

Travel 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 MultiTrip Under 65

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

What is this type of insurance?

This insurance provides a comprehensive package of travel insurance benefits to cover you in respect of multiple-trips that you make within the geographical territory and cover dates selected.



What is insured?

Medical Expenses (in-patient) - €10,000,000/person

- ✓ Cover for in-patient emergency medical treatment following a successful claim under your Private Medical Insurance plan.

Medical Expenses (out-patient) - €500/person

- ✓ Cover for out-patient emergency medical treatment where this is not covered under your Private Medical Insurance plan.

Cancellation - €10,000/person

- ✓ Cover if within 14 days of the start of the trip, you test positive for Covid-19 and self-isolation is required by a medical practitioner.

Cutting short Your Trip - €10,000/person

- ✓ Cover if you need to cut short your trip because of a change of circumstances which you were unaware of before you booked your trip and/or bought your policy.
- ✓ Cover if you test positive for Covid-19 while on your trip and self isolation is required by a medical practitioner, health authority or government body.

Missed Departure - €500/person

- ✓ Cover if you arrive too late at your departure point and miss your pre-booked transportation.

Personal Luggage - €2,000/person

- ✓ Cover if the items usually carried or worn during a trip are lost, stolen or damaged

Money - €500/person

- ✓ Loss or theft of money and travel documents that you are carrying on you or you have left in a locked safety deposit box.



What is not insured?

Medical Expenses

- ✗ Any payment for in-patient treatment where you have not made a valid claim under your Private Medical Insurance plan.
- ✗ Any treatment which can be delayed until you return home, or is not required to allow you to continue your trip.
- ✗ Any costs where the insured person has travelled on a Pilgrimage outside of Europe.

Cancellation

- ✗ Claims under Part B Covid-19 cover if you purchase the policy or book a trip after you test positive for Covid-19 and your trip starts within 14 days.

Cutting short Your Trip

- ✗ The cost of a Covid-19 test.
- ✗ Any costs relating to travel or accommodation for persons not insured under this policy.

Personal Luggage

- ✗ More than €400 for any one item or set of items.
- ✗ More than €400 in total for any valuables or sports equipment.
- ✗ More than €200 for sunglasses or prescription glasses.
- ✗ More than €100 for any mobile or smart phones.
- ✗ Any loss or theft of personal luggage that is unattended as defined under the policy.



What is insured continued...

Optional Add-on

The following optional add-ons can also be purchased:

- Policy Excess Waiver
- Gadget cover
- Trip Limit Extension
- Winter Sports cover
- Golf cover
- European Motor Breakdown cover



What is not insured continued..

Personal Luggage

- ✗ Claims for loss or theft when you are not able to provide us with a police report or a property irregularity report
- ✗ Sports goods or equipment whilst in use.



Are there any restrictions on cover?

- ! You must have private medical insurance with a minimum of €65,000 overseas emergency medical cover.
- ! There is a policy excess of €85 per person per section claimed under unless otherwise stated in your Terms & Conditions. This excess is waived if the optional Excess Waiver add-on is purchased.
- ! Everyone insured under this policy must be under the age of 65 to benefit from this cover (different terms and conditions apply if you are aged 65 or over).
- ! Unless you have also purchased optional trip limit extension cover, each trip is limited to a maximum of 60 days per trip.
- ! The maximum number of days you are covered for all trips is a total of 180 days per year.
- ! Pregnancy or medical conditions arising from pregnancy are covered provided you will not be more than 28 weeks pregnant by the time your trip is due to start (or 24 weeks for multiple births) and a medical practitioner or midwife confirms that you are fit to travel



Where am I covered?

- ✓ You are covered in all countries worldwide. You will not be covered if you travel against the advice of the Department of Foreign affairs and the cause of the claim is related to the advisory unless you get authorisation from us before you start your trip.
- ✓ Cover under some sections also applies in the Republic of Ireland and/or Northern Ireland when a minimum of 1 night paid accommodation has been pre-booked prior to departure



What are my obligations?

You are required to:

- You are required to make any payments within the required or agreed time and to provide any documents or information which we request.
- You must answer all questions fully and honestly at all times and tell us immediately if there is any change to your MultiTrip policy or your Private Medical Insurance plan or if there are any change in your circumstances.
- You must act honestly and within the terms of contract or agreement.
- You must contact us as soon as possible in the event of a non-medical emergency or any occurrence that may give rise to a claim for more than €500 under this insurance.
- You must notify Vhi Multitrip Claims Department in writing within 60 days of your return home of any event which may lead to a non-medical claim.



When and how do I pay?

You must pay your premium when it becomes due. The policyholder is responsible for ensuring all payments are made. If you are signed up for direct debit you are required to pay annually in advance. If you are paying by cheque you are required to pay within 14 days of receiving an invoice. All premiums owed must be paid at the policy commencement date.



When does the cover start and end?

Your policy will last for one year. The policy start and end dates are shown on your policy document.



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 cancel your policy of insurance within 14 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.

You will not receive any refund of premium if you cancel your policy at any other time or if you have made a claim or intend to claim during the current period of insurance

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