



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

The material T&Cs changes applicable to your upcoming renewal are shown below. These changes impact you if the benefit is available on your plan, as outlined in your Table of Benefits.

### 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.

### 1. New Wording

Additional wording has been included on Page 3 to clarify and clearly outline how the costs relating to a travelling companion not insured with us are not eligible under the policy.

#### ***Travelling COMPANION NOT INSURED WITH US***

*Any costs or expenses for a person not insured by this policy. For example, if **you** pay for someone else's accommodation and have to cancel the **trip**. **You** won't be able to claim for 'the person who you are travelling with' accommodation costs.*

### Covered Area

An amendment has been made to the Geographical Zones under Covered Area in your policy terms and conditions. The country *Mexico* has been added to the list of countries which are excluded in Zone 2. *This change is applicable to all members but only directly impacts anyone aged 80 and over.*

The area you have selected to buy confirms the country/location your policy is valid for. Cover under this policy is not valid if you travel to an area that is higher than the area you purchased. It is important to check the area of cover on your policy schedule.

<b>Zone 1</b>
Albania, Andorra, Armenia, Austria, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Cape Verde, Corsica, Croatia, Czech Republic, Denmark, Estonia, Finland, Macedonia, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Iceland, Ireland, Israel, Italy, Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, Vatican City
<b>Zone 2</b>
<b>All countries worldwide excluding;</b>

United States of America, Canada, Anguilla, Antigua & Barbuda, Aruba, Bahamas, Barbados, Bermuda, Cayman Islands, Cuba, Curacao, Dominica, Dominican Republic, Dutch Antilles (including St.Maarten), Grenada, Guadeloupe, Haiti, Jamaica, Martinique, **Mexico**, Puerto Rico, St. Kitts-Nevis, St. Lucia, St. Vincent, Trinidad & Tobago, Virgin Islands

Zone 3

**All countries Worldwide which includes Zone 1 & 2**

### Covered Area

An amendment has been made to the Geographical Zones under Covered Area in your policy terms and conditions. For anyone aged 80 and over Zone 3 (USA, Canada, Mexico & the Caribbean) has been removed and no cover will apply in this Geographical Zone. *This change is applicable to members aged 80 and over who have purchased Worldwide Cover.*

The area you have selected to buy confirms the country/location your policy is valid for. Cover under this policy is not valid if you travel to an area that is higher than the area you purchased. It is important to check the area of cover on your policy schedule.

### Previous Cover

#### Trip, Age and Region Limits

##### Annual MultiTrip

Age at start of policy	Standard trip duration and zone	Additional trip durations available	
Up to 64	60 days in Zone 3	90 days in Zone 3	
		180 days in Zone 3	
65 to 79	30 days in Zone 1,2 or 3	60 days in Zone 1,2 or 3	
		90 days in Zone 1,2 or 3	
		120 days in Zone 1,2 or 3	
		180 days in Zone 1,2 or 3	
80+	30 days in Zone 1	Not available	
		21 days in Zone 2	Not available
			5 days in Zone 3

### Current Cover

#### Trip, Age and Region Limits

##### Annual MultiTrip

Age at start of policy	Standard trip duration and zone	Additional trip durations available
Up to 64	60 days in Zone 3	90 days in Zone 3
		180 days in Zone 3
65 to 79	30 days in Zone 1,2 or 3	60 days in Zone 1,2 or 3
		90 days in Zone 1,2 or 3

		120 days in Zone 1,2 or 3
		180 days in Zone 1,2 or 3
80+	30 days in Zone 1	Not available
	21 days in Zone 2	Not available
	No Cover in Zone 3	Not available

### Medical Health Declaration

The rule has been updated and reworded to make it clearer and easier to understand the Eligibility criteria regarding cover under the policy. Please refer to the italics and underlined section below. The updated rule reads as follows:

We cannot offer cover under the following circumstances, even if you suffer an illness, injury or a new or change to a medical condition that is unrelated:

- If **you** have been diagnosed with a terminal illness
- If **you** are not fit to travel or fit to undertake **your trip**
- If **you** are travelling intending to receive medical treatment
- If **you** are travelling against the advice of a medical practitioner or would be travelling against their advice if you asked.

### Essential Travel

The rule has been updated and reworded to make it clearer and easier to understand the changes to Department of Foreign Affairs (DFA) travel advisories. The rule reads as follows:

***Essential Travel / Department of Foreign Affairs (DFA) travel advisories. From time to time the DFA will advise to only undertake essential travel to a particular destination. If your trip is not essential and you choose to travel contrary to the DFA's advice, we will only cover a claim if the cause is not linked to the reason for the DFA advice. You may be able to travel with full cover if we authorise in writing that your trip is essential before you depart. Please note there is no cover under this policy if other Government regulations or actions are in place restricting travel (see Government restrictions below). Please see Page 10 of your policy terms.***

### Claims Evidence

The wording has been amended regarding documentation required related to a Covid 19 claim. Please refer to the italics and underlined section below. The updated rule reads as follows:

SECTION(S)	DOCUMENTATION
Cancelling your trip, Cutting short your trip, Emergency Medical Expenses and Medical Repatriation	Medical reports / medical certificate / <u><i>Covid – flow test if claiming for Covid-19.</i></u>

The wording has been amended regarding documentation required related to Personal Baggage claims. Please refer to the italics and underlined section below. The updated rule reads as follows:

SECTION(S)	DOCUMENTATION
Personal Baggage and Baggage Delay, Personal Money and Travel Documents	• Police report <u>or a written report from the travel provider detailing your reported loss.</u>

### Cancelling Your Trip

The wording has been amended under Cancelling Your Trip – What is Covered to include the below. The updated rule reads as follows:

***Yours or your travelling companion's** passport, visa or any other document that prevents **you** from leaving Ireland, are stolen within 7 days of the **start of your trip**, and **you** are unable to replace them before departure.*

The wording has been amended under Cancelling Your Trip – What is Not Covered to include the below. The updated rule reads as follows:

*Any taxes (which can be reclaimed by **you** through **your** travel agent, tour operator or airline).*

### Personal Belongings

A definition has been amended under the Personal Belongings section of your policy terms and conditions starting on Page 25.

- **Unattended**

*When not in transit where you or anyone travelling with you, who has your authority to be in control of your personal baggage, are not in full view of your property, or are not able to stop a third party from taking or interfering with your property. While in transit baggage (excluding gadgets and valuables and electronic equipment) must be held in a hold or luggage area as required by the public transport carrier.*

### Delay and Abandonment

The wording has been amended under Delay and Abandonment – Delay section. This section has been updated to make it easier to understand for different scenarios where delay benefit applies. The updated rule reads as follows:

*Cover is in force for reasons listed below under “what is covered”. Delay benefit payments will apply to your whole trip, not each time you are delayed.*

a) *Leaving Ireland*

*For costs you may incur whilst you are at the terminal, such as restaurant meals, refreshments, or even additional accommodation. Once you have arrived at your departure point and have checked in (or attempted to check in), in the event that your pre-booked public transport is delayed in its departure, this benefit will be awarded for each full 12 hours your transport is delayed up to the sum insured.*

a) *Returning to Ireland*

*For costs you may incur whilst you are abroad, such as restaurant meals, refreshments, or even additional accommodation. Once you have arrived at your departure point and have checked in (or attempted to check in), in the event that your pre-booked public transport is*

*delayed in its departure, this benefit will be awarded for each full 12 hours your transport is delayed up to the sum insured.*

#### *b) Cancelled Departure*

*In the event you are abroad and have been notified by your transport provider that your pre-booked and paid transport has been cancelled, by which means you have incurred costs for additional nights' accommodation until your revised transport is scheduled to leave, the benefit will be awarded to go towards your additional costs. Cover is limited up to the sum insured, so any costs that you incur that exceed this amount will not be covered under this benefit.*

*Alternatively, you may wish to consider part (2) Additional transport costs.*

*We are unable to pay twice under this section for c) "Cancelled Departure" and 2 "Additional transport costs".*

The wording has been amended under Delay and Abandonment – Abandonment section. This section has been updated to make it easier to understand where abandonment benefit applies. Please refer to the italics and underlined section below. The updated rule reads as follows:

#### **(3) Abandonment**

If **you** are on the outward leg of **your** journey *(to your pre-booked final destination)* from **Ireland** and delayed by at least 12 hours, **you** can claim for unused **travel and accommodation costs** or;

*If the only reasonable alternative transport means you will lose more than 50% of your trip, you can claim for unused travel and accommodation costs under "Cutting Short Your Trip".*

### **Personal Accident, Personal Liability & Legal Covers**

A new definition has been included under the Personal Accident, Personal Liability & Legal Covers. Please refer to the italics and underlined section below. The updated rule reads as follows:

#### **Prospect of success**

*A view (when supported by independent legal advice) that you do have more than a 51% chance of winning the case and achieving a positive outcome.*

### **Legal Expenses Cover**

The wording has been amended under Legal Expenses Cover – What is Covered to include the below. The updated rule reads as follows:

*Additional travel expenses in the event that a court outside **your home country** requires **you** to attend in connection with an event giving rise to an action under this section, up to a maximum per insured person of €1,000.*

The wording has been amended under Legal Expenses Cover – What is Not Covered to include the below. The updated rule reads as follows:

- 6. Any claim where in **our** opinion there is an insufficient **prospect of success** in obtaining reasonable compensation.
- 7. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- 8. Any claim where the legal costs and expenses are variable depending on the outcome of the claim.
- 10. The costs of any appeal.

### **Sports & Activities:**

Amendments have been made to the Sports & Activities that are covered under your policy, the changes are listed below, please check your terms and conditions for full details:

- **Sports & Activities Added:**

The below Sports & Activities have been added to your Existing Terms & Conditions:

Gaelic Football, Rugby.

- **Sports & Activities Amended:**

The below Sports & Activities have been amended on your Existing Terms & Conditions :

*No cover under personal accident for personal liability under the following sports and activities:*

*Cycling (not including mountain biking/BMX or touring or mechanically assisted or electronic bicycles).*

*Motor Cycling – You must have a full Irish Driving License or IBT certificate, are insured under a motor insurance policy, are following the local safety laws and ride on recognised roads.*

- **Sports & Activities Removed:**

The below Sports & Activities have been removed from your Existing Terms & Conditions (apart from Cancellation Cover):

*Paragliding*

*Jet Skiing*

*Kitesurfing*

*Sand duning/Buggy*

*Electronic Scooter*

*Sahara / Desert Treks*

*Any Sahara / Desert / Polar (or other extreme climate) Treks / Runs / Walks / Hikes*

**Please Note:** The terms and conditions issued at your renewal contains a full breakdown of what cover was provided in these sections.

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

If you have any questions, please call us on **(046) 907 7358**.

### How to make a complaint

*If You are not satisfied with the results of Our investigation, or fail to receive a final answer within 40 working days of Us receiving Your complaint, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Services and Pensions Ombudsman at: 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland. Tel: +353 (0) 1 567 7000 Website: "<http://www.fspo.ie>" [www.fspo.ie](http://www.fspo.ie) This service can advise You on how to proceed further and may be able to help in resolving Your complaint. Taking this option will not prejudice Your rights to take legal proceedings if You so choose.*

### Address

The address has been updated for the underwriters Collinson Insurance Solutions Europe Limited.

Collinson Insurance Solutions Europe Limited,  
Vhi MultiTrip Travel Claims,  
Office 14  
Kells Enterprise and Technology Centre  
Kells Business Park  
Cavan Road  
Kells  
County Meath  
A82 E1C6

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland and is tied to and underwritten by Collinson Insurance Europe Limited for Vhi MultiTrip Travel Insurance.

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