



## 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

#### Co-payment

The term co-payment has been removed and replaced with the term co-insurance. Co-insurance means the percentage share of eligible costs which you are responsible for paying.

#### Geographical Area

The geographical areas remain as Europe, Worldwide excluding USA & Caribbean and Worldwide, however we have included a new table of countries which we cannot offer cover in due to ongoing civil unrest in those locations.

Vhi International covers all countries within the geographical areas except a defined list of 31 countries which are excluded. The countries are as follows;

Afghanistan	Democratic Republic of the Congo	Iran	Libya	Nigeria	Somalia	Yemen
Belarus	Eritrea	Iraq	Mali	North Korea	Sudan	
Burkina Faso	Ethiopia	Israel	Mozambique	Occupied Palestinian Territories	Sudan South	
Cameroon	Guinea	Lebanon	Myanmar	Russia	Syria	
Central African Republic	Guinea-Bissau	Liberia	Niger	Sierra Leone	Ukraine	

#### Post-hospitalisation

The post-hospitalisation consultations and treatment benefit, which provided cover during the first 3 months after inpatient hospital treatment, has been removed. This treatment can now be claimed from your outpatient benefit.

### **Ambulance and Emergency Evacuation**

The wording under this section has been updated from 'Evacuation to Home Country' to 'Repatriation to Home Country'.

### **Maternity**

The benefits for maternity under the Vhi International Level 1 plan has changed. The plan previously provided full cover for complications of pregnancy; this benefit now limits cover to life-threatening conditions of pregnancy as described in the Terms & Conditions and outlined on your Table of Benefits.

### **Routine Dental Treatment**

The definition for routine dental treatment has been updated to include clarification of the rules.

### **Travel Benefits – Cancellation or Early Return**

The 'What is not covered' section now references the countries where there is no cover. Please refer to page 23.

### **Legal Expenses**

The 'What is not covered' section has been amended to include claims relating to electronic scooters as a driver or a passenger. Please refer to page 29.

### **General Exclusion 5, 26 and 29**

General exclusion 5, 26 and 29 has been amended slightly for clarification of the rules. Please refer to page 33.

### **General Exclusion 35, 36 and 38**

General exclusions 35, 36 (previously included under exclusion 35) and 38 (previously exclusion 37) have been amended for clarification purposes. Please refer to page 34.

### **General Exclusion Removal**

The following exclusion has been removed as there is now a defined list of 31 countries where there is no cover.

*Any Claim where the Insured Person has travelled or intends to travel to a country or specific area which the Department of Foreign Affairs (DFA) have advised against travelling (with the exception of covered events under the Cancellation and Early return section of the travel Benefits.)*

## **2. New T&Cs**

### **Ambulance and Emergency Evacuation**

The 'Evacuation to Home Country' section has been updated to include costs that are not covered. Please refer to page 13.

### **Legal Expenses**

The 'Legal expenses' section have been updated to include costs that are not covered. Please refer to page 29.

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\_1Jan2025