



Vhi Dental Terms & Conditions (T&Cs) Changes Explained

The T&Cs changes applicable to your upcoming renewal are shown below. These changes impact you if the benefit is available on your plan, as outlined in your Table of Benefits.

1. Existing T&Cs

Important Regulatory Information

This section has been updated to reflect a change in the underwriter of Vhi Dental from the German insurer Great Lakes Insurance SE to a Maltese insurance company, Collinson Insurance Europe Limited. From the renewal date of your policy, Collinson Insurance Europe Limited of Development House, St Anne Street, Floriana FRN9010, Malta will be the insurer and underwrite all of the benefits for your Vhi Dental policy. You don't need to do anything in relation to this change and your policy will renew as normal.

Collinson will no longer be using the tradename Intana but Collinson Insurance Solutions Europe Limited will remain your appointed claims administrator under the policy. We have updated our contact information including our email addresses to reflect this change but you will be serviced by the same people with the same quality of service. Further details on the change of underwriter and information on the parties providing the insurance services and benefits for your Vhi Dental policy can found on page 16 of your policy Terms and Conditions in the Important Regulatory Information section.

Benefit Provisions –Periodontal Treatment

This section has been updated to remove the requirement for an examination to be carried out prior to periodontal treatment being eligible for benefit and also the requirement for scaling prior to periodontal maintenance. Please refer to Section 3 of General Conditions, page 6.

Benefit Provisions –Emergency Treatment

This section has been updated to clarify the treatments covered and excluded under the Emergency Treatment benefit. Please refer to Section 3 of General Conditions, page 6.

Benefit Provisions –Major Treatments

This section has been updated to clarify no cover for implant supported crowns on 2nd or 3rd molars. Please refer to Section 4 of General Conditions, page 7.

Benefit Provisions –Major Treatments

This section has been updated to clarify cover for post and core of a crown. Please refer to Section 3 of General Conditions, page 8.

Benefit Provisions –Dental Implants

This section has been updated to clarify that cover for Dental Implants is only available if included on your Table of Benefits. Please refer to Section 6 of General Conditions, page 9.

General Exclusions

28. Mouth Guards – We have updated this exclusion to explain that cover will only be available for the treatment of bruxism. Please refer to General Exclusions, page 11.

Cancellation and Termination

This section has been updated to reflect the circumstances where a policy can be cancelled by the customer or is terminated by Us. Please refer to Section 3 of General Conditions, page 12.

Claims Notification

We have removed the time limit required for the submission of a claim. The rule reads as follows:

General Conditions, 5) All claims must be notified (and supporting documentation supplied) as soon as possible after the date of completion of the item of Treatment.

Fraudulent and Unfounded Claims

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

General Conditions, 11) If a claim contains information that is false or misleading in any material respect and you either know that it is false or misleading or consciously disregard whether it is false or misleading, or a claim is otherwise fraudulent in any respect, we may:

- a. refuse to pay the claim;*
- b. avoid your Policy, in which case cover under your Policy shall be treated as having terminated with effect from the date on which the fraudulent claim was submitted;*
- c. not return any of the premiums paid under the Policy*

2. New T&Cs

Definitions - Bruxism

The definition for Bruxism has been added which relates to the new benefit for mouth guards. Please refer to Definitions, page 1.

Benefit Provisions –Examinations

This section has been updated to include details of benefit for a tele-dental consultation when included on your Table of Benefits. Please refer to Section 2 of General Conditions, page 5.

Benefit Provisions –Mouth Guards

This section has been updated to include details of the benefit for mouth guards when included on your Table of Benefits. Please refer to Section 2 of General Conditions, page 5.

General Exclusion

We have included a new rule outlining that no cover is provided by the policy for sedation and general anaesthetic. The rule reads as follows:

Intravenous conscious sedation, general anaesthetic, analgesic agents and nitrous oxide Services or supplies that are medical in nature, including dental oral surgery services performed in a hospital.

Subrogation

We have included a new rule to confirm that we can act on your behalf, if a third party is liable for the costs of any claim paid by us. The rule reads as follows:

General Conditions, 16)

a. We reserve the right to retain all rights of subrogation in accordance with Irish regulations. You are not authorised to admit liability for any eventuality or give a promise of undertaking to anyone which binds You or Us.

b. 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.

c. 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.

Claims Procedure – Dental claims under Vhi Health insurance plan

We have included a new rule in relation to the separate claiming processes where a health insurance and dental policy are both held. In such circumstances, the claims data from your Dental claim will be shared with us for a separate adjudication to determine any eligible benefit under Your Health Insurance Policy. The rule reads as follows:

4) We may put in place separate claims process arrangements with certain customers who are part of a Group Scheme who also hold a Vhi private health insurance plan with Vhi Insurance DAC that covers eligible dental costs.

Such separate claims process arrangements will involve the collection and processing of claims data under a Vhi Dental Plan and the subsequent sharing of this data with Vhi Insurance DAC for separate adjudication for any eligible benefit under the Vhi Insurance private health insurance plan. In such circumstances the claimant will receive separate benefit statements from Collinson Insurance Solutions Europe Limited and Vhi Insurance DAC in respect of any eligible benefits under the Vhi Dental policy and/or the Vhi Insurance private health insurance policy. You will be notified separately if this arrangement applies to you.

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

If you have any questions, please call us on **(046) 907 7337**.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Dental Insurance 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 conduct of business rules.

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