



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. 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	Not available

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.

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><i>or a written report from the travel provider detailing your reported loss.</i></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).*

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:

We have removed the below Sports & Activities from Existing Terms & Conditions (apart from Cancellation Cover):

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**.

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.