



Pupils Private Medical Insurance: Questions and Answers

Effective from Winter Term 2022

(VER: AXA VOL)

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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 (PMI) in case they fall ill cannot be understated.

How is the Scheme operated?

Marsh Ltd has a "delegated authority" granted by the insurer which means that it acts as agent of the insurer and we have the authority to issue documentation (in accordance with agreed terms) on the insurer's behalf.

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 £126 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 insurance scheme under a delegated authority 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

Alternatively, you can complain in writing or verbally at any time 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 | Website: 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 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 laws of England and Wales unless the school is situated in Scotland in which case the laws of Scotland will apply.

How is personal information collected and used?

In order to provide this AXA PPP Healthcare insurance scheme, we will collect and process information about individuals such as the pupil to be covered, their 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 they are 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: 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, please update us 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

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

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



Private medical insurance

Insurance Product Information Document



Company: AXA PPP healthcare Limited

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 20 Gracechurch Street, London EC3V 0BG.

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.
- ✓ Specialist fees from a specialist on our 'fee approved' list - no yearly limit.
- ✓ Hospital accommodation for one parent while the child is receiving eligible treatment in hospital, paid in full.
- ✓ Costs towards a close relative or friend to stay in a hotel nearby when a member is having private treatment - up to £100 a night up to £500 a year.
- ✓ Cancer treatment. In-patient and day-patient treatment.

Out-patient treatment

- ✓ Surgery - no yearly limit.
- ✓ CT, MRI and PET scans paid in full at a hospital or scanning centre in our Directory of Hospitals, when the child is referred by the treating specialist.
- ✓ Specialist consultations, diagnostic tests, practitioner charges and treatment fees with a physiotherapist, chiropractor, osteopath, acupuncturist or homeopath as an out-patient - no yearly limit.
- ✓ 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.
- ✓ Road ambulance transport between a hospital and another medical facility is paid in full if the child is having private in-patient or day-patient treatment and it is medically necessary.
- ✓ Expert Help. Direct access to our healthcare experts 24/7.
- ✓ Fast Track Appointments service can help find a suitable specialist to treat the child and make an appointment.



What is not insured?

- ✗ Treatment or monitoring of ongoing, recurrent and long-term conditions (also known as 'chronic conditions').
- ✗ Fees for services that would normally be carried out by a GP practice, dentist or optician.
- ✗ Any dental procedures.
- ✗ Preventative treatment or tests when there are no apparent symptoms.
- ✗ Fees for treatment with specialists we do not recognise.
- ✗ Fees for out-patient drugs or dressings.
- ✗ Treatment, investigation, assessment or grading for learning and development disorders.
- ✗ Treatment received outside the UK.



Are there any restrictions on cover?

- ! Fees for treatment received at a facility that is not in our Directory of Hospitals.
- ! Limited cover for recognised specialists not on our 'fee approved' list.
- ! Cover for treatment of psychiatric illness as an in-patient is limited to 45 days per person per year.



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.

Pupil 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 assistance if you are injured at school. In order to do this, we will use information about you such as your name and date of birth. We will use your information to put in place this insurance and to deal with complaints.

When we make decisions about how your information is used, we are a data controller. 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.

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. 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/or it may end the insurance. If you do change your mind, we will explain what this means to you at the time.

The information we collect

The categories of your information that we may use include:

- Name, date of birth and contact details.
- Information about the school you attend.

The reasons why we use your information

<i>Purpose of Processing</i>	<i>Type of Information Collected</i>	<i>Our Legal Grounds for processing your information</i>	<i>Who we may share your information with</i>
Throughout the insurance lifecycle			
Complying with our legal or regulatory obligations	<ul style="list-style-type: none"> • Name • Date of birth • Your school 	<ul style="list-style-type: none"> • Legitimate interests of Marsh (to help ensure we comply with laws and regulations) 	<ul style="list-style-type: none"> • Insurance and other regulators • Law Enforcement Authorities • Insurers • Auditors

Purpose of Processing	Type of Information Collected	Our Legal Grounds for processing your information	Who we may share your information with
Scheme administration			
Updating the scheme membership list	<ul style="list-style-type: none"> Name Date of birth Your school 	<ul style="list-style-type: none"> Legitimate interests of Marsh (to help your school keep the membership of the insurance scheme up-to-date) 	<ul style="list-style-type: none"> Insurers Your school
Handling enquiries and complaints	<ul style="list-style-type: none"> Name Date of birth Your school Special categories of personal data 	<ul style="list-style-type: none"> Legitimate interests of Marsh (to help you/your parents resolve an enquiry or complaint relating to a claim under the insurance) <p><i>For using “special categories” of your information (e.g. details of any injuries or health information relevant to your insurance claim):</i></p> <ul style="list-style-type: none"> Substantial public interest (Insurance purposes) 	<ul style="list-style-type: none"> Insurers Your school

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.

Your data protection rights

Under data protection laws, you have legal rights in relation to your personal information (read below to learn more about your data rights).

You have the right to:

- ask us for a copy/access to information about you that we hold, along with additional details about how we use your information
- have your personal information corrected, if it is inaccurate or incomplete
- request the deletion or removal of personal information in certain circumstances (such as where it is no longer necessary for us to use your information for the original purpose it was collected)
- restrict our use of your personal information (i.e. allowing its storage but no further use)
- in some circumstances, ask us to transfer your personal information that you have provided to us to a third party of your choice
- object to the use of your personal information (in certain circumstances) and an absolute right to object to the use of your personal information direct marketing (including profiling)
- not be subject to decisions based purely on automated processing where it produces a legal or similarly significant effect on you

You can find out more about your data protection rights at the Information Commissioner's website: <https://ico.org.uk/your-data-matters/> or by getting in touch with us by emailing dataprotection@marsh.com. If you are concerned about the way we are collecting or using your personal information, please let us know or, alternatively, you can contact the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

Withdrawal of consent and the right to lodge a complaint

Where we are using your personal information with your consent, you have the right to withdraw that consent. If you change your mind, or you are unhappy with our use of your personal information, please let us know by contacting dataprotection@marsh.com.

If you are unhappy with the way we use your personal information, you can contact the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

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 completing the [form here](#). You will need to provide your email address when you make your request via this form.

If you would prefer to contact us by post or by phone, please contact 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

Last updated

We may need to update this privacy notice every so often, so we recommend that you revisit this information from time to time. This version was last updated on 7th March 2022.

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).

A business of Marsh McLennan

