



## **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**

#### **Geographical Area**

Table 1 which outlines the list of countries we cannot offer cover in due to ongoing civil unrest in those locations has been updated to include Haiti. This extends the defined list of countries excluded to 32 countries. Vhi International covers all other countries within the geographical areas.

#### **Trip**

The definition for trip has been updated to include clarification of the rules and the definition. Please refer to page 10.

#### **Emergency Medical Treatment (outside Geographical Area)**

The wording under this section has been amended slightly for clarification of the rules. Please refer to page 12.

#### **Support Services**

The wording under this section has been updated to outline who provides the services. Please refer to page 21.

#### **Online Health Services**

The wording under this section has been updated to reflect limitations that may apply to the access to digital services. Please refer to page 21.

#### **Cancellation or Early Return**

The wording under this section has been amended for clarification of the rules while also highlighting what is covered. Please refer to page 22.

#### **Cancellation or Early Return – COVID-19**

Cover for COVID-19 is now included under the travel section of your policy. Please refer to page 23.

#### **Missed Departure**

The wording under this section has been amended for clarification of the rules. Please refer to page 25.

### **Money and Travel Documents**

This section formerly known as 'Money and Passport' has been amended slightly for clarification of the rules. Traveller cheques have been removed as they are generally obsolete.

### **General Exclusion 5 and 6**

General exclusion 5 and 6 (both previously 5) have been amended slightly for clarification of the rules. Please refer to page 33.

### **General Exclusion 20 and 23**

General Exclusion 20 and 23 have been amended slightly for clarification of the rules. Please refer to page 33.

### **General Exclusion 25 and 26**

General Exclusion 25 and 26 (both previously exclusion 23) have been amended slightly for clarification of the rules. Please refer to page 33.

### **General Exclusion 37 and 38**

General Exclusion 37 and 38 (both previously exclusion 34) have been amended slightly for clarification of the rules. Please refer to page 34.

### **General Exclusion 39 and 40**

General Exclusion 39 and 40 (both previously exclusion 35) have been amended slightly for clarification of the rules. Please refer to page 34.

### **General Exclusion 48**

General Exclusion 48 has been amended slightly for clarification of the rules. Please refer to page 34.

### **What to do if You have a complaint about Our Service**

The wording under this section has been amended for clarification purposes. Please refer to page 38.

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

### **Vhi Digital Health Services**

In addition to our existing Online Doctor Service, we have broadened our Digital Health Services to include other benefits; Online Physiotherapy, Online Speech & Language Therapy and Online Dietitian. We will pay the benefit listed in Your Table of Benefits. Consultations with these Vhi Digital Health Services can be accessed via the Vhi App. Please note treatment/diagnosis will not be offered for children under 2. Please refer to page 21.

### **New Exclusion – General Exclusion 9**

The following exclusion has been added to the general exclusions, please refer to page 33.

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**.

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