

MultiTrip Travel Insurance

Rules - Terms and Conditions



Date of Issue: 1st September 2026

Please read and retain this booklet and **Your Policy Certificate** for future reference and take it with **You** when **You** travel, in case **You** need assistance or need to make a claim. This booklet contains details of the different levels of MultiTrip cover available and is not relevant to **You** unless **You** have paid the correct amount.

What do I do if I need Emergency Medical Treatment abroad?

Vhi Healthcare Hospital Plan Members	Non-Vhi Healthcare Hospital Plan Members
If You are a Vhi Hospital Plan member please call the Assist number relevant to Your location.	If You are not a member of a Vhi Healthcare Hospital Plan, then please call Your Private Medical Insurers overseas assistance company or contact Your Private Medical Insurer Directly.
USA & Canada (Toll Free) Tel: 1800 364 9022 Fax: +353-1-44 82 442	
The rest of the World (collect calls accepted) Tel: +353-1-44 82 444 Fax: +353-1-44 82 442	
Email: vhiassist@eurocross.nl	
Eurocross International, PO Box 175, 2300 AD Leiden, Netherlands.	

What do I need to do for all other non-medical emergency queries?

This includes out-patient, assistance and claim queries, please call **Our** Helpline:

Anywhere in the world (including Ireland): Tel: +353-46-907 7358 Lines Open: 8am - 6pm GMT Monday - Friday
Email: vhitravelclaims@collinsongroup.com
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.

For queries on the administration/changes to Your policy please contact Our administration department at:

Ireland:	+353 1 650 2697 Lines Open: 8am - 7pm GMT Monday - Friday, 9am - 3pm GMT Saturday
Email:	travel@vhi.ie

About your Contract of Insurance

This policy wording and **your Policy Certificate** both form **your** contract with **us** and must be read together. Please check **your** policy schedule carefully to ensure the cover have purchased meets **your** needs. Should **you** have any questions on the cover **you** can talk to a customer services agent on 056 444 4444.

This insurance is effected in the Republic of Ireland and subject to the laws of the Republic of Ireland.

Who is the insurer?

This policy is underwritten by Collinson Insurance Europe Limited (CIEL).

CIEL is regulated and authorised by the Malta Financial Services Authority, with a registration number C89977 and registered office at Third Floor, Development House, St. Anne Street, Floriana, FRN 9010, Malta. Collinson Insurance Europe Limited provides the cover under this policy.

CIEL is regulated by the Central Bank of Ireland for consumer protection rules.

This policy documentation issued by **Us** forms a contract of insurance between the underwriters, Collinson Insurance Europe Limited and those people specified on **Your** insurance Certificate. This contract is only valid when **You** have a valid insurance Certificate and have paid the appropriate premium.

Who is the distributor?

This policy is distributed by Vhi Healthcare DAC, trading as Vhi Healthcare, an insurance intermediary registered in Ireland with registration number 474622 and regulated by the Central Bank of Ireland. Vhi Healthcare DAC registered office is Vhi House, Lower Abbey Street, Dublin 1, Ireland.

Vhi Healthcare DAC provides all services relating to the sale and general administration of the policy including the issue of documents and collection of premiums.

Vhi Healthcare is tied to Collinson Insurance Europe Limited for MultiTrip Travel Insurance. Vhi Healthcare DAC receives a portion of the premium to manage **your** Policy. Vhi Healthcare DAC is not obliged, either contractually or otherwise, to introduce a minimum level of business to Collinson Insurance Europe Limited.

Who handles claims, complaints and customer service?

Collinson Insurance Solutions Europe Limited (CISEL) handles claims and complaints related to the insurance product. CISEL is an entity incorporated in Malta, authorised and regulated by the Malta Financial Services Authority to act as an Insurance Agent in terms of the Insurance Distribution Act, Cap 487; Registration number in Malta: C89980; Registered address: 3rd Floor, Development House, St Anne Street, Floriana FRN 9010, Malta.

Vhi Healthcare DAC provides all services relating to the sale and general administration of the policy including the issue of documents and collection of premiums. Vhi Healthcare DAC also handles customer service and complaints specifically related to the sales process.

Who provides the emergency assistance services?

- for Vhi hospital plan members:

Eurocross International

- for non-Vhi hospital plan members;

Your own private medical assistance company up to the benefit limit of your domestic **Private Medical Insurance** plan.

Above that limit, CISEL will provide emergency assistance services.

Private Medical Insurance

This policy is not **private medical insurance**, but it is a requirement that **you** have a domestic **private medical insurance** policy with a minimum of €65,000 overseas medical cover for **you** to be eligible to buy this policy. No cover under ANY section is in force if **you** do not have domestic **private medical insurance** at the time of any incident, or have exceeded the **trip** limits on it.

General Definitions

The words listed below when shown in bold text will always have the meaning set out below.

Child / Children / Grandchildren

An **insured person** aged under 23 years on the date the policy is purchased, including step children, adopted and fostered

Home

The address where **you** live in the Republic of Ireland

Home Country

The Republic of Ireland

Immediate Relative

Your mother, father, sister, brother, spouse, civil partner, fiancé/e, **your** children (including adopted and fostered), grandparent, grandchild, parent-in-law, daughter-in-law, sister-in-law, son-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister or legal guardian

Ireland

Republic and Northern Ireland

Manual Work

Work that is physical, including, but not limited to construction, installation, assembly and building work, including working with domestic or wild animals. Humanitarian, carer, or work in any medical capacity. This does not include bar and restaurant staff, non-professional musicians / singers and fruit pickers (who do not use machinery)

Medical Practitioner

A registered practising member of the medical profession who is not related to **you** or to a **travelling companion** or is anyone **you** are intending to stay with

Policy Certificate

The document issued by **us** which sets out the names of the **insured persons**, area of cover, the level of cover, type of policy, the period of insurance, additional cover options and any other special conditions and terms used to confirm the correct cover is in place when a claim is made.

Private Medical Insurance

Medical Insurance paid for by **you** or **your** employer, in addition to the public health care **you** receive.

Public Transport / Transport / Transportation

A company operating under a licence to carry passengers, working to a published timetable and /or published fares. This includes but is not necessarily limited to airlines, taxi firms, and coach, ferry and rail operators

Trip

A single journey that begins and ends in the Republic of Ireland, starting when **you** leave **your home** address to travel to **your departure point** to begin **your** journey. The start and end dates when cover under all sections of this policy applies are the duration limit of each single journey taken in a 12-month period, (except for Section Trip Disruption - Cancelling Your Trip).

In certain circumstances cover will cease at a different time to **your** stated duration limit. For clarification, cover under **your trip** ends:

- At midnight on the end date shown on **your** Policy Schedule even if **you** have not returned **home**, unless **you** have purchased an Annual MultiTrip policy and **you** renew **your** policy while on **your trip** (**your** total **trip** duration including the renewed policy cannot exceed the maximum limit). This does not apply if **you** are unable to return **home** due to a claimable event, when **your** policy automatically extends; or
- For Annual MultiTrip policies, at midnight of the day **you** reach **your** stated maximum policy **trip** duration; or
- When **you** return to **your home** address in the Republic of Ireland even if this is before **your** booked return date
- Upon **your** admission to a hospital or medical facility in the Republic of Ireland if **we** are repatriating **you home** under Section Emergency Medical Expenses and Medical Repatriation. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end.

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.

We / Us / Our

Collinson Insurance Europe limited

You / Your / Insured Person

Each person named on the **Policy Certificate**

Cancelling or Amending Your Policy

Please tell **us** as soon as **you** are aware that **your** policy does not meet **your** requirements. If **you** cancel within 14 days of the purchase of **your** policy and **you** have not started a **trip** or made, or intend to make a claim, **we** will give **you** a full refund of premium paid. If **you** cancel outside of the 14-day cooling-off period, no refunds are available. However, discretion may be exercised in exceptional circumstances to provide a refund for unused cover such as bereavement or a change to **your** policy resulting in **us** being unable to continue covering **you**. Providing **you** have not made a claim on the policy or are intending to make a claim, **we** will calculate the unused part of **your** payment using the sliding scale below:

Refund scale outside the 14-day cooling off period (providing you have not made a claim on the policy or intending to make a claim) for exceptional circumstances only.

(1) Annual Multi Trip Policies

Number of months policy was live	% Refund	Number of months policy was live	% Refund
1 month	75%	7 months	20%
2 months	60%	8 months	15%
3 months	50%	9 months	10%
4 months	40%	10 months	5%
5 months	30%	11 months	0%
6 months	25%	12 months	0%

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 calculate the unused part of **your** payment 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.

Travelling companion not insured with Us

We will only pay for costs that **you** have paid for people who are insured under this policy. If **you** are travelling with friends or family who are not covered by this policy, they should purchase their own travel insurance to ensure that they are covered should the trip have to be cancelled. The only exception to this is where an insured person pays for accommodation which is a fixed cost, regardless of how many people are staying, for example a single villa or apartment, where **we** may be able to cover the accommodation costs that have been paid.

Fraud

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**.

Residential Eligibility

To be eligible to purchase this policy **your** home address must be in the Republic of Ireland.

Policy Types

Individual

Named person on the policy, over the age of 18 and sole traveller on this policy.

Two Person Policy

A two person policy can consist of any two people. For example a couple, or a one parent family.

Family Policy

A family policy must consist of **you** and dependent children, or **you** and **your** spouse/common law partner and dependent children. Dependent children must be under 23 years of age and reside with **you**.

Renewing Annual MultiTrip Policies

Where **you** hold an existing policy or have expressed consent to automatically renew as part of a new policy application, **we** will renew **your** policy automatically to avoid any unintended break in **your** policy cover. **We** will write to **you** at least 20 working days before **your** policy is due to expire to provide **you** with details of the new premium, confirm if **your** policy is set up to automatically renew or not, and any changes to the policy terms and conditions. If **you** are happy with the renewal information, **you** do not need to contact **us** further. Payment will be taken from the credit/ debit card **we** hold on file on the closest working day before **your** renewal date. **We** will remind **you** to tell **us** about any changes to **your** personal circumstances. If **you** do not want **us** to automatically renew **your** policy, **you** need to tell **us** this by contacting customer services. If **you** have opted out of automatic renewal, and now wish to renew **your** policy, **you** will need to tell **us** by contacting customer services. Once payment has been taken **you** can still cancel the policy and obtain a full refund, provided **you** contact **us** within 14 days from the date **your** policy renewed and **you** have not made or are intending to make a claim under the renewed policy. Refunds for the unused portion of the premium outside the 14-day cooling off period are only available for exceptional circumstances.

Policies can be renewed during a **trip**, however, **we** advise **you** to avoid this where possible so **you** have continuous cover in place.

Purchasing after your Trip has started

If **you** are traveling solely within Ireland, **you** cannot purchase a policy after **you** leave **home** to start **the trip**. If **you** are travelling outside of Ireland, then it is possible to purchase a policy up to the point **you** board **your** international transport departing Ireland. Once **you** have boarded **your** outbound international transport, **you** can no longer buy a policy. However, if **you** are aware of a reason to make a claim at the time of purchase, **your** claim will not be covered.

Automatic Policy Extensions

If **you** are unable to return **home** as planned due to a reason covered by this policy, **your** cover will automatically extend until **you** are able to return **home** or until you are admitted to a hospital or medical facility in the Republic of Ireland.

When **your** return is delayed by an insured reason other than a medical emergency, cover is only extended until travel arrangements can be made to return **home**. All cover will end under this policy if **you** choose not to return **home** as soon as **you** can.

Cruise Cover

This policy will automatically cover **your** trip if it includes a cruise. A cruise is considered a trip involving a sea or river voyage of more than 3 days in total duration, where the transportation and accommodation is primarily on an ocean/river going passenger ship. (A passenger ship is considered one carrying more than 16 passengers).

When Cover Starts and Ends

Annual MultiTrip

Cover under Cancelling Your Trip is effective from the start date of **your** policy period as shown on **your** policy schedule or when **you** book a **trip**, depending on which happens last. Once **you** leave **home** to start **the trip**, Cancellation cover ends, while cover under all other sections of the policy begins.

Cover under all sections of the policy ends:

- At midnight on the end date shown on **your** policy schedule even if **you** have not returned **home**; or
- At midnight on the day, **you** reach the policy maximum **trip** duration; or
- When **you** return to **your home** address in the Republic of Ireland even if this is before **your** booked return date; or
- Upon **your** admission to a hospital or medical facility in the Republic of Ireland if **we** are repatriating **you home** under Section Emergency Medical Expenses and Medical Repatriation. Cover ends even if this is before **your** booked return date, or before **your trip** is due to end; or
- If the total number of days **you** have spent abroad on this policy exceeds 180 days in total for the annual insured period, regardless of how many individual trips **you** take.

Total Amount Covered and Excesses

Each section of the policy has a limit on the amount **we** will pay for each **insured person**. Claims under most sections of the policy will be subject to an excess, which also varies by level of cover. The maximum amount **we** will pay, inner limits and excess amount for each section are set out in the Table of Benefits. Please check the Table of Benefits against **your Policy Certificate** to ensure the level of cover **you** have purchased meets **your** needs.

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.

Excess Waiver

If **you** don't want to pay the standard excess, **you** can choose to pay extra to remove it, this means that **we** will cover the full amount of **your** claim, up to the maximum limit. **You** must add the excess waiver when **you** purchase the policy. The Excess Waiver cannot be added after **you** have travelled/after the start date on **your** policy or if **you** started or are wanting to make a claim.

Upgrades

The following upgrades are available to be purchased for an additional premium:

Trip extensions	Golf Cover	Winter Sports
Excess Waiver cover	Gadget cover	Motor Breakdown

Covered Area

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, Canary Islands, Corsica, Croatia, Cyprus, 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, 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

You are covered for as many trip(s) **you** take to a maximum of 180 days in the year. Each trip **you** take cannot exceed:

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 or 3	60 days in Zone 1 or 3
		90 days in Zone 1 or 3
		120 days in Zone 1 or 3
		180 days in Zone 1 or 3
80+	30 days in Zone 1	Not available
		21 days in Zone 2
		No cover in Zone 3

Two person or Family Policy

When insureds fall under different age bands, the policy must be purchased under the age band applicable to the oldest insured person. Each insured person will then be covered according to the trip duration limits, zones and other terms that apply to their individual age band. One insured person's age band does not extend or alter the cover available to another insured person, whether they are travelling together or separately.

Ireland Cover

For Annual MultiTrip policies **you** must have booked and paid for 1 night's accommodation for cover in **Ireland** to apply. Not all sections of cover apply if **your trip** is solely within Ireland, the following sections of cover are available:

TRIP DISRUPTION	PERSONAL BELONGINGS	OTHER
Cancelling Your Trip	Personal Baggage	Personal Accident
Cutting Short Your Trip	Money and Travel Documents	Personal Liability

Insurance Compensation Fund

You may be entitled to compensation from the Insurance Compensation fund if **your** Insurer cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to €20,000 or 90% of the net loss, whichever is lesser. **You** can get more information about compensation fund arrangements from the Central Bank of Ireland.

Digital Services

While **we** will make every effort to support international mobile numbers, there may be cases where numbers registered outside Ireland cannot be supported, resulting in limited or no access to Vhi's digital services.

Medical Health Declaration

This policy automatically provides cover for medical conditions **you** are already experiencing when **you** purchase this policy or have experienced in the past, (please see Eligibility section below for circumstances not covered) providing **you** are under 80 when **your** cover starts. If **you** are 80 or over when **your** cover starts, medical conditions **you** have experienced or are currently experiencing are not covered.

Eligibility

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

- If **you** are travelling with an undiagnosed condition(s) that **you** were undergoing/awaiting tests or consultations at the time of buying the policy or booking the trip (whichever **you** do last)
- 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 or knowing **you** will require medical treatment, including any pre-planned/arranged consultations, reviews or appointments that could lead to 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**.

Indirectly related claims

This policy does not cover claims that are directly or indirectly related to a medical condition **you** have experienced if **you** are 80 or over when **your** policy cover starts. An indirectly medical related condition means a medical problem that is more likely to happen because of another medical problem **you** already have. For example, if **you**:

- have high blood pressure, high cholesterol, or diabetes, **you** are more likely to have a heart attack or a stroke
- suffer from asthma (diagnosed over 50), chronic obstructive pulmonary disease, or other lung disease, **you** are more likely to get a chest infection
- have or have had cancer, **you** are more likely to suffer from a secondary cancer

Pregnancy

Pregnancy or medical conditions arising from pregnancy are covered provided **you** will not be 28 weeks pregnant or more on **your** return (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 28 weeks pregnant or more at the start of **your** trip or during **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.

Making a Claim

First, check **your** policy certificate and the appropriate section of **your** policy wording to make sure that what **you** are claiming for is covered. **You** can set up a claim on-line or by telephone, **you** must ensure that **you** have all relevant documents and any receipts, please see claims evidence on page 7.

- On-line www.vhi.ie/claims
- Telephone +353 46 9077358

All claims must be submitted within 60 days of **your** return from **your** trip. **You** must assist **us** in providing all requested information, including completing any requested forms, or **you** may experience a delay in the processing of **your** claim.

When claims settlements are made by BACS (Bank Automated Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, we shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

Claims Evidence

Before a **claim** can be paid, **you** may be asked to provide supporting documentation to validate cover and the circumstances of the loss. The table below sets out what documentation **you** may be asked to provide. Depending on the details of each claim **we** may ask for additional or different supporting documentation to that listed below.

SECTION(S)	DOCUMENTATION
All sections	• Policy Certificate • Proof that you booked travel and accommodation, such as a booking invoice
Cancelling your trip, Cutting short your trip, Emergency Medical Expenses and Medical Repatriation	• Confirmation of all cancellation(s) including any refunds already given • Medical reports / medical certificate • Booking terms and conditions • Death certificates • Invoices and receipts for your expenses • Receipts or confirmation of any payments you have made • A letter from your employer proving your redundancy • A police report for any lost/stolen travel documents
Delay and Abandonment	• Written confirmation from the carrier stating the period of and reason for any delay • Receipts confirming additional transport costs
Substitute Accommodation	• Evidence from your original accommodation provider of the length and reason for closure of the accommodation • Evidence of additional costs you have incurred
Missed Departure (Ireland and Outside Ireland)	• Police or motoring authorities report stating any delay and the cause • Provide evidence of vehicle recovery or repair • Evidence of the costs of additional accommodation and transport
Personal Baggage and Baggage Delay, Personal Money and Travel Documents	• Police report or a written report from the travel provider detailing your reported loss • Property irregularity report from an airline • Written confirmation from the airline or travel company stating the length of delay • Proof of ownership and value of items claimed for such as receipts • Claims for loss or theft of mobile phones we will ask for proof the service provider has been contacted and asked to discontinue the service • Evidence of withdrawal of bank notes or currency
European Motor Breakdown	• Servicing schedule for your vehicle • National car test for your vehicle • Police report

General Conditions

The following conditions apply to all sections of the wording:

1. **You** must pay the excess shown in the Table of Benefits (unless **you** have paid extra to remove the excess).
2. **You** must take all reasonable steps to avoid or minimise any claim. At all times **you** must act as if **you** are not insured.
3. **We** can request specific information to assess **your** claim see Page 9 where **we** have set out what documentation **we** will ask **you** to provide. **We** are entitled to ask for any further evidence not listed on Page 9 if required by the circumstances of **your** claim at **your** cost.
4. 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. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
6. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against another party.
7. If at the time of the loss or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
8. **You** must assist **us** in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
9. **You** must follow the "Important information" where listed under individual sections of the policy.

Table of Benefits

SECTION	SUMMARY OF COVER	MAXIMUM BENEFIT (per person per incident unless otherwise shown)	EXCESS	PAGE
Trip Disruption	Cancelling Your Trip	€10,000 (€5,000 if aged 80 or over)	€95 (If You are claiming only for loss of deposit then the excess is reduced to €15 per Insured Person per claim)	14
	Missed departure from Ireland	€500	€0	15
	Delay	€40 for every full 12 hours up to a max €200	€0	16
	Additional Transport Costs	€500		16
	Abandonment	€10,000 (€5,000 if aged 80 or over)	€95	16
	Cutting short your trip	€10,000 (€5,000 if aged 80 or over)	€95	17
	Substitute accommodation	€1,000	€95	19
	Missed departure and connection outside of Ireland	€500	€0	20
Medical Cover	Emergency medical expenses and Repatriation	€10,000,000	€0**	23
	Additional accommodation and Travelling expenses	€3,000 (Per trip)	€0	24
	Outpatient Expenses	€500	€95	25
	Overseas funeral costs or Repatriation of remains	€10,000	€0	25
	Hospital benefit	€25 per 24 hours up to max €1,000	€0	25
Personal Belongings Cover	Personal Baggage	€2,000	€95	28
	Personal Baggage – Single Item limit	€400 (€75 if no satisfactory proof of ownership available)	€95	28
	Personal Baggage – Valuables and electronic equipment	€400	€95	28

SECTION	SUMMARY OF COVER	MAXIMUM BENEFIT (per person per incident unless otherwise shown)	EXCESS	PAGE
Personal Belongings Cover	Upgrade – Gadget	€1,000 per person per trip (<i>€75 if no satisfactory proof of ownership available</i>)	€95	28
	Money and Travel documents – Money limit	€255	€0	29
	Money and Travel documents – Travel documents	€500	€0	29
	Baggage delay	€75 up to 48 hours, €150 over 48 hours	€0	29
Personal Accident, Personal Liability and Legal Cover	Personal Accident – Death aged 16-64	€10,000 (<i>€3,000 if aged under 16 years of age or over 65 years of age</i>)	€0	31
	Personal Accident – Loss of limb or sight	€40,000	€0	31
	Personal Accident – Permanent Total Disablement aged under 65	€40,000 (<i>€3,000 if aged over 65 years of age</i>)	€0	31
	Personal Liability	€2,000,000 (Policy total)	€0	32
	Legal Expenses	€25,000 (Policy total)	€0	33
UPGRADES	PROVIDING YOU HAVE PAID THE ADDITIONAL PREMIUM			
Winter Sports Upgrade	Ski Equipment and lost or stolen lift pass	€750	€95	36
	Ski hire	€30 per 24 hours up to max €400	€0	38
	Ski Pack	€1,000	€0	38
	Piste closure	€50 per 24 hours up to max €600	€0	38
	Avalanche	€50 per 24 hours up to max €600	€0	38
Golf Upgrade	Golf equipment – Loss	€1,500	€0	39
	Golf Equipment-Single Item limit	€400		39
	Golf equipment – Hire	€50 per 24 hours up to max €500	€0	39
	Loss of green fees	€40 per 24 hours up to max €200	€0	39
European Motor Breakdown	Cover before you leave	€1,000 (Policy total)	€65	41
	Missed motor rail connection	€600	€65	41
	Emergency repairs or getting your vehicle to a garage	€300	€65	42
	Spare parts dispatched for essential repairs	€0	€0	42
	Damage to insured vehicle after theft or attempted theft	€250 (Policy total)	€0	42
	Continuation of trip	€1,000 (Policy total)	€0	42
	Camping and / or caravanning	€130 per person up to max €650	€0	43
	No qualified driver available	See policy section	€0	43
	Getting your vehicle home	Market value of vehicle	€0	43
	Motoring legal advice and expenses	€1,250 (Policy total)	€0	44
	Custom regulations	See policy section	€0	44

** There is no excess under this section but cover does not start until the limit under Your domestic Private Medical Insurance plan is exhausted or €65,000 whichever is the higher.

Trip Disruption

This policy offers cover if **your trip** is disrupted before **you** depart and during **your** journey by one of the events listed in each section under "What is Covered".

IMPORTANT INFORMATION

- **Where to go first for a refund when cancelling your trip.** This policy is designed to provide a refund of **your** unused travel and accommodations expenses, once we are satisfied that these expenses cannot be refunded elsewhere. If **your trip** has been booked or paid for via one or more of the following, **you** must contact them to discuss a refund before claiming from **us**:
 - A Tour Operator
 - An Airline
 - Any other travel, accommodation, or service provider
 - Credit or debit card provider or other payment providers such as PayPal or Apple Pay

If **you** are unable to obtain a refund at first (**we** consider vouchers as receipt of a refund) and **we** assess that **your travel provider** is legally obliged to refund **you**, **we** will ask **you** to make a reasonable attempt to pursue payment from them before **we** consider **your** claim.

- **Compensation while travelling.** Regulation exists to assist and compensate **you** when delays occur **with air travel**. Regulation EU261 for example offers protection when **you** are travelling on a European based airline or with any airline in Europe. Please approach **your** airline as soon as **you** are aware of a delay impacting **your** flight. If **you** miss **your** departure, have problems connecting or need to cut **your trip** short, **you** should also check with **your travel provider**, (if **you** booked with a tour operator the Package Travel Directive offers **you** financial/non-financial assistance) to discuss if they will arrange and compensate **you** for onward travel.
- **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 advice. Please note there is no cover under this policy if other government regulations or actions are in place restricting travel (see Government Restrictions below).
- **Knowing your trip would be disrupted.** There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware **your trip** would be cancelled or disrupted. For example, **you** buy a policy/book a trip after the DFA announce against travelling to **your** destination or after the media announce air traffic control are striking at the time **you** will be travelling.
- **Government restrictions.** There is no cover available where the cancellation or disruption is the direct result of a regulation, or action of a government restricting travel such as locking down an area, out-lawing travel, shutting borders or revoking visas. This does not include governments putting health checks or medical testing requirements in place. Please refer to the exclusions listed under each section.
- **Flight Delay Lounge Access.** Enjoy complimentary access to a LoungeKey™ airport lounge courtesy of Vhi Multitrip Travel Insurance. This is a free and exclusive service available to **You** once **Your** flight is delayed for more than one hour. Full terms and conditions, FAQ's and details on how to register **your** flight, can be found www.vhi.loungeaccess.ie.

Trip Disruption Definitions

The following list of definitions apply specifically to the Trip Disruption sections of cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

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).

Cyber Terrorism

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure.

Event date

The point in time a **natural catastrophe** or **terrorism event** occurred as reported in the media or announced by a government, as determined by **us**.

Epidemic

An outbreak of disease that spreads quickly and affects many individuals at the same time in a community.

Natural Catastrophe

Volcanic activity, volcanic ash, earthquake, tsunami, hurricane, cyclone, flooding of more than 50 square km, wildfire of more than 50 square km.

Pandemic

An **epidemic** occurring worldwide, or over a very wide area, that crosses international boundaries.

Public Transport/Transport/Transportation

A company operating under a licence to carry passengers, working to a published timetable and /or published fares. This includes but is not necessarily limited to airlines, taxi firms, and coach, ferry, and rail operators.

Terrorism Event

An event that has been declared a terrorism event by the Irish government or by the government of the country where the event happened, not including a terrorist attack that involves the use or threat of nuclear, chemical, or biological devices or **cyber terrorism**.

Travel and Accommodation Costs

The following costs that have been paid or contracted to pay; accommodation and travel costs including excursions, park tickets, ATOL fees, booking fees, Administration fees, change fees, credit card fees, seat selections, check-in fees, baggage fees, car parking expenses, cattery and kennel fees, car hire, and airport hotel.

Travelling Companion

The person **you** have booked to travel with on the **trip** not insured on the same travel insurance policy and their **immediate relative**.

Travel Provider

Accommodation provider, airline, cruise operator, ferry operator, hotel, online travel aggregator, travel agent, train operator, tour operator, package travel provider.

Trip Disruption Exclusions

The following apply to all Trip Disruption sections of cover.

1. Unused **Travel and accommodation costs** that **you** can get refunded from another source.
2. Any claim where **you** bought this policy or booked the **trip**, knowing **you** would have to claim.
3. Any claim caused by an **epidemic or pandemic**.
4. Claims which are the result of **you** not obtaining a visa or a visa being withdrawn.
5. **You** not wanting to go on or continue with the **trip**.
6. Where applicable, the excess for each section.
7. When **your trip** is cancelled or disrupted because **you** do not have the correct vaccinations or paperwork for vaccinations.
8. More than the maximum amount covered under each section. See the Table of Benefits.
9. The insolvency or failure of any **Travel Provider** to provide a service due to inability to trade.
10. Any claim resulting from the Department of Foreign Affairs advising against travel to your destination.
11. Anything not listed under "What is covered" under each section.
12. We will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
13. **Cyber Terrorism**.
14. Any claim arising from radioactive contamination, the use of, release of or a threat to use any nuclear device, chemical, or biological weapon.
15. Any claim arising from **war** and **war** like activities whether declared or not.

Cancelling your Trip

Description of Cover

Cover applies before **you** leave **home** to start **your trip**. **We** will pay up to the maximum amount shown in the table of benefits for unused **travel and accommodation costs** when **you** are unexpectedly forced to cancel due to one of the reasons listed under "What is Covered".

IMPORTANT INFORMATION

- **Telling your travel and accommodation provider you need to cancel.**

You must tell **your travel provider** as soon as **you** know **you** must cancel. If **you** delay, the cancellation charges may increase, and **we** will not cover the additional charges. If **you** are claiming following a diagnosis from a **medical practitioner**, **you** should contact **your travel provider** within 7 days of being made aware that cancellation is necessary.

- **Health of non-travelling people.**

You may have to cancel due to the poor health of an **immediate relative, travelling companion** or a **person you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:

- The non-insured party was not seriously ill in hospital or receiving palliative care, or
- There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.

- **Vouchers, credit notes and reward points.**

Trips already refunded by a voucher or credit note cannot be claimed while still valid. For **trips** paid by reward points **we** will pay the face value of the points not the advertised value of a **trip**.

Cancelling your Trip	
What is Covered	What is Not Covered
1. The death, injury, or illness of: a. You b. An immediate relative c. A travelling companion or their immediate relative	1. Claims for illness or injury where a medical certificate has not been obtained from a medical practitioner confirming it was necessary to cancel the trip.
d. a person you are planning to stay with	2. A claim for an existing medical condition if you are 80 or over when the policy cover starts (please see Medical Health Declaration on Page 8).
2. A medical practitioner advises against travel due to your or your travelling companions underlying health conditions, including pregnancy.	3. Any taxes (which can be reclaimed by you through your travel agent, tour operator or airline).
3. 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 after you will be 28 weeks pregnant (24 weeks for a multiple birth).	4. Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip.
4. You are called for jury service or as a witness in a court of law, but not as an expert witness or if your employment would normally require you to attend court.	5. Alcohol abuse or alcohol dependency which is evidenced by your medical records or the opinion of a medical practitioner.
5. You are made involuntarily redundant, provided you qualify for a redundancy payment under current Irish legislation.	6. If you are under the influence and/or misuse of any prescribed/un-prescribed/illegal medication or drug.
6. You are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services and you must stay in your home country because your leave is cancelled, or you must remain on official duty abroad.	7. Claims if you purchase this policy or book a trip after you test positive for Covid-19 and this led to your illness/hospitalisation.
7. Your home is damaged and unsafe to leave within 7 days of the start of your trip , as confirmed by an emergency service.	8. Anything listed under the "Trip Disruption Exclusions".

2. A **medical practitioner** advises against travel due to **your** or **your travelling companions** underlying health conditions, including pregnancy.3. 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 after **you** will be 28 weeks pregnant (24 weeks for a multiple birth).4. **You** are called for jury service or as a witness in a court of law, but not as an expert witness or if **your** employment would normally require **you** to attend court.5. **You** are made involuntarily redundant, provided **you** qualify for a redundancy payment under current Irish legislation.6. **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services and **you** must stay in **your home country** because your leave is cancelled, or **you** must remain on official duty abroad.7. **Your home** is damaged and unsafe to leave within 7 days of the start of **your trip**, as confirmed by an emergency service.

Cancelling your Trip *(continued)*

What is Covered	What is Not Covered
8. Yours or your travelling companion's passport, visa or any other document that is required to leave Ireland, are stolen within 7 days of when you are due to depart from Ireland, and you are unable to replace them before departure. 9. You are confirmed unable to participate in a pre-planned and pre-paid activity by a medical practitioner, provided the activity is the main purpose of your trip. 10. You are certified as too ill to travel due to Covid-19 by a medical practitioner.	

Missed Departure from Ireland

Description of Cover

- (1) Extra **travel and accommodation costs** to get **you** to **your** destination if **you** are delayed on the way to **your** departure point in **Ireland** and this causes **you** to miss pre-booked **transportation**.

Or

- (2) 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".

We will pay up to the maximum amount shown in the table of benefits if the reason for **you** missing **your** departure is listed under "What is Covered". Ensure **you** discuss additional travel and accommodation needs with **your travel provider** before claiming from **us**. See "compensation while travelling".

Important information

Planning your connections: **You** must plan to leave enough time between arriving at **your** connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your transport provider**.

Missed Departure from Ireland

What is Covered	What is Not Covered
1. Delay or cancellation of public transport due to - Industrial action - Bad weather not including anything listed as a natural catastrophe. - The technical fault or breakdown of public transport when the fault or breakdown originated on the public transport you are travelling on, including bird strikes. - Shortage of crew. 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. The flight you are travelling on is diverted.	1. Claims arising because a government has imposed travel restrictions to the geographical location you live in (Ireland) or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. 2. Costs associated with repair or recovery of a vehicle. 3. Delays caused by a natural catastrophe, or terrorism event. 4. When airspace is closed. 5. Trips taken just within Ireland. 6. If you travelled against the advice of the DFA and the cause of the claim is related to the advisory. See information on "Essential Travel". 7. Anything listed under the "Trip Disruption Exclusions".

Delay and Abandonment

Description of Cover

(1) Delay benefit

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 **your** place of departure before **you** leave **Ireland**, 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), if the departure of **your** pre-booked **public transport** is delayed, this benefit will be awarded for each full 12 hours **your transport** is delayed up to the maximum amount shown in the table of benefits.

b) Returning to Ireland

For costs **you** may incur whilst **you** are abroad, such as restaurant meals, refreshments, or even extra accommodation. If **your** pre-booked **public transport** is delayed or cancelled in its departure, this benefit will be awarded for each full 12 hours **your transport** is delayed up to the maximum amount shown in the table of benefits.

Alternatively, **you** may wish to consider part (2) Extra **transport** costs.

(2) Extra transport costs

If **you** are outside of **Ireland** and delayed by at least 24 hours beyond **your** original return date, **we** will pay up to the maximum amount shown in the table of benefits for additional **transport** costs to return **you home** when these are not paid by **your travel provider**. See information on “compensation while travelling”.

(3) Abandonment

If **you** are on the outward leg of **your** journey 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”.

Delay and Abandonment	
What is Covered	What is Not Covered
- Industrial action. - Bad weather not including anything listed as a natural catastrophe. - The technical fault or breakdown of public transport when the fault or breakdown originated on the public transport you are travelling on, including bird strikes. - Shortage of crew.	- Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal. - Delays caused by a natural catastrophe or a terrorism event. - When airspace is closed. Trips taken just within Ireland. - Claims also paid under “Missed Departure”. - If you travelled against the advice of the DFA and the cause of the claim is related to the advisory. See information on “Essential Travel”. - Anything listed under the “Trip Disruption Exclusions”.

Cutting Short your Trip

Description of Cover

If an emergency listed under "What is covered" forces **you** to end **your trip** earlier than **your** original return date, **we** will pay for the following:

- (1) The unused part of **your travel and accommodation costs** and
- (2) Extra **travel and accommodation costs** necessary to get **you home**, before **your** original return date,

Up to the maximum amount shown in the table of benefits for this section.

For claims to be valid **you** must contact **us** before cutting short **your** trip and travelling back so that **we** can authorise any additional costs to return **home** early.

(1) Unused Trip Cost

The costs covered under this section must be pre-paid under the contract before **your trip** begins.

We pay for each full 24-hour period not used from the time **you**:

- Start the return journey; or
- go into hospital as an inpatient; or
- confirmed unable to participate in a pre-planned and pre-paid activity by a **medical practitioner**, provided the activity is the main purpose of **your trip**.

Where **we** are also paying under "Additional costs to Return Home Early", **we** will not pay for the cost of **your** unused return flight.

(2) Extra Costs to Return Home Early

We will pay necessary additional costs over and above the cost of **your** original return ticket, of the same class **you** were due to travel **home** on. There is no cover if **you** had not purchased a return fare at the time **you** cut short **your trip**, or if **your travel provider** revalidates **your** original return ticket.

IMPORTANT INFORMATION

- **Health of non-travelling people.** **You** may have to cut short **your trip** due to the poor health of an **immediate relative, travelling Companion** or a person **you** are planning to stay with. For cover to apply **we** require that a **medical practitioner** confirms in writing that when **you** purchased this policy or booked the **trip**:
 - The non-insured party was not seriously ill in hospital or receiving palliative care or
 - There was no reason to expect their state of health to deteriorate so much that **you** would need to cancel.
- **Vouchers, credit notes and reward points.** For **trips** paid by vouchers, credit notes or reward points **we** will pay the face value of the voucher / points not the advertised value of a **trip**
- **Contacting Us.** If **you** need to return **home** early **you** must contact **us** before **you** travel back (Telephone +353 46 907 7358) so that **we** can authorise any additional travel or accommodation expenses
- **Claims for lost/stolen travel documents.** **You** cannot claim under Cutting Short Your Trip and Missed Departure and Connections Outside of Ireland for the same event.

Cutting Short your Trip

What is Covered	What is Not Covered
- The death, injury, or serious illness of: You - An immediate relative - A travelling companion or their immediate relative - A person you are planning to stay with - An emergency service confirms you need to return home early due to an unexpected event happening while you were on your trip that has made your home unsafe to be left uninhabited. You are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services and your leave is cancelled necessitating the end of your trip. - Following a positive diagnosis of Covid-19, the death or hospitalisation of: You - An immediate relative - A travelling companion - A person you are planning to stay with - If your, or your travel companion's passport is lost or stolen during your trip and this prevents you from entering a country, resulting in missed pre-booked travel plans.	- Early return home claims when we did not authorise the travel arrangements. - Claims where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it was necessary to cut short the trip. - A claim arising directly or indirectly from an existing medical condition if you are 80 or over when the policy cover starts (see Medical Health Declaration on page 8). - Claims for death, illness, or injury when you do not have a valid claim under Section "Emergency Medical Expenses and Medical Repatriation". - Claims arising because a government has imposed travel restrictions to the geographical location you live in the Republic of Ireland or that impact your trip, such as, but not limited to; locking down geographical regions, making your travel illegal, revoking visas, or closing borders. - Any taxes (which can be reclaimed by you through your travel agent, tour operator or airline). - Any extra costs arising from you deciding to travel to any other destination other than your home country. - Any costs associated with timeshares, holiday property bonds or similar arrangements apart from direct rental charges for the period of your trip. - Claims if you purchase this policy or book a trip after you test positive for Covid-19 and this led to your illness/hospitalisation. - If you travelled against the advice of the DFA and the cause of the claim is related to the advisory. See information on Essential Travel. - Alcohol and/or drug abuse or alcohol and/or drug dependency, which is evidenced by your medical records or the opinion of a medical practitioner. - Any claim for travel documents lost or stolen outside the Republic of Ireland unless you have a valid claim under the "Personal belongings" section. - Claims under early return where you have not booked a return journey. - Anything listed under the "Trip Disruption Exclusions".

Substitute Accommodation

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. **You** must be on **your trip** and have checked in to **your** original accommodation. It must be uninhabitable for one of the reasons listed under "What is Covered" for at least 24 hours. **We** will pay up to the maximum amount shown in the table of benefits for the same standard of accommodation as **you** originally booked when **your travel provider** does not supply an alternative.

Substitute Accommodation	
What is Covered	What is Not Covered
1. An outbreak of food poisoning at your accommodation that forces it to close. 2. Fire or storm damage (not listed as a natural catastrophe). 3. The following key services not being provided at your booked accommodation; electricity, water (including no hot water), insufficient hotel staff available due to industrial action.	1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal. 2. Damage caused by natural catastrophe or a terrorism event. 3. Costs that go above the standard of accommodation you originally booked. 4. Trips taken just within Ireland. 5. If you travelled against the advice of the DFA and the cause of the claim is related to the advisory. See information on "Essential Travel". 6. Anything listed under the "Trip Disruption Exclusions".

Missed Departure and Connection Outside of Ireland

Description of Cover

This section covers:

- (1) Additional **travel and accommodation costs** and
- (2) The cost of essential prescription medication when **you** supply runs out.

If **you** miss pre-booked **transportation** due to an event listed under "What is Covered", stranding **you** abroad, **We** will pay up to the maximum amount shown in the table of benefits which applies to **your trip** and not each time **your trip** is disrupted.

IMPORTANT INFORMATION

- **Planning Your Connections**
You must plan to leave enough time between arriving at **your** connection point and departing for the next leg of **your** journey, which should be at least the minimum time recommended for transfer by **your transport provider**.
- **Return Journey**
Apart from connections on **your** outward journey, **you** must have booked a return journey for cover to apply.
- **Compensation while travelling**
Ensure **you** discuss extra travel and accommodation needs with **your travel provider** before claiming from **us**.
- **Claims for lost/stolen travel documents**
You cannot claim under Missed Departure and Connections Outside of Ireland and Cutting Short Your Trip for the same event.

Missed Departure and Connection Outside of Ireland	
What is Covered	What is Not Covered
1. Delay or cancellation of public transport due to a. Industrial action. b. Bad weather not including anything listed as a natural catastrophe. c. The technical fault or breakdown of public transport when the fault or breakdown originated on the public transport you are travelling on, including bird strikes. d. Shortage of crew. 2. The vehicle you are travelling in is involved in an accident, breaks down, is delayed by an incident that causes traffic jams or road closures. 3. Your flight being diverted. 4. Travel documents are lost or stolen whilst you are outside the Republic of Ireland.	1. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making the travel illegal. 2. Costs associated with repair or recovery of a vehicle. 3. Delays caused by natural catastrophe or terrorism event or airspace closure. 4. Trips taken just within Ireland. 5. Claims for the return journey when you have no return trip booked. 6. If you travelled against the advice of the DFA and the cause of the claim is related to the advisory. See information on "Essential Travel". 7. Any claim for travel documents lost or stolen outside the Republic of Ireland unless you have a valid claim under the "<i>Personal belongings</i>" section. 8. Anything listed under the "Trip Disruption Exclusions".

Medical Cover

The following sections provide cover when **you** are receiving emergency medical treatment because of the onset of an illness or injury during **your trip**.

For sports and activities please check the "Sports and Activities" section of this policy on page 34 to see if cover applies.

IMPORTANT INFORMATION

• Medical Health Requirements

This insurance does not automatically provide cover for medical conditions **you** are already experiencing when **you** purchase this policy or for conditions you experienced in the past. Please review the "Medical Health Declaration" on page 8.

• Private Medical Insurance

Cover applies providing **Your Private Medical Insurance** has a minimum of €65,000 for overseas medical expenses. Cover on **Your Vhi MultiTrip** will only apply once overseas medical expenses have been exhausted.

• Emergency Cover

This policy is not private medical insurance; **we** cover treatment which cannot wait until **you** return home from **your trip**, with the aim of ensuring **you** are well enough to return to the Republic of Ireland, which may include cutting **your trip** short, or to continue **your trip** as planned.

• Medical Treatment

Cover applies if **you** are receiving medical treatment for a symptomatic illness or an injury and where **you** have a valid claim under **your** domestic **private medical insurance**. There is no cover if **you** test positive for a disease but require no medical treatment.

• 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 despite the DFA advisory, **we** will only cover a claim if the cause of that claim is not linked to the reason for the DFA advice. There is no cover if there are additional government restrictions in place aimed at preventing or limiting travel from where **you** live in the Republic of Ireland or to **your** destination.

• Requirement to Contact

You or someone acting on **your** behalf must contact **your private medical insurance** assistance provider once **you** are aware **you** will be admitted as an inpatient for at least one night's stay. If **you** do not contact **your private medical insurance** assistance provider as soon as **you** are aware of **your** admittance and this causes our costs to increase, **we** will only pay for the costs **we** would have paid if **you** had contacted **your private medical insurance** assistance provider straight away. **We** will only cover extra travel or accommodation costs if **you** get our approval first. If **you** don't get our authorisation, **we** will not pay for those expenses.

• Reciprocal Health Agreements

Europe: If **you** are a Republic of Ireland resident **you** are entitled to state-provided medical healthcare when temporarily visiting countries in the European Union (EU) only. **You** will have access to treatment at the same cost as residents of the country **you** are visiting. In some countries, state healthcare is not completely free to residents and there may be a cost for **your** treatment. **You** can apply for an EHIC (European Health Insurance Card) for yourself, partner, and any dependent children under the age of 16. **You** can find information on how to apply online at WWW2.hse.ie

Australia: There are reciprocal medical treatment arrangements for Republic of Ireland nationals travelling in Australia. If **you** need medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website www.medicareaustralia.gov.au.

Medical Exclusions

The following exclusions apply to all sections of the Medical Cover.

1. Where applicable, the excess.
2. More than the maximum amount shown in the table of benefits for each section. See the "Table of Benefits".
3. Any claim relating directly or indirectly to an existing medical condition if **you** are aged 80 or over when the policy cover starts (see "Medical Health Declaration").
4. Any other losses, damages or expenses that happen as a result of the incident **you** are claiming for, unless they are specifically covered by this insurance.
5. Unnecessary exposure to risk or danger, except in an endeavour to save a human life.
6. Deliberately injuring **yourself**.
7. When **You** drink too much alcohol which is evidenced by one of the following:
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 times the legal drink driving limit for an unspecified driver in **Ireland**.
 - c) a witness report from a 3rd party or a police incident report.
 - d) **your** own admission.
8. Medical claims arising from alcohol abuse or alcohol dependency which is evidenced by **your** medical records or the opinion of a **medical practitioner**.
9. When **you** are under the influence of any unprescribed or illegal drug(s) or medication(s) including any solvents or substances, or when misusing any prescribed medication.
10. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
11. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the Republic of Ireland or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential trips and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on "Essential Travel".
12. Any claim resulting from the Department of Foreign Affairs (DFA) advising against all travel to **your** destination.
13. Any claim that happens while **you** are driving, riding, or travelling as a passenger in or on a motor vehicle or motorcycle unless the operator of the vehicle holds the correct licence or certificate for the vehicle in use. E.g. a full **Irish** driving licence, or a valid IBT certificate (DL196). If **you** are riding a motorcycle, **you** are not covered at any time if the engine size is more than 125cc (or more than 11kW for continuous rated power for electric models). **You** must follow local laws and safety requirements and use only recognised roads.
14. Riding or use of quad bikes, ATV's, e-bikes, electric scooters (stand-up or kick), segways, or any similar stand-on powered personal mobility device at any time.
15. Any claim caused by **you** undertaking **manual work**.
16. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.
17. Claims arising when **you** are taking part in a sport or activity that **we** do not cover.
18. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
19. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
20. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
21. Any claim arising from **war** and **war** like activities whether declared or not.

Emergency Medical Expenses and Medical Repatriation

Description of Cover

(1) Emergency Medical Expenses

Providing **you** have a valid claim, and **you** exceed **your** domestic **Private Medical Insurance** limits this section covers extra medical expenses, up to the maximum amount shown in the table of benefits, if during **your trip** abroad **you** become ill or suffer an injury and it is necessary to receive treatment from a **medical practitioner** as an inpatient. Medical expenses incurred in **Ireland** are not covered.

(2) Medical Repatriation

If there is a valid claim under (1), this section provides cover up to the maximum amount shown in the table of benefits when, in **our** doctor's opinion **you** should return **home** or if necessary be moved to a medical facility elsewhere. If as a result of an illness or injury occurring while **you** are on **your trip**, **we** decide it is appropriate for **you** to return to **your home country** or move **you** to a different location for medical treatment, **we** shall arrange for **your** repatriation or evacuation using the means **we** believe most appropriate based on the seriousness of **your** medical condition. If **you** choose not to follow **our** instructions to be repatriated **home** or to be moved to a medical facility in a different location, coverage under all sections of this policy will end. Costs must be pre-authorised by **us**, as soon as **you** are aware that **you** will be admitted as an inpatient for at least 1 nights stay **you**, or someone acting on **your** behalf must contact **us**.

Emergency Medical Expenses and Medical Repatriation	
What is Covered	What is Not Covered
1. Medical costs arising from treatment received once you have exceeded your domestic Private Medical Insurance overseas cover. 2. Medical repatriation or evacuation costs when arranged by us. 3. The cost of services provided by an ambulance or the taxi fare for the first journey to a medical facility. 4. Telephone charges that you incur contacting us up to a maximum of €50. 5. Taxi fares, to and from a medical facility provided the reason for the journey is for you to receive medical treatment or collect prescribed medication up to €50.	1. Any claim relating directly or indirectly to a pre-existing medical condition if you are aged 80 or over when the policy cover starts (see Medical Health Declaration on Page 8). 2. Any costs when you are travelling against the advice of a medical practitioner (or would be travelling against the advice of a medical practitioner had you asked for advice). 3. The overseas medical cover provided by your domestic private medical insurance which must be a minimum of €65,000. 4. Any costs which in the opinion of the treating medical practitioner or in our opinion are not medically necessary or can be delayed until your return to your home country. If the treating medical practitioners' opinion is not the same as our doctor's opinion, then our doctor's opinion takes priority. 5. Extra costs incurred if you choose not to follow our repatriation plan. 6. If you have been diagnosed with a terminal illness before starting the trip. 7. A private room unless approved by us and we agree this is medically necessary. 8. Medication and/or treatment which at the time you started the trip you knew would be needed, unless lost or stolen or delayed in transit or when you are delayed returning home for a reason covered by this policy. 9. The cost of COVID-19 tests except where we are medically repatriating you.

Emergency Medical Expenses and Medical Repatriation *(continued)*

What is Covered	What is Not Covered
	10. Any claim arising from anyone not taking prescribed medication correctly. 11. Any costs where you are travelling for the purposes of obtaining medical or dental treatment, or in the knowledge that you will need treatment, tests, or investigations. 12. Expenses incurred because you have not had vaccinations recommended to travel to your destination. 13. Medical expenses incurred in Ireland. 14. Search and rescue costs billed to you by a government, regulated authority or private organisation spent in connection with looking for and rescuing you. 15. Costs if you are asymptomatic and not receiving treatment to deal with an illness. 16. Anything listed under the "Medical Exclusions".

Extra Accommodation and Travelling Expenses

Description of Cover

If **you** have a covered claim under Emergency Medical Expenses and Medical Repatriation and **we** consider it is medically necessary, this section covers the following:

- (1) Extra costs for one person to stay with **you**: or
- (2) Extra costs for one person to travel **out** from the Republic of Ireland to stay with **you**: or
- (3) Extra costs for accommodation of a similar standard originally booked (if you are unable to use **your** original booked accommodation) within the period of the planned **trip**, or if it is medically necessary for **you** to stay after the date **you** were due to return home.
- (4) Where it is necessary, **we** will pay to send one appropriate person to collect a child and escort them **home**.

No **transport** or accommodation costs are covered unless they are pre-authorised by **us**.

Outpatient Expenses

Description of Cover

This section covers out-patient emergency medical treatment expenses, incurred during a **trip**, up to the maximum amount shown in the table of benefits for eligible expenses.

Outpatient Expenses	
What is Covered	What is Not Covered
- GP visits. - Medical consultations not eligible under your domestic private medical insurance. - Prescribed medication. - Radiology & Pathology Fees not eligible under your domestic private medical insurance. - Emergency dental work for the relief of pain only. - Cost of a taxi to your medical appointment and back to your accommodation up to a total of €50 for both journeys. - Cost to take you to a hospital or clinic once, in the medically appropriate transport, up to a maximum of €200 in total under this policy.	- Any claim relating directly or indirectly to a pre-existing medical condition if you are aged 80 or over when the policy cover starts (see Medical Health Declaration on Page 8). - The cost of Covid-19 tests. - Medical expenses incurred in Ireland. - Medication and/or treatment which at the time you started the trip you knew would be needed, unless lost or stolen or delayed in transit or when you are delayed returning home for a reason covered by this policy.

Overseas Funeral Costs or Repatriation of Remains

Description of Cover

In the event of **your** death outside of **Ireland**, this section will cover either the cost of a funeral in the country in which **you** died or the costs of bringing **your** remains back to **your home country**. **We** will make all the funeral or repatriation arrangements. Please note costs not authorised by **us** are not covered.

Hospital Benefit

Description of Cover

This section pays a set monetary amount, for each full 24-hour period **you** are hospitalised as an in-patient, up to a maximum number of days, provided **you** have a covered medical claim under **your private medical insurance** policy.

Personal Belongings Cover

This policy offers indemnity for the personal belongings **you** carry with **you** on a **trip** if they are lost, stolen, damaged or destroyed.

(1) **Gadget Upgrade:** There is no cover for **gadgets** unless **you** pay the extra amount for the Gadget Upgrade. **You** will be covered up to the maximum amount shown in the table of benefits under the Gadget Upgrade which applies to all **gadgets** **you** carry with **you** on a **trip**.

Check **your** policy certificate for the Upgrades **you** have purchased.

IMPORTANT INFORMATION

- How we assess how much we will pay you:**
 - Wear tear and loss of value. What **we** pay is based on the value of the items when they were lost or damaged. A deduction will be made for wear, tear and loss of value based on the age of the property. The amount we will deduct is set out in the Depreciation Table below.
 - Limits on single items / valuables and electronic equipment. A limit is applied to each **single item** and to all **valuables and electronic equipment** **you** have taken with **you**. The limits are set out on the "Table of Benefits".

Depreciation Table

The table below sets out the amount deducted from **your** claim

Age of Property	Clothing and Personal Effects	Jewellery	Electronic Equipment	Cosmetics, Toiletries & Perfumes	Gadgets (upon payment of extra amount for the upgrade)	Winter Sports and Golf Equipment (upon payment of extra amount for the upgrade)
0-1 month	0	0	0	50%	0	5%
1-6 months	5%	0	5%	50%	5%	10%
6 – 12 months	10%	0	10%	50%	10%	15%
1 – 2 years	15%	5%	20%	60%	20%	35%
2 – 3 years	20%	10%	30%	70%	30%	55%
3 - 4 years	25%	15%	40%	80%	40%	70%
4 – 5 years	30%	20%	50%	90%	50%	80%
6 years +	40%	25%	60%	95%	60%	100%

- **Passports and Driving Licence**
 - Deductions will be made for the used/expired portion of the document, not the full amount to replace the document.
- **You must take reasonable steps to protect your personal baggage from loss, theft, or damage:**
 - Unattended items. Do not leave **your** baggage **unattended**. There is no cover if **your** belongings are lost, stolen, damaged or destroyed while **unattended**.
 - While **you** are in transit. **Valuables and electronic equipment, money, travel documents and gadgets** should be carried with **you** whenever possible. There is no cover for **valuables and electronic equipment, money, travel documents and gadgets** that are lost or damaged when checked into the hold or left unattended unless the carrier insists, they are checked in.
 - Storing items while on the **trip**. When **you** are not traveling and not present in **your** accommodation, **valuables and electronic equipment, money, travel documents and gadgets** not taken with **you** must be kept in a locked safety deposit. If no safety deposit box is available, they must be stored out of plain view.
 - Requirement to report lost or stolen baggage: **You** must report lost or stolen items within 48 hours to the police and provide **us** with a police report. If **your** baggage goes missing while in the custody of a **transport** provider, **you** need to obtain a property irregularity report from them. This includes bags that are delayed in transit.

Personal Belongings Definitions

The following list of definitions apply specifically to the Personal Baggage sections of cover and appear in bold throughout. See also General Definitions for the meaning of other bolded words.

Gadget

Mobile/smart phones, tablets, laptops, computers, smart watches, games consoles (including handheld consoles), wearable activity trackers, and any accessory item, drones.

Medical Fittings

Dentures, prostheses, hearing aids, and personal use medical devices, such as CPAP machines or insulin pumps.

Money

Hard currency, i.e. bank notes and coins.

Single Item

Each item carried in **your personal baggage** on a **trip**. A pair or set of items (for example earrings) will be considered a single item.

Travel Documents

Travel tickets, Green Card, driving licence, visas, prepaid car-hire or accommodation vouchers and passports.

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.

Valuables and electronic equipment

Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media and equipment, iPods, MP3/4 players or similar and/or accessories, E-book readers, satellite navigation systems.

Personal Belongings Exclusions

The following apply to all Personal Baggage sections of cover

1. Where applicable, the excess for each section.
2. More than the maximum amount covered under for each section. See the "Table of Benefits".
3. When you do not provide the documentation, we ask for to support your claim. Please refer to the claims evidence section
4. Sports equipment while in use. Winter sports and golf equipment can be covered when the extra amount has been paid to purchase an upgrade.
5. Claims for loss or theft when **you** are not able to provide **us** with a police report or a property irregularity report.
6. The following items: **medical fittings**, boats, pedal cycles, motorised vehicles, food or drink or goods containing tobacco.
7. Fragile items are not covered for damage while in transit. For example, anything made of china or glass.
8. Any secondary loss, damage or extra expense arising from **your** claim beyond the actual value of the item **you** are claiming for. For example, cost of replacing locks after losing **your** keys on a **trip** is not covered, or the cost of travelling to an airport to pick up **your** baggage after it has been delayed in transit.
9. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the Republic of Ireland or to the destination you are travelling to. If **you** have travelled against the advice of the Department of Foreign Affairs (DFA) and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on "Essential Travel".
10. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities.
11. Loss following any variation in exchange rates.
12. Claims for winter sports or golf equipment when **you** have not purchased the appropriate Upgrade.
13. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
14. Costs associated with downloaded content or unauthorised use of **your gadget**, such as calls.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
16. Any claim arising from **war** and **war** like activities whether declared or not.
17. Items owned by a business or used for business purposes, including cash.

Personal Baggage

Description of Cover

This section covers **you** for the personal belongings **you** carry with **you** on a **trip** if they are lost, stolen, damaged or destroyed up to the sum insured.

Personal Baggage	
What is Covered	What is Not Covered
1. The cost of personal baggage items that are lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear and loss of value (see the Depreciation Table) and a limit is applied to each single item and to all valuables and electronic equipment. 2. The cost of replacement essential prescription medication.	1. Personal baggage left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property. 2. Valuables and electronic equipment lost, stolen or damaged in transit that have been checked in unless your carrier insisted the items were checked in. 3. Valuables and electronic equipment not carried with you or kept in a locked safety deposit box in your accommodation when one is available. If a safety deposit box is not available, there is no cover for valuables and electronic equipment not stored safely and hidden from plain view. 4. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 5. Anything listed under the "Personal Belongings Exclusions".

Your policy can be upgraded to include cover for **gadget(s)** when **you** pay the additional premium. The maximum amount shown in the table of benefits applies to all **gadget(s)** **you** carry with **you** on a **trip**.

Personal Baggage – Gadgets

Personal Baggage – Gadgets	
What is Covered	What is Not Covered
1. The cost of gadget(s) that are lost, stolen or damaged on a trip. What we pay is calculated on the value of the gadget at the time it is lost, damaged or stolen (see Depreciation Table).	1. Gadgets left unattended or in the custody of any person unless they are a family member, travelling companion or have an official responsibility for the safety and supervision of your property. 2. Gadgets lost, stolen or damaged in transit that have been checked in. 3. Gadgets not locked in a safety deposit box in your accommodation. 4. Gadgets stolen from an unattended vehicle. 5. Claims for loss or theft of mobile phones when you cannot provide proof of usage and disconnection. 6. Anything listed under the "Personal Belongings Exclusions".

Money & Travel Documents

Description of Cover

This section covers the following when **your money** or **travel documents** are lost or stolen during **your trip**:

- (1) **Money** in any currency.
- (2) The cost of replacement **travel documents** needed to get **you home**.
- (3) Extra costs **you** incur to organise replacing **travel documents** not including further accommodation or **transport** costs to return **home** if **you** miss **your** scheduled departure. **You** may be able to claim for these costs under Missed Departure Outside **Ireland** or Cutting Short **Your Trip**.

The cash limit set out in the "Table of Benefits" relates to the amount carried by one person whether jointly owned or carried on behalf of another person.

Money & Travel Documents	
What is Covered	What is Not Covered
1. Money and travel documents that are lost or stolen during your trip. Money claims will be settled in EURO's and converted on the exchange rate applied when you purchased the currency. 2. Extra costs you incur to organise replacing your travel documents.	1. Transaction or credit card fees. 2. Money held on pre-paid currency cards, uncashed travellers' cheques. 3. Travel documents covered by the issuer. 4. Replacement value of visas that only cover this trip. 5. Money and travel documents not kept with you while you are travelling. 6. Money and travel documents not kept with you or not kept in a locked safety deposit box in your accommodation. 7. Anything listed under the "Personal Belongings Exclusions".

Baggage Delay

Description of Cover

Under this section **we** will pay up to the maximum amount shown in the table of benefits to contribute towards the purchase or hire of essential items if **your** baggage is delayed reaching **you** by at least 12 hours provided the delay does not happen in **Ireland** or on **your** return journey to **Ireland**. If **your** baggage is permanently lost, any claim under the "Personal Baggage" section will be reduced by the amount paid out under "Baggage Delay". **You** must keep all receipts for the items **you** have purchased.

Anything listed under the "Personal Belongings Exclusions" are not covered under this section.

Personal Accident, Personal Liability and Legal Covers

The next three sections cover the following:

- (1) Personal Accident - payment of a benefit if **you** are permanently injured as described in the section.
- (2) Personal Liability - Compensation **you** are legally responsible to pay someone **you** caused injury to or damage to their property
- (3) Legal expenses - Legal costs if **you** have grounds to take legal action against a party.

Certain sports and activities do not include cover for Personal Accident or Personal Liability, see Sports and Activities Section on page 34.

Personal Accident, Personal Liability and Legal Definitions

The following list of definitions apply to the Personal Accident, Personal Liability and Legal sections of cover and appear in bold throughout the wording.

Accidental Bodily Injury

A sudden, violent, external, unexpected specific event, which occurs at an identifiable time and place, which solely and independently of any other cause results within 12 months, in the death, **Loss of Limb**, **Loss of Sight** or the **Permanent Total Disablement** of an **Insured Person**.

Loss of Limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of an arm at or above the wrist joint or a leg at or above the ankle joint.

Loss of Sight

Total and irrecoverable loss of sight in one or both eye's; this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Permanent Total Disablement

A disability which has lasted for at least 12 months from which **we** believe **you** will never recover, and which prevents **you** from carrying out any gainful occupation for which **you** are fitted by way of training, education, or experience.

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.

Travelling Companion

The person **you** have booked to travel with on the **trip** not insured on the same travel insurance policy.

Personal Accident, Personal Liability and Legal Exclusions

The following exclusions apply to Personal Accident, Personal Liability and Legal sections.

1. More than the maximum amount shown in the table of benefits for each section.
2. If at the time of the loss, injury or damage there is any other indemnity or insurance which wholly or partly covers the same occurrence, the underwriters shall not be liable to pay or contribute towards the loss or damage except in excess of the sums recovered or recoverable under the other indemnity or insurance.
3. Claims if you travel at a time when any government has imposed restrictions on travel to the geographical location **you** live in the Republic of Ireland or the area **you** are travelling to and **you** break the conditions of those restrictions.
4. Exposure to risk or danger, except in an endeavour to save a human life.
5. **Your** suicide or attempted suicide or deliberately injuring **yourself**.
6. When **You** drink too much alcohol which is evidenced by one of the following;
 - a) a **medical practitioner** stating that **your** alcohol consumption has caused or actively contributed to **your** injury or illness.
 - b) the results of a blood test which shows that **your** blood alcohol level exceeds 0.19% which is approximately 4 times the legal drink driving limit for an unspecified driver in **Ireland**.
 - c) a witness report from a 3rd party.
 - d) **your** own admission.
7. When **you** are under the influence of any unprescribed or illegal drug(s) or medication(s) including any solvents or substances, or when misusing any prescribed medication.
8. **You** or any person climbing, jumping, or moving balcony to balcony or across the outside of a building, regardless of the height.
9. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the Republic of Ireland or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential trips and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on "Essential Travel".
10. Any claim caused by **you** undertaking **manual work**.
11. Any claim where **you** are taking part in or training for any sport or activity in a professional capacity.

12. Claims arising when **you** are taking part in a sport or activity that **we** do not cover or excludes personal liability or personal accident cover.
13. Any claim arising or resulting from **you** being involved in any malicious, reckless, illegal, or criminal act including **your** failure to comply with the laws applicable to the country in which **you** are travelling.
14. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
15. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
16. Any claim arising from **war** and **war** like activities whether declared or not.

Personal Accident

Description of Cover

The amount shown in the "Table of Benefits" will be payable to **you** or **your** legal representative if during a **trip you** suffer **accidental bodily injury** that solely and directly results in one of the outcomes listed below under "What is covered". **You** can only claim for one benefit under this section.

Personal Accident	
What is Covered	What is Not Covered
Your: 1. Death or 2. Loss of limb or 3. Loss of sight or 4. Permanent total disablement Arising within one year of you suffering accidental bodily injury.	1. If your disablement is caused by mental or psychological trauma not involving your accidental bodily injury. 2. If your death or disability happens over 1 year from the date of your accidental bodily injury. 3. Claims not supported by a medical report or a death certificate. 4. Any claim arising from a sports activity where Personal Accident cover is specifically excluded under this policy (see Sports and Activities on page 34). 5. Any claim that happens while you are driving, riding, or travelling as a passenger in or on a motor vehicle or motorcycle unless the operator of the vehicle holds the correct licence or certificate for the vehicle in use. E.g. a full Irish driving licence, or a valid IBT certificate (DL196). If you are riding a motorcycle, you are not covered at any time if the engine size is more than 125cc (or more than 11kW for continuous rated power for electric models). You must follow local laws and safety requirements and use only recognised roads. 6. Riding or use of quad bikes, ATV's, e-bikes, electric scooters (stand-up or kick), segways, or any similar stand-on powered personal mobility device at any time. 7. Anything Specifically listed in the "Personal Accident, Personal Liability and Legal Exclusions".

Personal Liability

Description of Cover

This section will cover **you** if during a **trip you** are involved in an accident which results in **you** becoming legally responsible to pay compensation for:

- Accidental bodily injury or death to a party other than an **immediate relative** or a **travelling companion**; and / or
- Accidental loss or damage to property, which is not owned by **you**, an **immediate relative** or a **travelling companion**.

We will pay up to the maximum amount shown in the table of benefits which applies to all people named on the policy, not to each insured, and covers all events occurring on a **trip**.

Personal Liability	
What is Covered	What is Not Covered
1. All amounts you are legally responsible to pay as compensation. 2. Reasonable and necessary legal costs and expenses incurred by you in relation to the accident if you have our agreement before incurring any cost.	1. Any fines or exemplary damages (this means they are aimed at punishing the person responsible rather than awarding compensation). 2. Claims made by your family or people who work for you. 3. Claims resulting from: a) your work or involvement in paid or unpaid manual work of any kind. b) you taking part in any activity where this policy excludes Personal Liability cover (see Sports and Activities Page 34). c) you owning or occupying any land or building, unless you are occupying temporary holiday accommodation, not owned by you. d) any agreement unless liability would have existed without that agreement. e) you owning, handling, riding or looking after any animal; or f) you owning, possessing or using a firearm, a horse drawn, mechanical or motorised vehicle, including pedal cycles, electric cycles and scooters (and any towed vehicles), any waterborne vessel or craft (except manually propelled watercraft), an aircraft of any description, including unpowered flight and drones. 4. Wilful or malicious acts. 5. Property belonging to you or held in trust by you. 6. Liability arising due to a contractual agreement which would not exist in law if such an agreement had not been made. 7. Any claims where you admit liability, or promise to make payment without our prior written consent. 8. Anything Specifically listed in the "Personal Accident, Personal Liability and Legal Exclusions".

Legal Expenses Cover

Description of Cover

This section will cover legal costs up to the maximum amount shown in the table of benefits to undertake a civil action for damages if someone else causes **you** bodily Injury or death while **you** are on a **trip**. **You** must obtain **our** agreement to pursue the legal action if **you** are claiming under this section before **you** start proceedings.

Important Information

- **We** shall have complete control over the legal proceedings, though **you** have the right not to agree to use the Lawyers **we** propose.
- **You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident happening.
- Lawyers appointed must be qualified to practice in the country where the event happened or the defendant's country of residence.
- If **we** cannot agree on which Lawyer to nominate, **we** will ask the relevant national law society to choose a suitably qualified party to represent **you**. While this process is on-going, **we** will appoint a Lawyer to protect **your** interests.
- If **you** receive compensation (damages) from another party for the same incident, **you** must repay us for any money we advanced to **you** from that compensation, once **you** have received it.
- **We** can choose to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.
- **We** will not begin legal proceedings in more than one country.

Legal Expenses Cover	
What is Covered	What is Not Covered
1. Reasonable and necessary legal costs to undertake a civil action, up to the maximum amount shown in the table of benefits provided you obtain our agreement to pursue the legal action before you start proceedings. 2. Extra 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.	1. The pursuit of a claim against us, our agent or an Insurer underwriting any section of this policy, or a travel agent, tour operator or public transport provider. 2. Actions between Insured Persons, or actions pursued to obtain satisfaction of a judgement or legally binding decision. 3. Any advice or any claim arising in connection with a trip taken within your home country. 4. Any expenses spent before obtaining our agreement to pursue legal action. 5. Any claim that happens while you are driving, riding, or travelling as a passenger in or on a motor vehicle or motorcycle unless the operator of the vehicle holds the correct licence or certificate for the vehicle in use. E.g. a full Irish driving licence, or a valid IBT certificate (DL196). If you are riding a motorcycle, you are not covered at any time if the engine size is more than 125cc (or more than 11kW for continuous rated power for electric models). You must follow local laws and safety requirements and use only recognised roads. 6. Riding or use of quad bikes, ATV's, e-bikes, electric scooters (stand-up or kick), segways, or any similar stand-on powered personal mobility device at any time. 7. Any claim where in our opinion there is an insufficient prospect of success in obtaining reasonable compensation. 8. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation. 9. Any claim where the legal costs and expenses are variable depending on the outcome of the claim. 10. The costs of any appeal. 11. Anything Specifically listed in the "Personal Accident, Personal Liability and Legal Exclusions".

Sports and Activities

This policy automatically provides cover for a wide range of sports and activities which **you** may participate in during **your trip** without the need to pay an additional premium, provided the activity is accessible to the general public and does not require specialist training or qualifications.

Cover is subject to **you** using recommended safety equipment (such as a helmet, harness, knee and/or elbow pads), and following safety procedures, rules and instructions of qualified instructors. If the sport or activity is provided by a local operator **you** must ensure they are appropriately qualified and licenced.

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)

Eligibility

We are unable to provide cover for anyone participating in any sport or activity if you are participating in or training:

- For a competition or a tournament
- On a professional or semi-professional basis
- Water based activities outside 12 nautical miles from the coastline
- For any sport or activity listed under "Sports and Activities not Covered"

The following sports and activities are covered under this policy, but no cover applies under the Personal Accident or Personal Liability sections.

Archery
Athletics
Baseball
Board Sailing
Bungee Jumping / Reverse Bungee
Camel / Elephant / Horse / Mule / Llama / Ostrich / Pony Riding / Trekking or working with wild animals
Canoeing / Kayaking / Rafting / White Water Rafting grade 4
Clay Pigeon Shooting / small bore shooting / rifle range
Cycling (unassisted bikes only for non-competitive, casual / recreational cycling on paved roads / designated cycle paths) *
Dragon Boat Racing
Fencing
Go Karting (up to 120cc, wearing a helmet)
Ice Cricket
Ice Surfing
Jet Boating / Power Boating (passenger only)
Paint Balling / War Games (wearing eye protection)
Racquet Ball / Rackets / Squash
Riding Motorcycles / Mopeds (no Personal Liability cover at any time, Personal Accident Cover up to 125cc / 11kW)**
River Bugging /Tubing / Sledging up to grade 3
Rugby
Sailing / Yachting / Catamaran / Dinghy / Hobie Cat
Sandboarding / Sand Duning / Sand Surfing / Sand Skiing / Sand Yachting
Skydiving / Parachuting (Tandem only)
Snow Mobiling / Ski-doo
Swimming / Bathing with Elephants
Tall Ship Crewing

*The following cycling activities are not covered under this policy:- Mountain biking, BMX, cycle touring or the use of e-bikes.

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.

Sports and Activities NOT covered – there is no cover available under ANY Section of the policy apart from Cancellation Section
Battle Re-enactment
Canoeing / Kayaking / Rafting / White Water rafting grade 5 or 6
Canyoning
Cave Diving / Pot-holing
Cliff or Base Diving / Jumping
Flying (as a pilot)
Gliding / Hang Gliding/Paragliding
Hot Air Ballooning (as a Pilot)
Hunting, any use of firearm
Hurling/Camogie
Jet Skiing
Jousting
Kite Surfing
Lacrosse
Marathon Running
Martial Arts
Micro Lighting
Motorcycling / Mopeds with an engine capacity over 125cc / 11kW
Motor Sports / Racing of any kind Land/Sea
Mountain/BMX biking / Cycle Touring / Mechanically Assisted or Electronic Bicycles
Polo
Quad Biking / ATV's
River Bugging /Sledging / Tubing grades 4 and above
Rock Climbing
Sailing / Boating / Yachting of any kind outside of 12 nautical miles from the coastline or outside of European Waters
Sand Duning / Buggy
Scuba Diving deeper than 30 metres
Segway / Electronic scooters
Walking / Fell Walking / Running / Trekking/Hiking / Orienteering / Rambling above 4,000 metres / Sahara / Desert treks
Walking / Fell Walking/Running / Trekking/Hiking / Orienteering / Rambling that requires specialised equipment / Ropes / Guides / Crampons / Any Sahara / Desert / Polar (or other extreme climate) Treks / Runs / Walks / Hikes

Winter Sports Upgrade

Cover is available when **you** pay an additional premium to purchase this Upgrade.

The following winter sports are covered as standard on this policy, this means you do not need to pay for the winter sports upgrade to participate in these activities.

Air Boarding

Big Foot Skiing

Cross-country or Nordic Skiing or Randonnee (on recognised paths and with a guide)

Kick Sledging

Langlauf (on recognised paths and with a guide)

Mogul Skatin

Mono-skiing

Off Piste Skiing/Snowboarding (within resort boundaries)

Ski Blading

Skiing

Skidooing (No cover under Personal Accident or Personal Liability)

Snow Blading

Snow Boarding

Snow Shoeing

Snowmobiling (No cover under Personal Accident or Personal Liability)

Tobogganing

However, if **you** wish to have replacement hire cover for **your** winter sports equipment, piste closure or ski pass cover, the following cover detailed below will only be provided when **you** pay the extra amount for the upgrade

Winter Sports Definitions

Ski equipment

Skis, including bindings, ski boots, ski poles and snowboards.

Winter Sports Exclusions

- 1. Where applicable, the excess for each section.
- 2. More than the maximum amount shown in the table of benefits for each section.
- 3. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the Republic of Ireland or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential trips and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on "Essential Travel".
- 4. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.
- 5. There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
- 6. **We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
- 7. Any claim arising from radioactive contamination, the use of, release of, or a threat to use any nuclear device, chemical, or biological weapon.
- 8. Any claim arising from **war** and **war** like activities whether declared or not.

Ski Equipment and Lost or Stolen Lift Pass

Description of Cover

This section covers **you** up to the maximum amount shown in the table of benefits.

- 1. **Ski equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**.

And

- 2. The unused portion of **your** lift pass if it is lost or stolen during **your trip**.

IMPORTANT INFORMATION

Requirement to report lost, stolen or delayed items. **You** must report lost or stolen **ski equipment** within 48 hours to the police and provide **us** with a police report (lift passes can be reported to resort management). If **your ski equipment** goes missing while in the custody of a **transport** provider, **you** need to obtain a property irregularity report from them within 24 hours, this includes **ski equipment** delayed in transit.

Ski Equipment and Lost or Stolen Lift Pass	
What is Covered	What is Not Covered
1. The cost of ski equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the "Depreciation Table" on page 26). 2. The unused portion of a lift pass that is stolen or lost during your trip.	1. Claims for loss or theft not reported to the police, the carrier, or resort management. 2. Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. 3. Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. 4. Anything listed under the "Winter Sports Exclusions".

Ski Hire

Description of Cover

If **your ski equipment** is lost, stolen or damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the maximum amount shown in the table of benefits. For cover to apply if **your** equipment is delayed **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or for loss, theft or damage have a valid claim under the Ski Equipment section.

Anything listed under the Winter Sports Exclusions is not covered.

Ski Pack

Description of Cover

If **you** have a valid claim under "Cancelling your trip" or "Cutting short your trip" for unexpected illness, injury, or death **we** will pay for the unused ski pack costs (ski school, lift pass and hired ski equipment), **you** have paid or contracted to pay provided these costs are not refundable from any other source up to the sum insured.

Anything listed under the Winter Sports Exclusions is not covered.

Piste Closure

Description of Cover

This section pays a daily benefit when **your** pre-booked ski resort is shut for at least 24 hours preventing **you** from taking part in winter sports due to a lack of snow or adverse weather conditions. Cover is valid if **you** can give **us** evidence from the holiday company or resort management of the reason and length of time the slopes were shut. If **your trip** is within the Northern Hemisphere cover applies if **your** dates of travel fall between the months of December and April, and in the Southern Hemisphere between the months of May and October.

Anything listed under the Winter Sports Exclusions is not covered.

Avalanche

This section covers additional costs for travel and accommodation **you** pay to reach **your** destination or to return **home** if **your** travel is delayed by at least 24 hours due to an avalanche or a landslide. The maximum amount shown in the table of benefits applies to **your** whole **trip** regardless of the number of times **you** are delayed. **You** must be able to provide a report from a relevant authority (tour operator, airline, or resort management for example) confirming the length and cause of the delay.

Anything listed under the Winter Sports Exclusions is not covered.

Golf Upgrade

Cover is available when **you** pay the extra amount for Golf cover.

Golf Cover Definitions

Golf equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and waterproof clothing.

Golf Cover Exclusions

1. Where applicable, the excess for each section.
2. More than the maximum amount shown under each section. See the "Table of Benefits".
3. Claims if **you** travel against government restrictions which have been put in place to prevent or limit travel from where **you** live in the Republic of Ireland or to the destination **you** are travelling to. If **you** have travelled against the Department of Foreign Affairs (DFA) advising against non-essential trips and there are no other government restrictions in place, cover is limited to claims where the cause is not linked to the reason for the DFA advisory. See information on "Essential Travel".
4. Claims caused by any government taking action to restrict travel, such as, but not limited to, locking down a geographical region, closing borders, or making travel illegal.

- There is no cover if **you** bought this policy or booked **your trip** (whichever is last) if **you** were aware at the time of an event that led to **you** making a claim.
- We** will not be held liable to provide cover or make any payments or provide any service or benefit to any **insured person** or other party to the extent that such cover, payment, service, benefit and/or business or activity of the **insured person** would violate any trade or economic sanctions law or regulation.
- Any claim arising from radioactive contamination, use of nuclear, chemical, or biological weapons of mass destruction.
- Any claim arising from war and war like activities whether declared or not.

Golf Equipment

Description of Cover

This section covers **you** for **Golf equipment** owned or hired by **you** that is lost, stolen, damaged or destroyed during **your trip**, up to the maximum amount shown in the table of benefits..

IMPORTANT INFORMATION

Requirement to report lost or stolen items

You must report lost or stolen **golf equipment** within 48 hours to the police and provide **us** with a police report. If **your golf equipment** goes missing while in the custody of a **transport** provider, **you** need to obtain a property irregularity report from them within 48 hours, this includes **golf equipment** delayed in transit.

Golf Equipment	
What is Covered	What is Not Covered
The cost of golf equipment that is lost, stolen, damaged or destroyed on the trip after a deduction is made for wear, tear, and loss of value (see the "Depreciation Table" on page 26).	- Claims for loss or theft not reported to the police or the carrier. - Items stolen from an unattended vehicle unless they were kept in a locked glove compartment, roof box, rear boot or luggage and is covered so as not to be visible from the outside of the vehicle and there are signs of forced entry. - Loss, damage, or delay caused by confiscation or detention by Customs or other officials or authorities. - Anything listed under the "Golf Exclusions".

If **your golf equipment** is lost, stolen, damaged during **your trip** or delayed in reaching **you** by at least 12 hours, **you** can claim for the cost of hiring replacement equipment up to the sum insured. For cover to apply for delay **you** must be able to evidence the length of time **your** equipment is delayed by obtaining a report from **your** carrier or if **you** claims relates to loss, theft, or damage **you** must have a valid claim under the Golf Equipment section.

Anything listed under the Golf Exclusions is not covered.

Loss of Green Fees

Description of Cover

If **you** have a valid claim under "Cancelling your trip" or "Cutting short your trip" for unexpected illness, injury, or death **we** will pay the for unused green fees **you** have paid or contracted to pay provided these costs are not refundable from any other source.

Anything listed under the Golf Exclusions is not covered.

European Motor Breakdown Cover Upgrade

Your policy can be upgraded to include cover for European Motor Breakdown provided **you** pay an additional premium to purchase this Upgrade. European Motor Breakdown Cover is only valid for **trips** within the **European area of cover**.

IMPORTANT INFORMATION

This upgrade operates on the basis that **you** will have had **your** vehicle properly serviced and maintained in accordance with the manufacture's specifications and holds a current valid NCT certificate or equivalent and a full-service history.

Eligibility

The **insured vehicle** must meet the following criteria;

The vehicle must be registered and kept at the policy holder's **home**.

The vehicle must have a valid NCT certificate and full service history.

The vehicle must be under 11 years old at the time **you** purchase this Upgrade.

The maximum vehicle weight and dimensions (including any load carried): 3500 kg, length 7m, height 3m, width 2.25m.

Not carrying more than the recommended number of passengers (maximum being 8 including the driver).

Motor Breakdown Definitions

The following definitions applies specifically to the European Motor Breakdown Cover and appears in bold throughout. See also General Definitions for the meaning of other bolded words.

Breakdown

An event which renders **you** unable to commence, continue or complete a journey as a result of **your** vehicle being unsafe to drive or being immobilised due to mechanical or electrical breakdown, a flat battery, a flat tyre, losing or breaking your vehicle key, vandalism, attempted theft, theft or accidental damage.

Please note: – In the case of key breakage, keys locked within the **insured vehicle**, lack of fuel, the use of incorrect fuel, flat tyre, or puncture – cover is for roadside assistance and local recovery only. **You** will be responsible for paying any incremental costs e.g. replacement keys/locks, drainage of tank.

European area of cover

Albania, Andorra, Armenia, Austria, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Macedonia, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Lichtenstein, Lithuania, Luxembourg, Madeira, Malta, Monaco, Moldova, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Vatican City.

For European countries outside of the EEA such as Albania, Bosnia and Herzegovina, North Macedonia, Montenegro, Serbia and Turkey (West of the Bosphorus), **where these services are available to you**, they will be offered on a pay / claim basis, which means that you must pay initially, and the insurer will reimburse you when we are in receipt of a valid invoice/receipt. **Before arranging these services, you must contact the claims line and obtain authorisation in advance.**

Insured Vehicle

Cars; motorised caravans; light vans; estate cars; 4x4 sport utility vehicles, including towed caravans or trailers as shown on the policy certificate.

Motor Breakdown Upgrade Exclusions

The following apply to the Motor Breakdown Cover

1. Where applicable, the excess for each Section.
2. Where the vehicle does not meet the eligibility requirements stated under this section.
3. Any **trip** within **your home country**.
4. Any claim resulting from a **breakdown** that is not unknown or unforeseen.
5. For loss or shortage of fuel or oil for any reason or for claims resulting from seizure or overheating due to lack of oil or water or frost damage.
6. Replacement keys / lock replacement.
7. The **insured vehicle** used for and/or involved in motor racing, off road use (away from public roads and over rough terrain), rallies, speed or duration tests or practising for such events.
8. The **insured vehicle** used for hire or reward.
9. Damage to paintwork/accessories or other cosmetic items.

10. Any costs incurred upon **your** return to **your home Country**.
11. Replacement tyres that are below the legal tread limit and/or if there is no serviceable spare.
12. The Trip Disruption Cover Exclusions on Page 12.
13. The Personal Belongings Exclusions on Page 27.
14. The Personal Accident, Personal Liability and Legal Expenses Exclusions on Page 30 (please note there is no liability arising from driving a motorised vehicle).

Cover Before you Leave

This Section provides cover in the event of a **breakdown** or accident occurring to the **insured vehicle** within 7 days of the start of **your trip**. **We** will pay up to the maximum amount shown in the table of benefits in total under this policy to enable **you** to continue on **your trip**.

Cover Before you Leave	
What is Covered	What is Not Covered
- The hire of an equivalent replacement vehicle, in the event that the insured vehicle has been stolen (and not recovered) or if the insured vehicle cannot be repaired within 24 hours following the booked time of departure or; - Assistance getting to your departure port (if a replacement vehicle is not available to take out of Republic of Ireland) and for a replacement vehicle at the port when you have arrived abroad or; - The cost of rebooking any sea crossing missed if the insured vehicle is repaired within 24 hours after the original time you had planned to depart. - Rental charge, collision damage waiver and drop-off charge.	- For any breakdown that is not sudden or unforeseen. - Any of the following regarding replacement vehicles - The cost of any personal accident insurance/or other benefit. - The cost of any fuel or oil used. - Any damage or loss of use. - Any excess imposed by the hire care provider. - Any claim resulting from a breakdown if you have paid for this Upgrade less than 7 days before your planned date of departure. - Anything listed under "Motor Breakdown Upgrade Exclusions".

Missed Motorail Connection

This Section provides cover if **you** fail to connect with a pre-booked motorail service on the outward **trip** due to one of the following.

- You** arrive at the motorail depot too late to commence the booked **trip** due to an accident or **breakdown** involving the **insured vehicle** in the course of the **trip**; or
- Scheduled public transport is cancelled or curtailed due to adverse weather conditions, strike or industrial action, accident or mechanical failure.

Missed Motorail Connection	
What is Covered	What is Not Covered
- Storage of the insured vehicle in a secure parking area near to the motorail depot for the period of the trip; and - A standard second-class return rail ticket to enable you to continue the trip to/from the intended motorail destination station if the passenger part of your motorail ticket cannot be used; and - The hire of an equivalent replacement vehicle, up to the sum insured, at the motorail destination abroad.	- Claims arising from Strikes/industrial action which are public knowledge at the time you purchased the Upgrade/booked the trip. - Withdrawal from service of the sea vessel or train on the orders or recommendation of the recognised regulatory authority in any country. - Claims where you did not allow enough time to reach the motorail depot to commence the booked trip (if the accident/breakdown had not occurred). - Anything listed under "Motor Breakdown Upgrade Exclusions".

Emergency Roadside Repairs or Getting your Insured Vehicle to a Garage

This Section will provide cover in the event of a **breakdown** occurring to the **insured vehicle** during **your trip** we will arrange assistance at the roadside or recovery to the nearest garage up to the sum insured.

Any garage or specialist undertaking repair work (other than at the roadside) will be acting as **your** agent for such repair work.

Spare Parts Dispatched For Essential Repairs

This Section will provide cover if the **insured vehicle** has a **breakdown** outside of **your home country**, we will arrange and pay for the necessary delivery costs to send the spare parts that are needed to repair the **insured vehicle** if not available locally.

IMPORTANT INFORMATION

We will not be responsible to provide the spare parts if the spare parts are no longer made, or cannot be brought from a wholesaler or agent, or cannot be exported to the country where the insured vehicle is.

We will only pay the cost of transporting spare parts. **You** must pay for the actual cost of the spare parts and any customs duty and labour involved in repairing the insured vehicle. Where **we** have paid such costs on **your** behalf, we require reimbursement within one month of such payment by **us**.

Damage To The Insured Vehicle After Theft Or Attempted Theft

This Section will provide cover if there is any damage caused to the **insured vehicle** by it being stolen or someone trying to steal it or anything from it, we will pay up to the sum insured in total under this policy towards emergency repairs to make sure that it is still safe to drive.

You must obtain a police report within 24 hours of the incident.

Continuation of Trip

This Section will provide cover in the event of a **breakdown** and repairs cannot be completed within 24 hours (or vehicle has not been found within 48 hours), **we** will pay to help **you** continue **your** planned **trip**.

Continuation of Trip	
What is Covered	What is Not Covered
1. Up to the maximum amount shown in the table of benefits under this policy towards the cost of transporting you, with your baggage to your destination by public transport; Or 2. Accommodation - bed and breakfast only up to €130 for each insured person while you wait for the insured vehicle to be repaired, up to a maximum of €650 in total; Or 3. Up to the maximum amount shown in the table of benefits under this policy towards the cost of hiring another vehicle while the insured vehicle remains unserviceable, including an additional €200 to collect your insured vehicle.	1. Alcoholic Beverages. 2. Any of the following regarding replacement vehicles • The cost of any personal accident insurance/or other benefit. • The cost of any fuel or oil used. • Any damage or loss of use. • Any excess imposed by the hire care provider. 3. Storage Costs. 4. Accommodation costs you had already planned to pay. 5. Anything listed under "Motor Breakdown Upgrade Exclusions".

Camping or Caravaning

If **you** owned tent (that you are carrying) or towed caravan is made unserviceable as **your** principal overnight accommodation by theft or accidental damage.

We will provide cover for:-

- The cost of delivery and hire of a suitable replacement tent for the remainder of **your trip**; Or
- Bed & Breakfast and unexpected additional costs up to the sum insured per **insured person** up to a maximum of €650 in total for the insured party.

If there is No Qualified Driver Available for the Insured Vehicle

In the event that there is an accidental injury, sudden illness or death which means that there is no **insured person** with the **insured vehicle** at the time who can drive the **insured vehicle**, **we** will pay for a qualified person to drive the **insured vehicle** and **insured persons** back to **your home**.

What is not covered; any driver aged 80 years or over.

Getting your Vehicle Home

In the event of a **breakdown** and repairs cannot be completed in time for **you** to make **your** intended return journey (or **your** vehicle cannot be located if stolen), **we** will pay to help **you** return **home** and return the **insured vehicle** to **your home**/local repairer in **your home country**.

IMPORTANT INFORMATION

Cover under this section is only available in the event that vehicle repairs cannot be completed locally, and repairs can only be effected in the Republic of Ireland.

Getting your Vehicle Home	
What is Covered	What is Not Covered
1. We will pay the cost of transporting you, with your hand luggage when arranged by us. 2. The costs of transporting the insured vehicle to your home. 3. Necessary garage storage costs of the insured vehicle. 4. Loss, damage or theft of your baggage left in the insured vehicle up to €250 maximum. 5. The cost of one person to travel to the location of the insured vehicle by public transport to drive the repaired vehicle to your home when agreed by us.	1. Vehicle repatriation costs exceeding the current market value of the insured vehicle. 2. Valuables left in the insured vehicle. 3. Repatriation of passengers of the insured vehicle not insured under this policy. 4. Anything listed under "Motor Breakdown Upgrade Exclusions".

Motoring Legal Advice And Expenses

We will provide telephone advice, guidance and assistance on any motor related legal problem which arises in connection with **your trip**. This service is available when **you** start **your trip** and 7 days after **you** return to **your home country**.

Motoring Legal Advice And Expenses	
What is Covered	What is Not Covered
Bail Bond Following a debit to your payment card, or prior to deposit of fund in the country of departure in our favour, we will guarantee up to the sum insured in total under this policy to enable you to provide bail or other security to any judicial authority to secure your release and/or the release of the insured vehicle if detained in connection with a road traffic accident. Defence We will pay up to the sum insured in total under this policy in respect of legal costs incurred in defending you in a court outside the country of departure against an alleged motoring offence involving the insured vehicle during the trip.	1. Any claim not notified to us within 28 days of you receiving your summons. 2. An uninsured loss claim where we think a reasonable settlement is unlikely or where the costs of the legal action could be more than the settlement. 3. Defence of an alleged offence where in our reasonable opinion there is no reasonable prospect of affecting the outcome of the prosecution. 4. Offences involving breaking the speed limit, dangerous driving or parking offences or any fines awarded against you. 5. Your travelling and subsistence expenses. 6. Anything listed under "Motor Breakdown Upgrade Exclusions".

Customs Regulations

In the event of a **breakdown** during the **trip** the **insured vehicle** is beyond economic repair, **we** may decide to dispose of it where it is. If **we** do, we'll make all the arrangements. We'll also cover any customs duty **you** are asked to pay because **your breakdown** abroad means the **insured vehicle** is there for longer than it's meant to be under short-term importation rules.

There is no cover for any other import duties imposed by customs.

HOW TO MAKE A COMPLAINT

If **your** complaint relates to the way in which **your** policy was sold to **you** or regarding information about **your** policy, please contact:

Complaints team

VHI Healthcare,
IDA Business Park,
Purcellsinn,
Dublin Road,
Kilkenny, R95 WKK6
Telephone: 056 444 4444
Email: info@vhi.ie

Any written correspondence should be headed 'COMPLAINT' and you should include copies of supporting material.

If **your** complaint relates to a claim, or assistance **you** received whilst travelling, please contact:

Vhi Multitrip Customer Relations Team

Collinson Insurance Solutions Europe Limited,
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.

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: www.fspo.ie

Complaints may also be submitted to the Office of the Arbiter for Financial Services in Malta:

By post: Office of the Arbiter for Financial Services, N/S in Regional Road, Msida, MSD 1920, Malta.
Via online form: www.financialarbiter.org.mt/oafs/enquiry
By telephone: (+356) 21249245

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.

DATA PROTECTION

Personal Data provided in connection with this policy will be used and processed in line with the Data Protection Notice which has been sent to **you** separately. A copy of this is also available at www.vhi.ie or one can be requested from Vhi at any time.



Claims Queries: 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
Ireland.

Telephone number: +353 46 907 7358

Lines open: 8am – 6pm GMT – Monday - Friday

Website: Vhi.ie/travelinsurance

Stamp Duty

The appropriate stamp duty has been or will be paid by **Us** to the Revenue Commissioner in accordance with the provisions of the composition agreement entered into with them under section 5 of the Stamp Duties Consolidation Act 1999.

Insurance Compensation Fund

You may be entitled to compensation from the Insurance Compensation fund if Your Insurer cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to 20,000 Euros or 90% of the net loss, whichever is lesser. You can get more information about compensation fund arrangements from the Central Bank of Ireland.

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.