



Vhi International Terms & Conditions Changes

The purpose of this document is to show changes to the Terms & Conditions applicable to your upcoming renewal. These changes will only impact you if the benefit is available on your plan, as outlined in your Table of Benefits.

1. Changes to existing Terms & Conditions

Personal Luggage

We have broadened the rule to allow benefit for items hired, loaned or entrusted to you. The rule now reads as follows:

Items usually carried or worn by travellers for their individual use during a Trip.

Claims Notification

We have removed the time limit required to notify us of a claim. The rule reads as follows:

You must notify Us as soon as possible of any incident which may give rise to a Claim

General Exclusions No. (20)

We've updated the exclusions list, providing more clarity on hazardous activities. For the full list, please refer to Section 7, Number 20 of your Terms & Conditions.

Adding or Removing your dependants

We have extended the time period, allowing up to 90 days to add a newborn baby to your Vhi International policy without affecting the waiting periods. The relevant section of the rule now reads as follows:

All Newborns should be added to the policy within 90 days otherwise waiting periods will apply.

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:

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 Terms & Conditions

Vhi Online Doctor Benefit

We have included a new rule for members to access the Vhi Online Doctor via the Vhi App. The rule reads as follows:

If included in Your Plan, We will pay the benefit listed in Your Table of Benefits towards consultations with the Vhi Online Doctor service which can be accessed via the Vhi app. Please note that the Vhi Online Doctor will not offer treatment/diagnosis for children under 2. Under 2's may only be seen for general 'non-treatment' advice

Level 1 – Out-patient costs

We have included cover for routine treatment for a chronic medical condition, under the out-patient benefits for members with Level 1 cover. Please refer to your Table of Benefits for full details of cover.

Cover for Coronavirus testing

We have included cover for Coronavirus testing, where it is required for a hospital admission or treatment/consultation with your Physician, under the relevant benefits on your Vhi International policy. We've also included new Coronavirus general exclusions, as follows:

- *Coronavirus testing where it is not required for a hospital admission or is not for treatment by or consultation with a Physician.*
- *Coronavirus testing when symptoms are not present, unless the treating Physician has referred you for a test.*

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 International Health 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.