



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. Excess

Claims under most sections of the policy, which were previously subject to an excess of **€85** where applicable, are now subject to an excess of **€95**.

Excesses apply for each claim logged with us, for each section of the policy you are claiming under and for each insured person who is making a claim. When we are settling a claim directly with you, we will deduct the excess from the claim payment before you receive it. Where we are settling claims directly with a medical provider or other supplier, you will be responsible for paying us the excess except where you have purchased the Excess Waiver add-on. The cost of your excess waiver will change depending on your policy.

2. Covid-19 Wording

We have removed explicit references to Covid-19 throughout the T&Cs. Covid-19 will now be treated as any other illness that may have an impact on your travel plans, unless otherwise stated.

3. 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.

Previous Cover:

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.

Current Cover:

There will be no cover under this policy if **you** are travelling under the following circumstances:

- 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.

What this means

If any of the points listed above apply to **you** during any part of a **trip** then cover will NOT apply under any section of this policy for **you** on that same **trip**, whether **you** meet the eligibility or not, this exclusion will apply for the full duration of the **trip**.

4. General Conditions

The fraud clause has been amended under the General Conditions section.

Previous Cover:

If a claim is found to be fraudulent in any way, including the use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists, from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by you for any claim found to be fraudulent, must be repaid to us. We may inform the Gardai of the circumstances.

Current Cover:

If a claim is found to be fraudulent in any way, including the use of fraudulent means to obtain any benefit, this policy shall become void meaning it no longer exists, from the date of the fraudulent claim and the premium paid will be lost. Any benefits received by you for any claim found to be fraudulent, must be repaid to us. We may inform the Gardai of the circumstances and may incur external costs or expenses to investigate the fraud. For any claim found to be fraudulent, we may seek to recover such external costs or expenses from you.

5. Cancelling your Trip

We have added the following as a listed peril under the “Cancelling your Trip” section of the policy:

What is covered

Your home is damaged and unsafe to leave within 7 days of the start of **your trip**, as confirmed by an emergency service.

6. Medical Exclusions, Personal Accident and Legal Expenses

An amendment has been made to the exclusions under Medical Exclusions, Personal Accident and Legal Expenses sections of the policy:

Previous Cover:

Any claim arising because of you driving a motor vehicle, riding a motorcycle, unless you have a full Irish motorcycle licence or valid IBT certificate, are insured under a motor insurance policy, are following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower. Riding/use of Quad bikes, ATVs or electronic scooters as a driver or a passenger are not covered at any time.

Current Cover:

Any claim arising because of you driving a motor vehicle, riding a motorcycle, unless the appropriate licence is held by the driver of the vehicle e.g. a full Irish driving licence, or a valid CBT certificate. The licence/certificate must be relevant to the vehicle in use. You must be following the local safety laws, ride on recognised roads and in respect of motorcycling the engine capacity is 125cc or lower.

Riding or use of quad bikes, ATV's, electronic scooters, e-bikes or segways are not covered at any time.

7. 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 and Activities NOT covered –

there is no cover available under ANY Section of the policy apart from Cancellation Section

- *Canoeing/Kayaking/Rafting/White Water rafting grade 5 or 6*

Motorcycling

You must be wearing a helmet and riding on recognised roads. **You** (or the driver if **you** are a passenger) must be in possession of a valid licence/certificate for the motorcycle in use.

8. How to make a complaint

We have made the following changes and updates to the complaint section of the policy:

**Vhi Multitrip Customer Relations Team
Quality Department,
Office 14
Kells Enterprise and Technology Centre
Kells Business Park
Cavan Road
Kells
County Meath
A82 E1C6
Ireland.
Email: cielcomplaints@collinsoninsurance.com**

We will provide you with an acknowledgement of your complaint within 5 working days. We will try to provide you with a full response within 15 working days from when we receive your complaint and our response will be our final decision based on the evidence presented

MT.TCC_1Feb2025