services	€500

Premiums	Individual	Couple ¹	Family ²
Under 65 year olds: Worldwide	€52	€79	€109
Over 65 year olds: Worldwide	€159	€199	
Over 65 year olds: Europe	€97	€125	

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

² Includes dependent children under 21 years of age

Great value 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

If you need to claim under your policy, an excess of €85 per insured person per claim applies to certain benefits. For as little as €10, you can buy out this excess.

	Individual	Couple ¹	Family ²
Under 65 year olds: Worldwide	€10	€15	€24
Over 65 year olds: Worldwide	€17	€25	
Over 65 year olds: Europe	€13	€18	

Vhi MultiTrip also offers the following add-ons:

- Winter Sports
- Gadget cover
- Golf
- Motor Breakdown
- Trip Limit Extensions

**GADGET
COVER NOW
AVAILABLE!**

Call (01) 650 2697 or visit us at Vhi.ie/travel to purchase any of the above listed add-ons