



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

Important Regulatory Information

This section has been updated to reflect a change in the underwriter of Vhi MultiTrip from the German insurer Great Lakes Insurance SE to a Maltese insurance company, Collinson Insurance Europe Limited. From the renewal date of your policy, Collinson Insurance Europe Limited of Development House, St Anne Street, Floriana FRN 9010, Malta will be the insurer and underwrite all of the benefits for your Vhi MultiTrip policy. You don't need to do anything in relation to this change and your policy will renew as normal.

Collinson will no longer be using the tradename Intana but Collinson Insurance Solutions Europe Limited will remain your appointed claims administrator under the policy. Contact information including email addresses have been updated to reflect this change but you will be serviced by the same people with the same quality of service. Further details on the change of underwriter and information on the parties providing the insurance services and benefits for your Vhi MultiTrip policy can be found on page 2 of your policy Terms and Conditions in the About Your Contract of Insurance section.

Fraud

The rule to reflect the actions we may take, if a claim contains false or misleading information has been updated. The rule reads as follows:

*If a claim is found to be fraudulent in any way, including 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.*

Pregnancy Cover

Medical Declaration – Pregnancy

The rules in respect of cover relating to pregnancy claims when travelling have been updated. The rule reads as follows:

*Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be more than 28 weeks pregnant by the time **your trip** is due to start (or 24 weeks for multiple births) and a **medical practitioner** or midwife confirms that **you** are fit to travel. If **you** are confirmed not fit to travel, or if **you** will be more than 28 weeks pregnant at the start of **your trip**, (24 weeks for multiple births), **you** can make a claim under “Cancelling Your Trip” provided **you** purchased this policy/booked a trip before **you** were aware **you** would not be able to travel.*

Cancelling Your Trip - Pregnancy

The rule to outline the cover for cancelling your trip due to the discovery of pregnancy after the date you bought your policy or after the date the trip was booked. The rule reads as follows:

*Discovering that **you** or **your travelling companion** are pregnant after the date **you** bought this policy or after the date the **trip** was booked (whichever you did last). The booked return date must be within 12 weeks, (16 weeks for a multiple birth), of the expected date of delivery.*

Essential Travel

The rule has been updated to reflect 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 against all travel or 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. If you want to travel with full cover, you need to get authorisation from us before you start your trip.*

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:

A number of new Sports & Activities have been included to your MultiTrip policy. Please refer to your terms and conditions document Page 33 for the complete list of activities covered on your policy.

Sports & Activities Amendments:

- *Motorcycling:*

The 'Motorcycling' benefit has been broadened to allow for a higher engine size to be covered. **New terms and Conditions** will now cover riding motorcycles with an engine size up to 125cc, no cover for Personal Accident or Personal Liability.

- *Water Based Activities:*

The rules regarding Water Based Activities have been updated. The rule reads as follows:

Water based activities must be on in-land waters, or within 12 nautical miles from the coastline (All sailing and yachting activities are covered within European waters only).

- *Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling:*

The exclusions regarding Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling have been updated. The rule reads as follows:

Walking/Fell Walking/Running/Trekking/Hiking/Orienteering/Rambling that requires specialised equipment/ropes/guides/crampons.

Sports & Activities Removed:

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

Jet Skiing, Jousting, Marathon Running.

Winter Sports Activities

The cover for Winter Sports activities has been enhanced on your MultiTrip policy. Please refer to your terms and conditions document Page 34 for the list of winter sports activities covered on your policy.

Changes to Sections of Cover

Existing Terms & Conditions	New Terms & Conditions
Section 3: Emergency Medical Expenses (Hospital Treatment) Section 4: Additional Repatriation and Accommodation Costs Section 5: Emergency Medical Expenses (Outpatient Treatment) Section 20: Hospital Daily Benefit	These sections have now been grouped and renamed to: <u>Medical Cover</u> <ul style="list-style-type: none"> ▪ Emergency Medical Expenses & Repatriation ▪ Additional Accommodation & Travelling Costs ▪ Outpatient Expenses ▪ Overseas Funeral Costs or Repatriation of Remains ▪ Hospital Benefit
Section 9: Cancellation or Curtailment & Trip Interruption Section 10: Missed Departure Section 11: Travel Delay/Abandonment	These sections have now been grouped and renamed to: <u>Trip Disruption</u> <ul style="list-style-type: none"> ▪ Cancelling Your Trip ▪ Missed Departure from Ireland ▪ Delay ▪ Abandonment ▪ Cutting Short Your Trip ▪ Substitute Accommodation ▪ Missed Departure & Connection Outside of Ireland
Section 12: Personal Luggage Section 13: Luggage Delay Section 14: Money & Passport Section 23: Optional Gadget Cover	These sections have now been grouped and renamed to: <u>Personal Belongings Cover</u> <ul style="list-style-type: none"> ▪ Personal Baggage ▪ Personal Baggage - Gadgets ▪ Money & Travel Documents ▪ Baggage Delay

2. New T&Cs

Trip Disruption

Further cover for Covid-19 is now included on your Vhi MultiTrip policy under the following sections:

Note: Please refer to your policy terms and conditions booklet for full breakdown of cover and exclusions relating to Covid 19.

- **Trip Disruption – Cancelling Your Trip Page 10:**
 - The death or hospitalisation of You, An immediate relative, a travelling companion or someone you are planning to stay with.
 - Within 14 days of the start of your trip, you test positive for COVID-19.
 - You are certified as too ill to travel due to COVID-19 by a medical practitioner.
- **Trip Disruption – Missed Departure from Ireland Page 14:**
 - If **you** are required to produce a negative COVID-19 test result before exiting **Ireland** and the result is delayed causing **you** to miss **your** departure or connection.
- **Trip Disruption – Cutting Short Your Trip Page 16:**
 - The death or hospitalisation of You, An immediate relative, a travelling companion or someone you are planning to stay with.
 - During your trip outside of Ireland you test positive for COVID-19.
 - COVID testing in Ireland – If you are unable to depart from Ireland because you test positive for COVID-19.
 - A travelling companion or a person you are staying with test positive for COVID-19.

Substitute Accommodation

Benefits for substitute accommodation if your accommodation is uninhabitable have been included on your MultiTrip policy.

Description of Cover

*This section covers additional accommodation costs if **you** are forced to move from **your** booked accommodation and into an alternative at the same destination. **Your** original accommodation must be uninhabitable for one of the reasons listed under “What is Covered” for at least 24 hours. **We** will pay up to the sum insured for the same standard of accommodation as **you** originally booked when **your travel provider** does not supply an alternative.*

Please refer to Page 18 to see what is covered and what is not covered regarding Substitute Accommodation.

Cancelling or amending your policy

An administration fee has been introduced on MultiTrip policies in relation to charges under the amount of €5 or less. The rule reads as follows:

Administration fee - if **you** amend or cancel **your** policy during **your** policy period, **we** will be unable to refund any amounts of €5 or less. Similarly, if **you** make any changes to **your**

policy during the policy period, **we** will only request any charges from **you** if the amount is over €5.

We may cancel your policy by giving you 14 days' notice in writing, if this happens, we will refund the unused premium in line with the above scale and advise you the reason for cancellation.

Once your policy has been cancelled your cover will end and you will not be able to make a claim.

3. T&Cs no longer applicable

Certain benefits no longer apply to your travel product from your renewal date, the benefits removed are as follows:

- Section 1 – Personal Assistance Services.
- Section 2 – Travel Homecare.
- Section 15 – Catastrophe.
- Section 16 – Withdrawal of Services.
- Section 17 – Kennel and Cattery Fees.
- Section 18 – Mugging.
- Section 19 – Hijack.

Please Note: The terms and conditions issued at your last 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.

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