

# PUPILS PRIVATE MEDICAL INSURANCE - QUESTIONS AND ANSWERS

## EFFECTIVE FROM WINTER TERM 2018

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 £82 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, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH15 3SY 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 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU 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 information collected and used?

When you are included in the AXA PPP Healthcare scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

**How we use your information:** We use personal information to provide our AXA PPP Healthcare scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

**Sharing Information:** We share personal information with insurer(s) of the AXA PPP Healthcare 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:** The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights. Where we use health information about your child, we may do so on the basis that the information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian. Any consent provided can be withdrawn at any time by emailing us at: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com), but this may end your insurance cover under the scheme.

**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 of the European Economic Area where data protection laws are different, but this will be done with appropriate protection in place.

**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 [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com).

**Your rights:** Under data protection law you have certain rights in relation to personal information, including to access your and your child's information and rectify inaccuracies. Your appointed guardian will also have these rights.

**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 Head of Quality at the following address:

**Marsh Ltd**

Tower Place London EC3R 5BU Phone: 020 7357 1000 Email: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com)

For Further Information please contact us at:

**Marsh Ltd**

Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY

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.

AXA Ord VOL 2018/19



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.

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 2018 Marsh Ltd All rights reserved

April 2018