



Vhi International 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. Update to Existing T&Cs

360 Assistance

The 360 Assistance portal has been removed from the policy wording as this service is no longer available.

Basis of your Insurance Cover

This wording has been updated as there was repetition in the Terms and Conditions and can now be found within the “Welcome” section on Page 2.

Where to Contact us

This has been renamed as ‘Important contact details’. All contact details have been updated and can be found on Page 2.

Refunding your claim

The ‘Refunding Your Claim’ has been renamed as ‘How To Claim’ and wording has been amended for clarification purposes. Please refer Page 3.

Words and Phrases

This is now referred to as Definitions, please refer to page 4.

Chronic Medical Conditions

This definition has been removed as cover is subject to the overall annual policy maximum.

Student

This definition has been removed as the term is no longer used within the policy wording.

Early Return

The term curtailment is now referred to as “early return”. This is more aligned with Travel policies. Please refer to Definitions page 4 and the Travel benefits page 22 to 23.

Excess

How the excess is applied has been changed. Where your policy includes an Excess, it will be applied to each person for each Insured Period of Insurance. The amount is stated on Your Table of Benefits. Please refer to page 5.

Inception Date

Definition of ‘inception date’ has been removed to avoid repetition as it has the same meaning as ‘date of entry’ definition. Please refer to page 5.

Membership Certificate

The membership definition has been expanded to reflect the content of the document. Please refer to page 8.

Permanent Total Disablement

The definition for permanent total disablement has been amended slightly for clarification of the rules. Please refer to page 8.

Rehabilitation

The definition for rehabilitation has been amended slightly for clarification of the rules. Please refer to page 9.

Return Visit

This has been removed for clarification purposes as cover is explained throughout the policy.

Maternity Grant-in-Aid Benefit

The following exclusion has been removed 'Complications arising during or as a result of a planned home birth delivery or planned birth in a midwife-led unit'.

Accidental Emergency Dental Treatment

The time for treatment has been extended to 72 hours from the date of the accident occurring. Please refer to page 18.

Renewal Date

This definition has been removed and can be found under Renewal Description. Please refer to page 35.

AIDs/HIV Benefit

This benefit has been updated to be included in the general inpatient and outpatient benefits across all levels of cover. Cover will be up to the maximum benefit limits according to your chosen plan. Please refer to page 11.

Level 1 outpatient benefit is being reduced however all levels are getting an increase for inpatient cover up to the full maximum benefit. The benefit was previously covered up to €15,000 for both inpatient and outpatient treatment. For Level 1 members this means the outpatient cover for AIDs/HIV will now be €1,000 for outpatient treatment in line with the outpatient maximum benefit on the plan. Level 1 members, as well as Level 2 and 3 members, will have full cover up to the plan maximum for inpatient treatment which is €3,000,000 for Level 1 and €5,000,000 for Level 2 and 3.

2. New T&Cs

Experimental Treatment

A new definition has been included for experimental treatment. Please refer to page 6.

Outpatient what is and not covered

A new exclusion has been added under the Outpatient Benefit – 'Electric wheelchairs and Mobility Scooters'. Please refer to 'what is not covered' on Page 12.

Maternity Grant-in-Aid Benefit

A new exclusion has been included under the Maternity Benefit section of the policy – 'Genetic screening before or after the pregnancy'. Please refer to 'what is not covered' on Page 14.

Maternity Grant-in-Aid Benefit

A new exclusion has been included under the Maternity Benefit section of the policy – 'Screening for any person not insured under the policy'. Please refer to 'what is not covered' on Page 14.

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

If you have any questions relating to benefits on your plan, please call us on **046 907 7377**.

Vhi Healthcare DAC trading as Vhi Healthcare is regulated by the Central Bank of Ireland. Vhi Healthcare is tied to Collinson Insurance Europe Limited for Vhi International Health 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 conduct of business rules.

IPMI.TCC_1Jan2024