



Vhi MultiTrip Terms & Conditions (T&Cs) Changes Explained

The material T&Cs changes applicable to your upcoming renewal are shown below. A benefits terms and conditions change only impacts you if the benefit is available on your plan.

Important Information:

There has been a number of changes to your policy terms and conditions. This document highlights the key changes but must be read in conjunction with your full policy terms and conditions.

Update to existing Terms and Conditions

General Definitions – Child / Children / Grandchildren

This definition has been updated to reflect that the dependant threshold on Family policies has now increased to 23. Please refer to General Definitions, page 3.

Travelling companion not insured with us

The wording in this section has been updated to clarify cover under this section. Please refer to page 4.

Trip, Age and Region Limits

The wording in this section has been updated to include underwriting guidelines regarding two person or family policies, specifically with respect to age bands. Please refer to page 7.

Medical Health Declaration

The definition of pregnancy has been updated. Please refer to page 8.

Claims Evidence

Reference to covid-19 has been removed. Cover for this illness is still in effect and will be treated as other common illnesses. Please refer to page 9.

Trip Disruption

The wording of this section has been updated to outline guidance regarding Flight Delay Lounge Access. Please refer to page 12.

Medical Exclusions

Clauses 13 and 14 have been updated to reflect underwriting rules regarding driving a motor car / motor vehicle or motorcycle. Aspects such as engine size and license requirements have been updated. These changes have also been reflected in Personal Accident and Legal Expenses Cover sections. Please refer to pages 22, 31 and 33

Your policy Terms & Conditions and Table of Benefits contain full details of all your cover.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare DAC is tied to Collinson Insurance Europe Limited for Vhi Multitrip Travel Insurance which is underwritten by Collinson Insurance Europe Limited. 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 consumer protection rules.

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