



Vhi MultiTrip Frequently Asked Questions

Q: Am I required to have a current Private Medical Insurance plan to be eligible for MultiTrip cover?

A: Yes. **Your** MultiTrip cover is especially designed to complement the overseas cover provided by domestic **Private Medical Insurance** plans which cover a minimum of **€65,000** for overseas medical emergencies. Please note for those who do not have a Vhi Healthcare Hospital plan, this benefit will not start until either **Your** domestic **Your Private Medical Insurance** has exceeded its limits or after **€65,000**, whichever is the highest. **Your domestic Private Medical Insurance MUST be in place at the time of ANY EVENT for which You subsequently claim under MultiTrip. No claim will be covered under MultiTrip where the stated level of overseas cover is not in place or You have exceeded specified single Trip limits on Your domestic Private Medical Insurance plan.** There are no refunds of any premiums paid on **Your** Travel Policy. Please note this insurance is not suitable if **You** hold a Vhi International Healthcare policy. If **You** do not have a current domestic **Private Medical Insurance** policy, **Your** MultiTrip policy will be invalid and no cover will be in force. Vhi will be able to cancel **Your** MultiTrip policy and no refund of premium will be made.

Q: Are pre-existing medical conditions covered on my policy?

A: Yes, unlike most other travel insurance plans on the market, MultiTrip from Vhi Healthcare includes cover for pre-existing conditions up to the full limit of **Your** medical cover provided **Your** domestic **Private Medical Insurance** plan has overseas cover and **Your** pre-existing medical condition is covered under the terms and conditions of **Your** domestic **Private Medical Insurance** plan. Please note for those who do not have a Vhi Healthcare Hospital plan, this benefit will not start until either **Your** domestic **Private Medical Insurance** has exceeded its medical benefit or after **€65,000**, whichever is the highest. In order to qualify for benefit under Medical Expenses (Hospital Treatment), **You** must have a valid claim under **Your** domestic **Private Medical Insurance** plan. If **You** are 80 years or over, cover is limited only to the overseas cover limits on **Your** domestic **Private Medical Insurance** plan.

Q: Am I eligible for this MultiTrip policy if I have cancelled my Vhi Private Medical Insurance policy?

A: Yes, **Your** MultiTrip policy is still valid provided **You** have a current domestic **Private Medical Insurance** policy in Republic of Ireland with cover of at least **€65,000** for overseas medical emergencies. If **You** do not have a current domestic **Private Medical Insurance** policy, **Your** MultiTrip Policy will be invalid and no cover will be in force. Vhi will be able to cancel **Your** MultiTrip policy and no refund of premium will be made.

Q: Am I required to have repatriation cover in place?

A: Yes as **We** will only provide cover for repatriation once **You** have exhausted any cover provided under **Your** domestic **Private Medical Insurance** plan.

Q: Who do I contact if I need to go to hospital while I am abroad?

A: Your Multitrip policy has been designed to complement the cover You already hold under Your domestic **Private Medical Insurance** plan. If You require hospital treatment abroad, You should contact **Your Private Medical Insurance** provider.

Q: What are the Trip duration limits on my policy?

A: Please ensure You familiarise Yourself with the trip duration limits on this policy. If a lower limit applies on Your domestic **Private Medical Insurance** plan, claims under Medical Expenses (Hospital Treatment) will only be paid if You have a valid claim under Your domestic **Private Medical Insurance** plan. 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:

- 60 days if You are aged up to and including 64 years.
- 30 days if You are aged between 65 and 79 years.
- 30 days if You are aged 80 years or over and travelling in Zone 1 (Europe only).
- 21 days if You are aged 80 years or over and travelling in Zone 2 (Worldwide excluding the USA, Canada and the Caribbean).
- 5 days if You are aged 80 years or over and travelling in Zone 3 (Worldwide).

Q: When does my cover start?

A: Your cover starts for all benefits from the **Commencement Date** of Your policy as shown in Your period of cover on Your policy certificate. There are no waiting periods. Cancellation cover only applies from the **Commencement Date** of Your policy.

Q: Is there a Policy Excess on my benefits?

A: Yes, You pay the amount shown under excess on the Summary of Cover table first before making any claim under the Policy. No excess is payable when You have purchased the optional **Policy Excess Waiver** and the appropriate premium has been paid.