

# Private medical insurance

## Insurance Product Information Document

**Company:** AXA PPP healthcare Limited



PPP HEALTHCARE

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

**Product:** Pupils' Healthcare Scheme

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.



#### 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.

##### 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 access to our healthcare experts 24/7.
- ✓ Fast Track Appointments service can help the child find a suitable specialist and make an appointment for them.
- ✓ Second opinion service from another specialist.



#### 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.
- ✗ 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.



### Where am I covered?

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



### What are my obligations?

- You must give us complete and accurate answers to any questions we may ask.
- If anything changes between the time you agreed to join and the start date you must contact us.
- You must pay the premium on time.
- You must inform us if any personal details change, including address.
- If you need 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?

You will pay the premium termly through the school fees.



### When does the cover start and end?

Your 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 premiums are stopped. If we have agreed something different with you, you will be advised in communications.



### How do I cancel the contract?

You have the right to cancel the cover either before cover begins or within 21 days of the date the cover for the child starts. You will need to contact the School Administrator to request the cancellation. Provided no claims have been made under the scheme, you will be refunded the full premium paid for that term. If a claim has been made under the scheme during the 21 day period, no refund is payable.