

# Private medical insurance

## Insurance Product Information Document

**Company:** AXA PPP healthcare Limited



**PPP HEALTHCARE**

**Product: Pupils' Healthcare Scheme**

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202947. Registered address 5 Old Broad Street London EC2N 1AD

The information provided in this document is a summary of the key features and exclusions of the plan and does not form part of the contract. Complete pre-contract and contractual information about the product will be provided in your plan documents.

### What is this type of insurance?

The Pupils' Healthcare Scheme private medical insurance covers private treatment of new and existing conditions including where the child has already received treatment. Within this arrangement AXA PPP healthcare Limited contracts with the school, with cover provided for the child.



#### What is insured?

##### In-patient and day-patient treatment

- ✓ Private hospital and day patient unit charges paid in full when the child uses a facility in our Directory of Hospitals.
- ✓ No yearly limit for specialist fees.
- ✓ Hospital accommodation for one parent while the child is receiving eligible treatment in hospital, paid in full.
- ✓ Hotel accommodation for one parent to stay in a hotel nearby while a child is receiving eligible treatment in hospital, up to £100 a night, up to £500 a year.
- ✓ In-patient and day-patient treatment of cancer.
- ✓ Mental health treatment paid in full up to 45 days a year when the child uses a facility in our Directory of Hospitals.

##### Out-patient treatment

- ✓ No yearly limit for surgery
- ✓ CT, MRI and PET scans paid in full at a hospital or scanning centre in our Directory of Hospitals, when the child's specialist refers them.
- ✓ No yearly limit for specialist consultations.
- ✓ No yearly limit for diagnostic tests and practitioner fees when the child's specialist refers them.
- ✓ No yearly limit for treatment with physiotherapists, chiropractors, osteopaths, acupuncturists and homeopaths, up to a combined maximum of 10 sessions.
- ✓ Mental health treatment by psychologists up to 4 sessions a year when the child is referred by their GP.

##### Other benefits

- ✓ Oral surgery paid in full within a facility that we have an agreement with.
- ✓ Ambulance transport paid in full if the child is having private in-patient or day-patient treatment and it is medically necessary to move to another medical facility.
- ✓ Expert Help. Direct telephone access to our healthcare experts for you and your family.



#### What is not insured?

- ✗ Treatment of ongoing, recurrent and long-term conditions (chronic conditions).
- ✗ Treatment that is preventative.
- ✗ Treatment and surgery that is not conventional.
- ✗ Any fees for services that a GP, dentist or optician could normally carry out.
- ✗ Any dental procedures.
- ✗ Treatment, investigation, assessment or grading for learning and development disorders.
- ✗ Treatment received outside the UK.



#### Are there any restrictions on cover?

- ! Cover for treatment received at a facility that is not in our Directory of Hospitals.
- ! Fees for treatment with a fee-limited specialist.

- ✓ Fast Track Appointments service can help find a suitable specialist to treat the child and make an appointment for them.



### Where am I covered?

- Cover is provided for private medical treatment received in the United Kingdom



### What are my obligations?

- Complete and accurate answers must be given to any questions we may ask.
- We must be contacted if anything changes between the time you agreed to join and the start date.
- The subscription must be paid on time.
- We must be informed if any personal details change, including address.
- If your child needs to make a claim, call our team of Personal Advisers to ensure the claim is covered under the plan.



### When and how do I pay?

Subscriptions to healthcare cover will be paid as part of the overall fees paid to the school, on a termly basis.



### When does the cover start and end?

The child's membership will start at the beginning of the school term if they are already at school or the next term if mid-way through the academic year, and is in place whilst the child remains at school or until the subscriptions are stopped. If we have agreed something different, it will be advised in written communications.



### How do I cancel the contract?

The child's cover can be cancelled either before cover begins or within 21 days of the date the cover for the child starts. The School Administrator should be contacted to request the cancellation. Provided no claims have been made under the scheme, a full refund of the subscription paid for that term will be given. If a claim has been made under the scheme during the 21 day period, no refund is payable. Cover cannot be cancelled outside of the 21 day period until the next renewal.

## Pupils' Notice

### Who are we and why we need your information

We are a company called Marsh Ltd. We work with your parents/guardians and your school to put insurance in place for your benefit. This insurance is designed to provide Private Medical Insurance. In order to do this, we will use information about you such as your name and age. Sometimes we will use information which is "sensitive". For example, if you require treatment we may require personal medical information. We will use your information to put in place this insurance, deal with claims and complaints and to help us check that a claim is valid.

We will only use your information when we are allowed to. This might be because we have a legal obligation, we have a business need, we need to provide our insurance services or because of a legal claim.

Sometimes we may need to rely on "consent" (your or your parents'/guardians' agreement) to use your information. Where we need this agreement to use your information, we will make it clear and the consent can be given by your parents/guardians or you, if you are over 13. If you provide consent and later change your mind, you can tell us at any time by emailing us at: [dataprotection@marsh.com](mailto:dataprotection@marsh.com). If you do change your mind it may mean that we (and insurers) are unable to help you with any questions you have about the insurance and any claim or it may end the insurance. If you do change your mind, we will explain what this means to you at the time.

### Sharing your information

We obtain your information from different sources including from your parents or guardians and your school. We will share your information with third parties when we need to. For example, we might share your information with the insurance company, a doctor and our service providers.

### How we keep your information safe

We keep your information safe by using different security measures including special IT protection. If we need to send your information outside of the UK we will make sure it is sent safely. We will only keep your information for as long as we need it or for as long as we are legally required to.

### How you can find out more

Your parent or guardian has been provided with more detailed information about how we use your personal information. You can also view this information here <https://www.marsh.com/uk/privacy-notice.html>

You can ask us questions and exercise your rights (such as asking us for a copy of your information) at any time by contacting us by writing to our Data Protection Officer at the following address:  
The Data Protection Officer Marsh Ltd Tower Place London EC3R 5BU, by calling us on: 020 7357 1000; or by emailing us at: [dataprotection@marsh.com](mailto:dataprotection@marsh.com)



# PUPILS PRIVATE MEDICAL INSURANCE - QUESTIONS AND ANSWERS

## EFFECTIVE FROM WINTER TERM 2020

Amidst the whirl of family life, there are few better feelings than knowing you've done what's best for your loved ones. The comfort from knowing that they are supported by Private Medical Insurance in case they fall ill cannot be understated.

### How the Scheme is Operated?

Your participation in this Scheme is optional. If you are included in the Scheme the insurance premium is charged to your child's fee account each term.

You may cancel the insurance at any time by writing to the school prior to the start of any term. If you cancel after the start of any term for which you have paid the premium, cover will continue until the end of the period for which you have paid the premium.

The termly premium payable to the school is £112 including Insurance Premium Tax at the current rate of 12%.

### How do I make a claim?

In order to claim please call AXA PPP healthcare directly on 03301 025 503.

### How do I make a complaint?

Marsh manages the AXA PPP healthcare scheme insurance under a delegated authority agreement on behalf of the insurers.

Complaints regarding the scheme should in the first instance be made to Marsh Ltd, Education Practice, **4 Milton Road, Haywards Heath, West Sussex RH16 1AH** Telephone: 01444 335174

Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Alternatively, you can complain in writing or verbally to: AXA PPP healthcare, Nightingale House, Redland Hill, Redland, Bristol BS6 6SH Telephone: 03301 025 503

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority rules on complaints handling. However, if following receipt of a final response you are still dissatisfied, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR. Telephone: 0800 023 4567. Facsimile: 0207 964 1001 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Does the Financial Services Compensation Scheme apply?

The insurers and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at PO Box 300, Mitcheldean, GL17 1DY or by telephone on 0800 678 1100.

### What is the Governing Law?

The policy will be governed by the law of England and Wales.

### How is personal information collected and used?

In order to provide this AXA PPP Healthcare scheme, we will collect and process information about individuals such as the pupil to be covered, his or her parent and/or any appointed guardian. We will collect and process this information as a data controller and in accordance with this notice. Prior to providing us with personal information of a third party, please provide that third party with a copy of this notice. If you intend to provide us with personal information which relates to a pupil, please provide that pupil with our "Pupils' Privacy Notice", which has been specifically designed for children. You can find more information about how we handle personal information in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

**How we use personal information:** We use personal information (such as name and contact details) and, where relevant, special categories of personal information (such as health information). We use this information to provide our AXA PPP Healthcare scheme services, which will include liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

**Sharing Information:** We collect information from the pupil's parents and/or guardians and from third parties such as the pupil's school, medical professionals and / or insurer(s). We share personal information with insurer(s) of the pupils' private medical insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

**Legal grounds:** We rely upon one or more of the following legal bases for processing personal information:

- to comply with our legal obligations; and/or
- where necessary for our legitimate interest of providing insurance broking services, while ensuring our reliance on this ground does not unduly harm your rights.

Where we use special categories of personal information (such as health information), we will also rely on one or more of the following legal bases:

- such use is necessary for the insurance activities we undertake which are in the substantial public interest;
- in order to establish, exercise or defend a legal claim; and/or
- consent. Where we need to rely on consent of a child, consent can be given by the child if he/she is over 13 years old. Otherwise, we will ask a parent or an appointed guardian to provide consent on the child's behalf. Any consent provided can be withdrawn at any time by emailing us at: [HYPERLINK "mailto:dataprotection@marsh.com"](mailto:dataprotection@marsh.com) dataprotection@marsh.com. However, please note that withdrawal of consent may affect our ability to provide our services and may end the insurance cover under the scheme. We will advise of any such consequences at the time.

**Security and transfers:** We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside the United Kingdom where data protection laws are different, but this will be done with appropriate protection in place. We will retain personal information for as long as needed in order to comply with our legal and regulatory obligations.

**Updating your information:** It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing [dataprotection@marsh.com](mailto:dataprotection@marsh.com).

**Your rights:** Under data protection law individuals have certain rights in relation to their personal information, including to access their information and to rectify inaccuracies. More details about these rights can be found in the Marsh Privacy Policy available at <https://www.marsh.com/uk/privacy-notice.html>.

**Questions, requests or complaints:** If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Data Protection Officer at the following address: The Data Protection Officer Marsh Ltd Tower Place London EC3R 5BU Telephone: 020 7357 1000 Email: [dataprotection@marsh.com](mailto:dataprotection@marsh.com)

**For Further Information please contact us at:**

Marsh Ltd  
Education Practice,  
4 Milton Road,  
Haywards Heath,  
West Sussex  
RH16 1AH

Telephone: +44 (0)1444 335174

Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Please retain this document as it provides details of your policy and important contact details.

**This is a marketing communication.**

AXA Ord VOL 2020/21



Registered in England and Wales Number: 1507274; Registered office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511).

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

© Copyright 2020 Marsh Ltd All rights reserved