

International Private Medical Insurance

Insurance Product Information Document



Company: Collinson Insurance Europe Limited is authorised by the Malta Financial Services Authority in Malta and is regulated by the Central Bank of Ireland for Conduct of Business Rules

Product: Vhi International Level 2

This document does not contain the full terms and conditions of the cover which can be found in the policy documents. It is important that you read all these documents carefully.

What is this type of insurance?

This is an international private medical insurance contract which provides the customer with cover for medical treatment whilst they are living/working outside of Ireland.



What is insured?

Overall Maximum Benefit

- ✓ The maximum amount we will pay in respect of all benefits is €5 million per person, per year.

Medical & Hospitalisation

- ✓ Hospital accommodation and treatment as an In-patient or day-care admissions – Full cover.

Cancer Care Cover

- ✓ The costs of in-patient, day-care and out-patient treatment after being diagnosed with cancer – Full Cover

Maternity

- ✓ The cost of any treatment directly as a result of specific complications or pregnancy and childbirth - full cover.
- ✓ The cost of normal pregnancy and childbirth, including ante natal care, delivery costs, genetic testing, elective caesarean section, and post-natal care – covered up to €7,500 per policy year
- ✓ As a sublimit of the maximum Maternity benefit under normal pregnancy and childbirth the benefit for genetic testing is limited to €2,000
- ✓ For the Newborn delivery, initial and 6 week check up

Outpatient Benefits

- ✓ The cost of necessary consultations with a general practitioner or specialist and any tests, investigations and prescribed drugs or medicines - covered up to €15,000
- ✓ Up to eight out-patient sessions with a registered psychiatrist/psychologist to treat a diagnosed mental health condition.
- ✓ Access to Vhi Online Doctor (available through the Vhi App) – full cover up to 6 visits.



What is not insured?

- ✗ Preventative treatments of any kind or any general health check-ups (where check-up not for a specific diagnosed condition)
- ✗ More than 30 nights in-patient treatment for a mental health condition in any period of insurance.
- ✗ Any expenses related to pregnancy during the first 10 months following an insured person's date of entry onto the policy (this period may be reduced where the expectant mother has previously been covered by a Health Insurance Plan from an Irish licensed insurer).
- ✗ Any optical benefit in respect of prescription sunglasses or where the glasses or lenses have not been prescribed by an optician or ophthalmologist.
- ✗ Any hearing benefit in respect of a hearing aid which has not been prescribed by an audiologist or ENT consultant.
- ✗ Emergency Dental treatment received after 72 hours from the date and time of the accident
- ✗ Extraction of wisdom teeth during the first 4 months from the start of Your policy
- ✗ Treatment for any alcoholism, drug or substance abuse or dependency.
- ✗ Participation in certain sports and activities.



What is insured continued...

Emergency Evacuation and Repatriation

- ✓ Cover for emergency medical transfer, evacuation or repatriation - Full cover

Travel Benefits

- ✓ Trips outside of your chosen geographical area up to a maximum of 60 days in any one period of insurance.

This section includes cover for:

- ✓ Trip cancellation or curtailment - up to €10,000
- ✓ Missed departure - up to €500
- ✓ Lost or damaged luggage - up to €1,500
- ✓ Money & passport expenses - up to €500

Optical Benefit

- ✓ One eye test per year – full cover.
- ✓ The cost of one pair of any prescription glasses or lenses - covered up to €400.

Hearing

- ✓ One hearing test per year – full cover.
- ✓ The cost of any prescribed hearing aid – covered up to €350.

Child Vaccination Benefit

- ✓ The cost of childhood vaccinations for children up to 10 years old - covered up to €150.

Optional Add-on

- You can add optional cover for dental treatment benefits for an additional premium.

Please check your policy documents to confirm if you have purchased an Optional Add-on.



What is not insured continued?

In respect of travel benefits

- ✗ Cancellation costs related to pre-booked excursions, activity entrance fees and tickets or theme park tickets.
- ✗ Any costs relating to unused travel and accommodation for anyone not insured under this policy.
- ✗ Loss of personal luggage from an unattended motor vehicle unless the items have been locked out of sight in a secure luggage area and there is evidence of forcible and violent entry of the vehicle.
- ✗ Loss of valuables from an unattended motor vehicle.
- ✗ Loss or damage to valuables from checked luggage or if left with an airline or hotel.
- ✗ Claims in the Travel section because of Coronavirus disease



Are there any restrictions on cover?

- ! You are not covered for five years in respect of any medical treatment for any medical condition which existed before the start of your cover. (Where you were covered by an Irish licensed Health Insurance Plan, immediately before the start of this policy, cover for pre-existing conditions will be extended to the start of that policy).
- ! A 20% co-insurance applies to each outpatient claim
- ! A 20% co-insurance applies to each mental health visit.
- ! A 50% co-insurance applies to prescription glasses/ lenses.
- ! There is a maximum of 12 months combined in-patient treatment in total in respect of any one insured event.
- ! The minimum overseas stay is six months.
- ! Your travel insurance excess for cancellation, curtailment and baggage claims is €65 per person per incident.
- ! Cover when in Your Home Country for more than 179 days.



Where am I covered?

- ✓ You are covered for medical treatment in the countries listed in the Geographical Area selected by you:
 - Area 1 – Europe only
 - Area 2 – Worldwide excluding USA & Caribbean
 - Area 3 – Worldwide
- ✓ You are also covered for a total of 60 days in any period of insurance for necessary emergency medical treatment outside of your selected Geographical Area.



What are my obligations?

You are required to:

- Contact us when planning medical treatment in order to obtain pre-authorisation.
- Make any payments within the required or agreed time and to provide any documents or information which we request.
- Answer all questions fully and honestly at all times and tell us immediately if there is any change to International Health Insurance plan or if there are any changes in your circumstances.
- Act honestly and within the terms of contract or agreement.
- Inform us if you are returning home to Ireland for longer than 179 days in any one period of insurance.



When and how do I pay?

You must pay your premium when it becomes due, otherwise your policy may be terminated. The policyholder is responsible for ensuring all payments are made. If you are signed up for direct debit you are required to pay in line with your payment schedule. If you are paying by salary deduction your premium will be deducted by your employer from your salary. All premiums owed must be paid within the policy term.



When does the cover start and end?

Your policy will last for one year unless we agree to a shorter period. The policy start and end dates are shown on your policy documents.



How do I cancel the contract?

You can cancel your policy at any time by following the instructions in your terms and conditions. If you wish to cancel your cover please contact Vhi Healthcare on **+353 56 4 444 444** or email **internationaladmin@vhi.ie**.

If you cancel your policy of insurance within 30 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made.

Note: After the initial 30 day cooling off period, we require a minimum 6 months' premium regardless of when you decide to cancel your policy; thereafter we will provide a pro rata refund on any unused portion of paid policy premium providing there have been no claims.