



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. Existing T&Cs

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.

Zone 1
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
Zone 2
All countries worldwide excluding; 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

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	Not available

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 updated regarding testing for Covid 19 and reworded to make it clearer and easier to understand.

cancelling your trip, Cutting short your trip, Emergency Medical Expenses and Medical Repatriation: Written confirmation of a positive test for COVID-19 administered/witnessed by an independent authority, including the date of the result. Photographic evidence of a test kit is not acceptable.

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.

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:

Please refer to your terms and conditions document Page 33 for the complete list of activities covered on your policy.

- **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

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 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

2. New T&Cs

There have been a number of new definitions on your policy terms and conditions.

A new definition has been included under the General Definitions section of your policy terms and conditions starting on Page 2.

War

Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

A new definition has been included under the Trip Disruption section of your policy terms and conditions starting on Page 10.

Crew

Employed staff that work and operate on a ship, aircraft or train whilst in motion (this does not include ground staff or baggage handlers).

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**.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Collinson Insurance Solutions Europe Limited (CISEL) for Vhi Multitrip Travel Insurance which is underwritten by Collinson Insurance Europe Limited (CIEL). CISEL & CIEL are authorised by the Malta Financial Services Authority and are regulated by the Central Bank of Ireland for conduct of business rules.

