

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 65 and over

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 (€5,000 if aged 80 or over)

- ✓ 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 at your departure point too late 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 if 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 claim arising directly or indirectly from any pre-existing medical conditions as defined under the policy terms and conditions (Applicable to Insured Persons aged 80 years or over only).
- ✗ 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.



What is insured continued...

Optional Add-on

The following optional add-ons can also be purchased:

- Policy Excess Waiver
- Gadget cover
- Trip Limit Extension (Not available to Insured Persons aged 80 years or over)
- Winter Sports cover
- Golf cover
- European Motor Breakdown cover



What is not insured continued...

Personal Luggage

- ✗ Any loss or theft of personal luggage that is unattended as defined under the policy.
- ✗ 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 aged 65 years or over.
- ! The maximum number of days you are covered for all trips is a total of 180 days per year.

If you are aged 65 to 79

- ! For Insured Persons aged between 65 and 79, each trip is limited to a maximum of 30 days per trip, unless you have purchased optional trip limit extension cover.

If you are aged 80 years or over

- ! You are not covered for any claim arising directly or indirectly from any pre-existing medical conditions (as defined under the policy terms and conditions)
- ! Medical cover above the limit on your Irish private Medical Insurance will not be available if the claim arises directly or indirectly as a result of any pre-existing medical condition as defined under the policy terms and conditions.
- ! Each trip is limited to a maximum of 30 days per trip in Europe
- ! Each trip is limited to a maximum of 21 days per trip outside of Europe (excluding USA, Canada and Caribbean) if you have purchased worldwide cover.
- ! Each trip is limited to a maximum of 5 days per trip to the USA, Canada or the Caribbean If you have purchased worldwide cover



Where am I covered?

- ✓ You are covered for all countries in Europe.

Additionally, if the optional geographical extension has been purchased (this will be shown in your certificate of insurance), this will be extended to other countries as shown below, dependent on you age:

For Insured persons aged 65 years and over:

- ✓ 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 have 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