

## MultiTrip

Cover for pre-existing medical conditions, no waiting periods, no medical assessment to complete!\*\*\*

\*\*\* Please note that for members over 80 years of age, additional terms and conditions apply.

## Why pay twice?

People are travelling more than once a year... you only need to make one trip abroad to realise how expensive travel insurance can be.

The Multi Trip travel insurance policy from Vhi Healthcare eliminates the need to pay each time you travel, but as a Vhi Healthcare member we can offer you even more savings than this...

Our Multi Trip travel insurance policy does not duplicate the medical cover that you already have with your existing Vhi Healthcare policy.

This product is exclusively available to Vhi Healthcare members on Plans A-E, A-C Option and LifeStage Choices Plans, aged 65+ years.

**Please Note:** Cancellation of any hospital plan automatically results in cancellation of your travel policy and this is non-refundable.

ı	Vhi Healthcare Member Price		
		Individual	Couple*
	Multi Trip - Worldwide	€139	€175
	Multi Trip - Europe	€85	€109

<sup>\*</sup> Any 2 Vhi Healthcare members aged 65+ years

## What you'll be covered for...

The following is a summary of benefits under the Multi Trip travel insurance package from Vhi Healthcare:

Summary of Cover	Max. Benefits	
Medical emergencies (cover to supplement the benefit you already hold under your Vhi Healthcare policy)	€5,000,000***	
Emergency repatriation when medically required	€2,000,000	
Personal liability	€2,000,000	
Personal accident	€40,000	
Legal	€25,000	
Cancellation/curtailment	€10,000***	
Personal luggage	€1,500	
Missed departures	€500	
Money	€500	
Out-patient medical expenses	€500	
Lost passport	€400	
Travel delay	€200	
Access to an Emergency Medical Helpline 24 hours a day, 365 days a y		

<sup>\*\*\*</sup> Please note that for members over 80 years of age, additional terms and conditions apply.

A complete list of your cover details will be sent to you when you join or can be viewed beforehand at www.vhi.ie/travelinsurance

## An annual travel insurance policy exclusive to Vhi Healthcare members

Be it golfing in the Algarve, driving in Provence or simply extending your trip limits abroad, your choice of add-ons are:

Vhi Healthcare Member Price - Optional Add-Ons*		
	Individual	Couple
Golfing	€19	€34
Continental Motor Breakdown**	€65	€65

<sup>\*</sup> Per policy, e.g. couple rate for couple policy, even if only 1 applicant requires the cover

Optional Add-Ons can only be purchased in addition to your Multi Trip product.

The following is a summary of benefits for optional add-ons:

Golfing	Max. Benefits
Own equipment	€1,500
Golf course closure	€200
Hired equipment	€500
Hole in one	€50
Assistance services available	Yes

Motor Breakdown	Max. Benefits
Legal protection	€1,250
Vehicle repatriation (up to market value of insured vehicle)	Full
Vehicle replacement	€1,000
Cover prior to departure	€1,000
Vehicle out of use	€1,000
Roadside assistance	€300
Break-in emergency repairs	€250

#### **Extended Trip Limits**

Do you want to get cover for longer abroad?

Find out about our 3 month and 6 month extended trip limits by logging onto www.vhi.ie/travelinsurance or phoning CallSave 1850 44 44 44.

## Joining is easy

- 1 Log onto www.vhi.ie/travelinsurance or
- 2 Phone CallSave 1850 44 44 44 or
- 3 Complete the application form overleaf and return to: Vhi Travel Insurance Department, Vhi Healthcare, IDA Business Park, Purcellsinch, Dublin Road, Freepost, Kilkenny.

#### Automatically renew your policy each year

For your convenience you can choose to automatically renew your policy each year at no extra cost. Your policy payment will be debited automatically from your credit/ laser card ensuring you have continuous cover year on year.

<sup>\*\*</sup> One ca

# MultiTrip Application Form Please use Block Capitals.



This form is to be completed by applicants over 65+ years.	Details of payment must be completed for policy to be registered.
For details of cover for under 65's phone CallSave 1850 44 44 44.  Note: All persons included on a Multi Trip policy must be covered by a current Vhi	Method of Payment Laser Visa MasterCard
Healthcare Hospital Plan i.e. Plans A-E, A-C Option or LifeStage Choices Plans.  Each applicant on a 'couple' policy must be aged 65+ years.	
Please state your Vhi Healthcare membership no.:	
	Expiry Date:
Mr. Mrs. Miss Ms.: First Name:	Annual Direct Debit Yes* By choosing Yes* you are guaranteeing No
Surname:	via credit/laser card continuous cover from your Multi Trip policy.
Address:	Cardholder's Name:
	Cardholder's X Signature: Date:
Date of Birth: Occupation:	Cheque (Please make your cheque payable to Vhi Travel Insurance.) *I authorise Vhi Healthcare to debit my credit/laser card with the appropriate amount (amount may vary annually) on an annual renewal basis until further notice in writing.
Daytime Telephone No.:	To be Signed by the Applicant
Evening Telephone No.:	I agree to be bound by the terms and conditions as contained in the Multi Trip Travel Insurance Policy Document <sup>†</sup> .
E-mail Address:	I declare that to the best of my knowledge and belief the information provided is true and complete and the applicant has not concealed anything material from the insurers.
Policy Effective Date	X Signature: Date:
Please select a date, month and year you would like your policy to be effective from.  To fully avail of your cancellation/curtailment benefit it is advised that your policy effective date is before your booking date of trip.	†Will be sent on registration or may be had, in advance, on request.
DATE (please circle a date) MONTH YEAR	For Office Use Only:
1 8 15 22	
Policies can only be made effective on certain dates of each month.	
Additional Person to be Insured	Vhi Healthcare may wish to send you information, which we believe may be of interest to you.  If you do not wish to receive this information, please tick the appropriate box(es) below:
FULL NAME DATE OF BIRTH RELATIONSHIP	I do not wish to receive details of Vhi Healthcare products and services
	I do not wish to receive details of non-Vhi Healthcare products and services
VHI POLICY NO.	Data Protection Acts
Level of Cover Required (Tick appropriate box(es))	Information obtained by Vhi Healthcare and Europ Assistance becomes part of the data we hold for the purpose of administering healthcare-related insurance. In accordance with the Data Protection Acts, 1988 and 2003
PLAN AREA OF COVER OPTIONAL ADD-ONS	details of our use of personal data appear in the public register held by the Data Protection Commissioner.
INDIVIDUAL WORLDWIDE GOLF COVER	Vhi Healthcare and Europ Assistance Ltd. may disclose information on a strictly confidential basis for the purpose of research, statistics or suspected fraud as follows:
COUPLE EUROPE MOTOR BREAKDOWN	<ul> <li>Anonymised medical information to those involved with your treatment or care.</li> <li>Anonymised non-medical information to others for the purpose of efficient administration (for example: audit, systems development, administration).</li> </ul>
Note: Optional add-ons can only be purchased in addition to your Multi Trip product.  Add-ons are charged on the basis of your plan, e.g. couple rate for couple policy, even if one applicant requires the cover.	Other insurance companies and/or the relevant authorities (for example An Garda Siochána).  If you have any queries about your data, please write to the Data Manager, Vhi Healthcare, Vhi House, Lower Abbey Street, Dublin 1.
Principal Exclusions & Conditions	For Office Use Only
Note: The terms and conditions of this policy differ from the Vhi Healthcare Hospital Plans and you need to be aware of both.	Reference No.:
30 day single trip limit, maximum 180 days travel p.a.     No Extended Trip Limit source for mambers over 90 years.	S.P.I.N.:
<ul> <li>No Extended Trip Limit cover for members over 80 years</li> <li>Policyholders and any added person must be aged 65+ years</li> </ul>	Membership No.:
There is no refund on any cancelled policies 14 days beyond receipt of policy	меньевнір по
<ul> <li>€65 excess per benefit per person</li> <li>All persons included on a Multi Trip policy must be covered by a current Vhi Healthcare Hospital Plan. Plan P members are not entitled to cover under Multi Trip</li> </ul>	Application Date:
Medical Emergencies are handled through Vhi Assist under your Vhi Healthcare	Comp. By:
Hospital Plan     Cancellation of your Vhi Healthcare Hospital Plan will result in non-refundable	



 $\label{thm:continuous} \mbox{ Vhi Healthcare is an agent of Europ Assistance Holding Irish Branch for non-life business.} \\$ 

**assistance** The information overleaf is issued as a guide only and does not form part of a contract.

The Voluntary Health Insurance Board (trading as Vhi Healthcare) is regulated by the Financial Regulator.

cancellation of your travel policy

• Please note that for members over 80 years of age, additional terms and conditions apply