

General Information

Vhi Group DAC is a holding company for a number of insurance and healthcare services companies, including:

- Vhi Healthcare DAC, trading as 'Vhi Healthcare', an insurance intermediary, regulated by the Central Bank of Ireland.
- Vhi Insurance DAC, trading as 'Vhi Insurance', a non-life insurance company, regulated by the Central Bank of Ireland. The company is also included on the Register of Health Benefit Undertakings maintained by the Health Insurance Authority.
- Vhi Group Services DAC which provides shared services to the Vhi group of companies.
- Vhi Health and Wellbeing Holdings DAC which is a holding company for health and wellbeing companies in the Vhi group.

For more information on Vhi's group of companies please refer to vhi.ie/about/corporate-structure

Vhi Insurance DAC's and Vhi Healthcare DAC's registered office is at Vhi House, Lower Abbey Street, Dublin 1.

Contact Details

Phone or call into one of our offices in Dublin, Cork or Kilkenny

- **(056) 444 4444** (quotation & policy queries) or
- Log onto our website at vhi.ie

Postal correspondence to be sent to

Vhi, IDA Business Park, Purcellsinch, Dublin Road, Kilkenny.

Regulated Products and Services

The regulated products offered by Vhi Healthcare DAC on an intermediary basis in Ireland are:

- health insurance
- international health insurance, travel insurance and dental insurance
- life term insurance and mortgage protection insurance.

Codes of Conduct

Vhi Insurance DAC's and Vhi Healthcare DAC's regulated activities are subject to the Central Bank's Minimum Competency Code 2017 and the Consumer Protection Code 2012 which protect consumers when dealing with regulated financial services providers. Both Codes can be located on the Central Bank of Ireland's website www.centralbank.ie.

Regulated Entities to which Vhi Healthcare DAC is tied

Vhi Healthcare DAC sells products on a limited analysis of the market basis. This means that it only supplies products and services for providers with which it has an agency agreement.

Vhi Healthcare DAC is tied to:

- Vhi Insurance DAC for health insurance in Ireland. Vhi Insurance DAC underwrites this business and is regulated by the Central Bank of Ireland.
- Zurich Life Assurance plc for Vhi Life Term Insurance and Vhi Mortgage Protection. Zurich Life Assurance plc underwrites this business and is regulated by the Central Bank of Ireland.
- Collinson Insurance Europe Limited for Vhi International Health Insurance, Vhi Dental Insurance and Vhi MultiTrip Travel Insurance. Collinson Insurance Europe Limited and Collinson Insurance Solutions Europe Limited are authorised by the Malta Financial Services Authority in Malta and are regulated by the Central Bank of Ireland for conduct of business rules.

Commission

Vhi Healthcare DAC receives commission from its underwriters for the services it provides on an intermediary basis, as follows:

- **Vhi Health Insurance:** Vhi Healthcare DAC receives as commission from Vhi Insurance DAC a portion of premium (between 6% and 8%) for the sale to and delivery of customer service to Private Medical Insurance customers.
- **Vhi MultiTrip:** Vhi Healthcare DAC ("Vhi") receives as commission from Collinson Insurance Solutions Europe Limited ("Collinson") a portion of premium (between €20 and €106, per base policy) for the introduction of Vhi MultiTrip Travel Insurance business. Vhi may also receive additional remuneration from Collinson subject to the historical underwriting performance of the overall book of business.
- **Vhi Dental:** Vhi Healthcare DAC ("Vhi") receives as commission from Collinson Insurance Solutions Europe Limited ("Collinson") a portion of premium (between 9% and 14%) for the introduction of Vhi Dental business. Vhi may also receive additional remuneration from Collinson subject to the historical underwriting performance of the overall book of business.
- **Vhi International:** Vhi Healthcare DAC ("Vhi") receives as commission from Collinson Insurance Europe Limited ("Collinson") a portion of premium (between 17% and 37%) for the introduction of Vhi International business. Vhi may also receive additional remuneration from Collinson subject to the historical underwriting performance of the overall book of business.
- **Vhi Life & Mortgage Protection:** Vhi Healthcare DAC ("Vhi") receives commission from Zurich Life Assurance plc for the introduction of Vhi Life Term and Vhi Mortgage Protection business. Details are available in the Vhi Life Term/Mortgage Protection Customer Guide Policy Documents (Section A.4 What intermediary/sales remuneration is payable?) which is available on vhi.ie

Payment Options

We accept payment by credit card, direct debit and cheque in respect of most classes of insurance. Payment options may vary. If there is a company salary deduction arrangement in place with your employer, you may avail of this payment by instalment facility. We do not apply surcharges for premiums paid by instalment.

Charges

If you breach your health insurance contract during the 12 month contractual term, we may apply charges. We will seek to recover the amount of the Government Health Insurance Levy that remains outstanding for the balance of the contract term, calculated on a pro-rata basis and will also charge an administration fee of €50. We may charge the full remaining premium where you breach your Vhi Dental contract during the renewal year to cover our administration costs.

Renewing Policies

We renew health insurance policies automatically to ensure continuity of cover and we will collect premiums by the agreed payment method. You will be notified of your renewal at least 20 working days in advance and will have up to 14 days from your renewal date to amend or cancel your policy without penalty.

Premium Refund/Shortfalls

If a change to a method of payment, in respect of most classes of insurance, results in a premium refund/shortfall of less than or equal to €10, no charge/refund will be made due to the administration costs involved. Any refunds due will be made payable to the policyholder.

Premium Defaults

If you fail to make any payments within the required or agreed time, fail to provide any documents or information which we have requested, act dishonestly, or not within the terms of contract or agreement, we may, having provided prior written or verbal warnings/reminder notices, cancel the policy, not process any claims, or may require you to repay any previous claims which have been paid out, pay any arrears which are due on your account or pay costs incurred by us as a direct result of your action or inaction.

Our Personal Data Policy

The Vhi group of companies is required to comply with the Data Protection Legislation, including the General Data Protection Regulation (GDPR). Under the GDPR, a consumer's personal data shall be stored securely and used only for purposes for which it was gathered. We will contact you as necessary about the products you hold with us. We may contact you by post, phone, SMS text message or email about other Vhi products or services which may be of interest to you, provided you have indicated that you would like to receive such information. If you wish to change your direct marketing preferences, please contact us at the number above or online at vhi.ie/contact. If you would like a copy of your personal data that we hold, please contact us at the following address to let us know: **The Data Protection Officer, Vhi, Vhi House, Lower Abbey Street, Dublin 1** or send an email to dataprotection@vhi.ie

Our Conflicts of Interest Policy

We have a conflicts of interest policy in place for all our employees. It is our policy to avoid conflicts of interest when providing services to our customers. However, if you feel that your interests have not been fairly protected, please contact us to give us the opportunity to resolve any issues you may have.

Our Complaints Procedure

We value your feedback, especially if we fail to deliver a high standard of service to you. Your feedback provides us with an opportunity to rectify a problem and ensure it does not re-occur. If you would like to give feedback on your experience with Vhi, or have a cause for complaint, please phone **(056) 444 4444**. If Vhi has given you a final response and you are still dissatisfied, you may also refer your case to:

The Financial Services and Pensions Ombudsman (FSPO), 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. Phone: (01) 567 7000, Fax: (01) 662 0890, Email: info@fspoi.ie, Website: fspoi.ie

Compensation Scheme

Vhi Healthcare DAC is a member of the Investor Compensation Scheme established under the Investor Compensation Act, 1998. The main purpose of the scheme, as provided for under the Investor Compensation Act, 1998, is to provide adequate funds out of which customers of failed investment or intermediary firms are compensated. Where there is an entitlement to compensation under the scheme, the compensation payable will be up to 90% of the loss recognised as eligible for compensation to a maximum compensation of €20,000.

Legal Requirements

While every care has been taken to ensure that all information contained in this document is accurate and correct, Vhi cannot be held responsible for any inaccuracies contained therein. Full details of our products and any cover under any policies you may have, may be found in your policy documents. If you need our help, contact us directly.