



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

The material T&Cs changes applicable to your upcoming renewal are shown below. A benefits terms and conditions change only impacts you if the benefit is available on your plan.

### 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. Update to existing Terms and Conditions

#### **Important Regulatory Information**

This section has been updated to provide clarity on who underwrites, distributes, provides general administration and handles claims and complaints on the policy. Please refer to page 46/48 (final page of Terms and Conditions).

#### **General Definitions – Private Medical Insurance**

This definition has been updated to provide clarity and improve readability. Please refer to General Definitions, page 3.

#### **Cancelling or Amending Your Policy**

This section wording has been updated to clarify cover regarding unused payments in the context of refunds and claiming. Please refer to page 4.

#### **Fraud**

This section wording has been updated to reference external costs or expenses that may be incurred by us when investigating fraudulent claims. Please refer to page 4.

#### **Purchasing after your Trip has started**

This section wording has been updated to clarify circumstances when you can purchase your policy when travelling abroad. Please refer to page 5.

#### **When Cover Starts and Ends**

Additional wording has been included to clarify if total number of permitted days abroad is exceeded. Please refer to page 5.

#### **Sums Insured and Excesses**

This heading and section wording has been updated to simpler language, to be more easily understood. This wording has been applied throughout the policy (where applicable) for clarity regarding payment amounts. Please refer to page 6.

### **Covered Area**

An amendment has been made to reflect the updated zoning for countries/locations covered by this policy. Cape Verde is no longer included in Zone 1, and the relevant table(s) have been updated to reflect this. Please refer to page 6.

### **Trip, Age and Region Limits**

A section has been included under the Annual MultiTrip heading to preface the relevant table and clarify trip limits. Please refer to page 7.

### **Medical Health Declaration - Pregnancy**

This section wording has been updated to clarify cover regarding pregnancy or medical conditions arising from pregnancy, circumstances relating to fitness to travel and the relevant timeframes. Please refer to page 8.

### **Missed Departure from Ireland – What is Not Covered**

This section wording has been updated to clarify cover regarding claims arising because a government has imposed travel restrictions. Please refer to page 15.

### **Medical Cover – Requirement to Contact**

The wording in this section has been updated to clarify when accommodation costs will be valid with respect to pre-authorisation. Please refer to page 21.

### **Medical Exclusions**

The wording of various exclusions has been updated to clarify exclusionary circumstances of Medical Cover. Please refer to page 22.

### **Personal Belongings Definitions – Medical Fittings**

The definition under this heading has been updated to include additional Medical Fittings. Please refer to page 26.

### **Personal Accident, Personal Liability and Legal Exclusions**

The wording of exclusions has been updated to improve readability and clarify cover regarding medication and drugs. Please refer to page 30.

### **Legal Expenses Cover – Important Information**

The wording in this section has been updated to clarify cover in the circumstance of compensation being received from another party regarding the same incident. Please refer to page 33.

### **Sports and Activities**

The heading 'No Cover Under Personal Accident and Personal Liability for the following Sports and Activities' has been reworded to clarify what sports and activities are covered under this policy and to what extent. This section has also been updated to clarify cover for cycling, motorcycling, water activities, and river sports, as well as the addition of rugby and the removal of lacrosse, with some activities now restricted to lower grades or specific conditions. Several activities have also been reclassified, including hurling/camogie, certain high-risk water and adventure sports, motorcycling over 125cc, e-bikes, kitesurfing, and extreme-environment treks. Please refer to page 34.

The full list of activities covered under this policy has also been updated to reflect the changes above. To see a full list of activities covered under this policy, go to [https://www.vhi.ie/pdf/products/Full List of Sports and Activities \(link\).pdf](https://www.vhi.ie/pdf/products/Full List of Sports and Activities (link).pdf)

### **Golf Equipment**

The wording in this section has been updated to reflect the level of cover under the policy and the necessary requirements to make a claim. Please refer to page 39.

### **Damage To The Insured Vehicle After Theft Or Attempted Theft**

The wording in this section has been updated to reflect the level of cover under the policy and the necessary requirements to make a claim. Please refer to page 42.

## **2. New Inclusions (Terms and Conditions)**

### **General Policy Conditions – 1. Renewal**

This section has been updated to reflect what happens to your policy at renewal. Please refer to “Renewing Annual MultiTrip Policies”, page 5.

### **General Definitions – Policy Types**

This section has been added to define the policy types applicable for cover and any limitations that may apply. Definitions for Individual, Couple and Family policy types have been added. Please refer to page 4.

### **General Policy Conditions – 15. Digital Services**

This section has been added to clarify that while we make every effort to support international mobile numbers, there may be cases where numbers registered outside Ireland cannot be supported. Please refer to “General Policy Conditions Applicable to All Sections of this Policy”, page 7.

### **Cruise Cover**

A new section has been included to outline cover when going on a cruise holiday. Please refer to page 5.

### **Sums Insured and Excesses**

A new heading has been included in this section to clarify the purpose of the Excess Waiver add-on. Please refer to page 6.

### **Personal Belongings Cover – Depreciation Table**

A paragraph has been added under this heading to outline the deductions that will be made for the used/expired portion of documents when validating a claim. Please refer to page 26.

### **Personal Bagging – What is Covered**

Additional wording has been included here to outline cover for the cost of replacement essential prescription medication. Please refer to page 28.

### **Medical Health Declaration - Eligibility**

The Eligibility section under this heading has been expanded to further clarify exclusions. Please refer to page 8.

### **Winter Sports**

An additional paragraph has been added to this section to clarify the level of cover included in the base policy and circumstances in which members may need to purchase the Winter Sports add-on for additional cover. Please refer to page 36.

### **How to make a complaint**

We have made changes and updates to the address, guidance and contact information in the complaint section of the policy. Please refer to page 45.

### **Contact Information**

The email address for Vhi Healthcare Hospital Plan members has been updated. This email address is to be used if you need Emergency Medical Treatment Abroad. Please refer to page 45.

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

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare DAC is tied to Collinson Insurance Europe Limited for Vhi Multitrip Travel Insurance which is underwritten by Collinson Insurance Europe Limited. Collinson Insurance Europe Limited and Collinson Insurance Solutions Europe Limited are authorised by the Malta Financial Services Authority in Malta and are regulated by the Central Bank of Ireland for consumer protection rules.