

June 2013



MultiTrip from Vhi Healthcare

Travel insurance that can take care of you in Ireland and overseas

MultiTrip from Vhi Healthcare

MultiTrip travel insurance from Vhi Healthcare provides additional cover for holidays in Ireland and abroad. It tops up the cover you have on your private medical insurance plan*.

MultiTrip's extensive cover means that you have the reassurance you need should a mishap occur.

* You are required to have a minimum of €65,000 overseas cover on your private medical insurance plan.

Benefits include

Benefits are per person unless otherwise indicated

SUMMARY OF COVER	MAX. BENEFITS
Medical emergencies (cover to supplement the benefit you already hold under the private medical insurance policy)	€5,000,000
Personal liability (per policy)	€2,000,000
Personal accident	€40,000
Legal (per policy)	€25,000
Cancellation/curtailment	€10,000
Additional travel & accommodation costs	€3,000
Personal luggage	€1,500
- Single article, or pair or set of articles	€400
- Valuables	€400
Catastrophe cover	€1,000
Hospital daily benefit	€1,000
Missed departures	€500
Money	€500
- Cash	€255
Out-patient medical expenses	€500
Mugging benefit	€500
Hi-jack benefit	€500
Withdrawal of services	€500
Lost passport	€400
Travel home care	€400
Travel delay	€200
Domestic pets	€150

MultiTrip features

- Access to an Emergency Medical Helpline 24 hours a day, 365 days per year
- Cover for pre-existing illnesses is provided as standard, unlike many other travel insurance providers
- You can view all your policy documents online, meaning you can get the information you need quickly and easily. You can even purchase or renew your cover too!

Pricing

MultiTrip from Vhi Healthcare

	INDIVIDUAL	COUPLE	FAMILY
Under 65 year olds: Worldwide	€49	€73 ¹	€100 ³
Over 65 year olds: Worldwide	€147	€185 ²	
Over 65 year olds: Europe	€90	€115 ²	

¹ Any 2 insured members aged under 65 years with one over 18 years

² Any 2 insured members aged 65+ years

³ Policyholder, his/her common law partner and their dependent children under 18 years of age and residing with them or students in full-time education up to 21 years of age

Optional add-ons

MultiTrip travel insurance can be bought without add-ons. Add-ons to MultiTrip are optional and can be purchased for an additional premium.

Excess Waiver

	INDIVIDUAL	COUPLE	FAMILY
Under 65 year olds: Worldwide	€8	€13	€21
Over 65 year olds: Worldwide	€15	€22	
Over 65 year olds: Europe	€11	€16	

Winter sports*

	INDIVIDUAL	COUPLE	FAMILY
Under 65 year olds: Worldwide	€27	€38	€67
Over 65 year olds: Worldwide	€55	€85	
Over 65 year olds: Europe	€35	€55	

* Trip limit 21 days in total



SUMMARY OF COVER	MAX. BENEFITS
Additional cancellation	€4,000
Ski equipment, ski hire, Lost or stolen ski pass	€750
Piste closure	€600
Avalanche or landslide	€600

Golf

	INDIVIDUAL	COUPLE	FAMILY
	€19	€34	€40



SUMMARY OF COVER	MAX. BENEFITS
Own equipment	€1,500
Hired equipment	€500
Golf course closure	€200
Hole-in-one	€50
Assistance services available	Yes

Motor breakdown

One car (under 11 years old) INDIVIDUAL COUPLE FAMILY
€65 €65 €65

Additional Criteria applies please refer to the rules - terms and conditions



SUMMARY OF COVER	MAX. BENEFITS
Legal protection	€1,250
Vehicle repatriation (up to market value of insured vehicle)	Full
Vehicle replacement	€1,000
Cover prior to departure	€1,000
Vehicle out of use	€1,000
Roadside assistance	€300
Break-in emergency repairs	€250

Trip limit extensions

90 days

Under 65 years: Worldwide
Over 65 year olds: Worldwide
Over 65 year olds: Europe

INDIVIDUAL	COUPLE	FAMILY
€77.00	€118.00	€169.00
€185.00	€280.00	
€115.00	€170.00	

120 days

Applies to those aged 65-79 years only

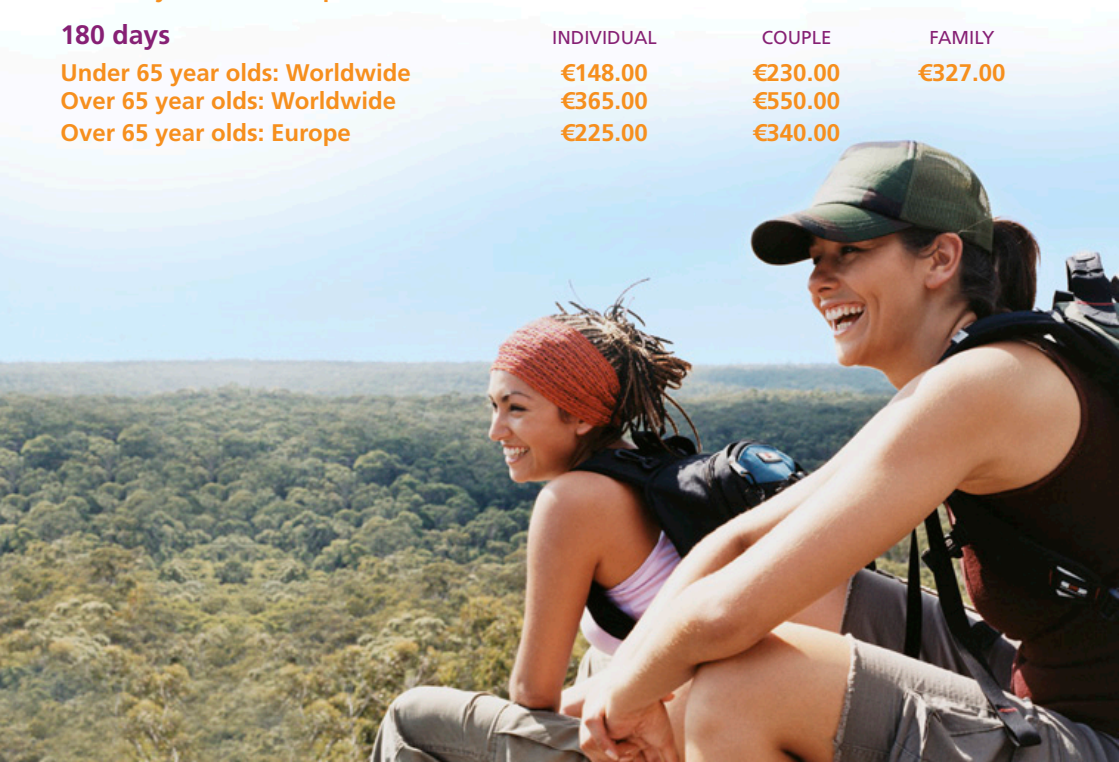
Over 65 year olds: Worldwide
Over 65 year olds: Europe

INDIVIDUAL	COUPLE
€285.00	€435.00
€185.00	€285.00

180 days

Under 65 year olds: Worldwide
Over 65 year olds: Worldwide
Over 65 year olds: Europe

INDIVIDUAL	COUPLE	FAMILY
€148.00	€230.00	€327.00
€365.00	€550.00	
€225.00	€340.00	



Key exclusions & conditions

Note: The Terms & Conditions & Trip Limits of this policy differ from your private medical insurance plan and you need to be aware of both.

1. General exclusions

- MultiTrip complements Irish private medical insurance plans which provide a minimum of €65,000 for overseas cover
- €85 excess per benefit per person applies. This can be waived by purchasing the optional Excess Waiver
- If you allow your private medical insurance to lapse, then the medical sections of your MultiTrip policy will not apply
- Vhi Healthcare members
 - Medical emergencies are handled by Vhi Assist which is provided under the private medical insurance plan
- Non-Vhi Healthcare members
 - If you hold private medical insurance with another provider, you must contact them for information on medical emergencies overseas
- There is no refund of any cancelled policies 14 days beyond receipt of policy

2. Under 65 years of age

- 60 day single trip limit, maximum 180 days travel per year
- All members must be under 65 years of age

3. Over 65 years of age (65 to 79 years)

- 30 day single trip limit, maximum of 180 day travel per year
- Please note that for members over 65 years of age, additional terms & conditions apply. These are available on request

4. 80's and over

- Trip limits are as follows:
 - Europe 30 days
 - Worldwide 17 days
- Cover for pre-existing illnesses is limited only to the overseas limits of the medical insurance plan
- Please note that for members over 80 years of age, additional terms & conditions apply. These are available on request
- No **extended** trip limits for members over 80 years of age



Joining is easy!

Join online at www.vhi.ie/travel

or

by phoning **1890 866 822**



The Voluntary Health Insurance Board trading as Vhi Healthcare and DentalCover.ie is regulated as an intermediary by the Central Bank of Ireland. Vhi Healthcare is tied to Aria Insurance Services Limited for MultiTrip Travel Insurance. This policy is underwritten by Great Lakes Reinsurance (UK) PLC.