



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

The T&Cs changes applicable to your upcoming renewal are shown below. A benefits terms and conditions change only impacts you if the benefit is available on your plan, as outlined in your Table of Benefits.

1. Update to existing T&Cs

Definition - Congenital

This section has been updated to provide clarity in respect of congenital conditions. Please refer to Definitions in the General Rules, page 1.

Basic Treatments - Restoration (Fillings)

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 3, page 7.

Basic Treatments - Periodontal Treatments/Debridement

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 3, page 8.

Basic Treatments – Tooth Extraction

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 3, page 8.

Basic Treatments – Emergency Treatment

This item has been updated to clarify cover for prescribed medications. Please refer to Section 3, page 8.

Major Treatments – Prosthetic Services

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 4, page 9.

Major Treatments – Crowns, Inlays, Onlays and Veneers

This item has been updated to clarify what is not covered under the Policy. Please refer to Section 4, page 10.

Complaint / Dispute

This section has been updated to provide clarity in respect of how to raise a complaint. Please refer to page 19.

Important Regulatory Information

This section has been updated to provide clarity on who underwrites, distributes, provides general administration and handles claims and complaints on the policy. Please refer to page 20.

2. New T&Cs

Basic Treatments – Tooth Extraction

This section has been updated to reflect the inclusion of cover for surgical extraction, if included in Your Table of Benefits. Please refer to Section 3, page 8.

General Policy Conditions – 1. Renewal

This section has been updated to reflect what happens to your policy at renewal. Please refer to “General Policy Conditions Applicable to All Sections of this Policy”, page 15.

General Policy Conditions – 15. Digital Services

This section has been added to clarify that while we make every effort to support international mobile numbers, there may be cases where numbers registered outside Ireland cannot be supported. Please refer to “General Policy Conditions Applicable to All Sections of this Policy”, page 17.

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 and is tied to Collinson Insurance Europe Limited (CIEL) for Vhi Dental Insurance which is underwritten by CIEL. 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.

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