



Health

A young girl with dark hair, wearing a light blue school shirt, is looking through a microscope. The background is a blurred classroom setting. A large red arrow graphic points from the top right towards the microscope.

# Focus on your child's health

£126 per term from  
1 September 2021 to 31 August 2022  
Includes Insurance Premium Tax

Pupils' Healthcare Scheme

# Family matters

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Amidst the whirl of family life, there are few better feelings than providing healthcare cover and support for your loved ones. The comfort from knowing that they are supported by private medical insurance in case they fall ill cannot be understated.

## The Marsh and AXA Health relationship

AXA Health are delighted to be supporting Marsh. AXA Health provides you with expertise, innovative products and service you can trust. With nearly 80 years' experience of providing healthcare cover, we have been helping people with their health and wellbeing for longer than the NHS.



Our Health at Hand health information helpline provides ongoing support, including paediatric care. Simply call 0800 003 004  
Nurses and counselors are available 24/7.  
Midwife and pharmacist services:  
Monday to Friday 8am to 8pm,  
Saturday 8am to 4pm Sundays 8am to 12pm.

## Support you and your child can rely on

The feeling your child is in a safe pair of hands is reassuring at a difficult time. If your child is unwell and their GP recommends further treatment, their Pupils' Healthcare Scheme membership will aim to make the experience easier and less stressful through:

- Cover for an adult to stay with your child in hospital when they are receiving in-patient treatment covered by the plan.
- Hotel accommodation benefit of up to £100 a night, up to £500 a year in addition to the adult accommodation benefit.
- Providing award-winning customer service and an impressive range of healthcare support services.
- Treatment by experts in their field, so you can be confident your child will have access to appropriate treatment and care.
- Covering conditions that were present before the membership started.
- Being covered outside of school hours and term times, providing treatment is in the UK.

## Expert help for health information and support - just ask - any time of the day

Imagine having a medical expert in the family – someone you could call anytime you have a health worry, big or small.

That's exactly what Health at Hand, our 24/7 helpline, is here for. You and your family can call our medical experts any time of the day or night. Our midwives, pharmacists and nurses have experience in child health issues. So you can get expert information on vaccinations, nutrition and childhood illnesses.

## How to join

The Pupils' Healthcare Scheme gives you the peace of mind that should your child become ill, which is an already stressful time, they have fast access to treatment and care for eligible conditions. Cover is available for only £126 per child for each term during the membership year 1 September 2021 to 31 August 2022. This includes Insurance Premium Tax (IPT), however AXA Health reserve the right to amend the charge if IPT increases.

Once cover has commenced it will continue as long as your child remains at the school, the premium continues to be paid and the school continues in the Scheme.

**The application form can be found at the following address:  
[www.axahealth.co.uk/PupilsHealth-hallgrovesch](http://www.axahealth.co.uk/PupilsHealth-hallgrovesch)**

## Your child's benefits

This section gives a summary of the cover.

IF YOUR CHILD IS AN IN-PATIENT OR DAY-PATIENT		
Private hospital and day-patient unit fees	Paid in full	At a hospital or day-patient unit in our Directory of Hospitals.
Hospital accommodation for one adult while your child is in hospital receiving treatment covered by the plan	Paid in full	Covers the cost of one adult staying in hospital with your child.
Hotel accommodation for one adult while your child is in hospital receiving treatment covered by the plan	Up to £100 a night up to £500 a year	Covers towards the costs for one adult to stay near to the private hospital where your child is having treatment.
Specialist fees	No yearly limit	Includes fees for: surgeons   anaesthetists   physicians
IF YOUR CHILD IS AN OUT-PATIENT		
Surgery	No yearly limit	At a facility listed, in our Directory of Hospitals.
CT, MRI or PET scans	Paid in full	At a facility listed, in our Directory of Hospitals.
Specialist consultations, diagnostic tests and practitioner fees when your child's specialist refers them	No yearly limit	Practitioners are nurses, dieticians, orthoptists, speech therapists, psychotherapists, psychologists or audiologists.
Fees for out-patient treatment by physiotherapists, acupuncturists, homeopaths, osteopaths or chiropractors	No yearly limit on fees up to a combined overall maximum of 10 sessions in a year when your child's GP refers them	We refer to physiotherapists, osteopaths and chiropractors as 'therapists'.
MENTAL HEALTH – IF YOUR CHILD IS AN IN-PATIENT OR DAY-PATIENT		
Private hospital and day-patient unit fees for mental health treatment	Paid in full up to 45 days a year	So long as your child uses a hospital or day-patient unit in our Directory of Hospitals. Including fees for: accommodation   diagnostic tests   drugs.
Specialist fees for mental health treatment	No yearly limit	
MENTAL HEALTH – IF YOUR CHILD IS AN OUT-PATIENT		
Specialist consultations	No yearly limit	
Mental health treatment by psychologists and psychotherapists when a recognised specialist refers them	No yearly limit	
ADDITIONAL BENEFITS		
Cash payment when your child has free NHS in-patient treatment that would have been covered by their scheme	£50 a night up to £1,000 each year	

## Cancer cover and care

The scheme includes cover for cancer including chemotherapy, radiotherapy, diagnostic tests and surgery.

## The main things we don't cover

Like all health insurance schemes, there are a few things that are not covered.

We've listed the most significant things here, but please also see the details in the scheme handbook.

- Treatment of ongoing, recurrent and long-term conditions (chronic conditions).
- Treatment received outside the UK.
- Private GP fees.
- Treatment of symptoms generally associated with the natural process of ageing.
- Health checks and dental treatment.
- Learning and development disorders.
- Fees for specialists who aren't recognised by AXA Health or charge above our agreed rates.
- Any costs incurred once your child's cover has ended, even if they were pre-authorised, or the condition began when your child was covered by the plan.

The details given are a summary of the scheme. Full details of the cover available, including what is and isn't covered, are given in the membership handbook. A copy is available at [axahealth.co.uk/pupilshealthscheme](http://axahealth.co.uk/pupilshealthscheme).

## Membership information

Once your child is a Pupils' Healthcare Scheme member, there are a few things you need to know. Firstly, any treatment your child is looking to have needs to be medically necessary. We recommend you contact us before any treatment to confirm your child's cover.

## Paediatric facilities in private hospitals

There will be cases where the NHS will be best placed to provide care locally as not all private hospitals in all areas of the country have suitable facilities for children. When this is the case we will talk to you about your child's NHS options as well.

## Fast Track Appointments

Our Fast Track Appointments team can help you get those critical first specialist appointments into your diary as soon as possible. Ask your child's doctor for an open referral. This is a type of referral that states the type of specialist you need to see, without naming an individual specialist. Once you have an open referral, get in contact, and we'll do the rest.

### Making a claim, some important steps to remember

1. The planned treatment must be covered under your child's membership.
2. In order to claim please call **03301 025 503**. Further information on claiming can be found in the handbook.
3. Out-patient, day-patient or in-patient treatment must be carried out by a recognised specialist in a hospital within our directory, unless agreed by us in advance.

This is a summary of the cover that is available, for full Terms and Conditions and details please refer to the Pupils' Healthcare Scheme handbook, available at: [axahealth.co.uk/pupilshealthscheme](http://axahealth.co.uk/pupilshealthscheme) A copy of the schedule of insurance is available upon request from your school.

## **Making a complaint**

We aim to provide you with the highest possible standards of service but accept there may be occasions when you feel that things have gone wrong for you and you are unhappy with us. If you have a complaint about any matter please contact us and we'll do our best to address your concerns. Your feedback is vital to helping us to improve.

Further details on how to complain can be found in the 'Making a complaint' section of the membership handbook. If you're dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service (FOS) to consider your complaint. You should contact the FOS (0800 023 4567 or 0300 123 9 123) to find out whether you'd be eligible to have your complaint considered by them, as you'll need to meet specific criteria depending on your particular circumstances.

## **The Financial Services Compensation Scheme**

In the unlikely event that AXA Health becomes insolvent and is unable to pay benefits under the scheme, you may be entitled to claim compensation from the Financial Services Compensation Scheme (FSCS). To find out whether you'd be eligible to claim under the scheme you should contact the FSCS (0207 892 7300).

Further information about the operation of the scheme is available on the FSCS website: [fscs.org.uk](http://fscs.org.uk).

## **Cancellation rights**

You can cancel your child's cover before it begins by notifying your child's school. You can cancel your child's membership within 21 days of cover starting and receive a refund from the school if no claims have been paid. If a claim is made within the 21 day cancellation period and the parent/legal guardian still wishes to cancel, then the parent/legal guardian is liable for the premiums for that term. If at any time you wish to end your child's cover you can do so from the end of any term and no refund will be made.

## **For further information on the Pupils' Healthcare Scheme please call Marsh Limited Education Practice on 01444 335174**

Lines are open Monday to Friday 9am to 5pm.

## **Or write to them at 4 Milton Road, Haywards Heath, West Sussex, RH16 1AH**





## 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 assistance if you are injured at school. 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 have an accident at school, we will need information about your injury. 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)



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.

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# PUPILS PRIVATE MEDICAL INSURANCE - QUESTIONS AND ANSWERS

## EFFECTIVE FROM WINTER TERM 2021

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 £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 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.financialombudsman.org.uk](http://www.financialombudsman.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 laws 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.



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.

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AXA Ord VOL 2021/22

April 2021



## Pupils Healthcare Scheme

### Important information regarding changes to key dates for joiners and leavers

#### Winter Term – 1<sup>st</sup> September to 31<sup>st</sup> December 2021

- Schools must provide a complete membership list including all changes (leavers and amendments) to Marsh by 30<sup>th</sup> September. Please use the list received with your previous term invoice.
- The new term invoice will be raised based on the changes you have made.
- You will receive your invoice from Marsh by 31<sup>st</sup> October.
- Invoices are subject to 30 day payment terms.

#### Spring Term – 1<sup>st</sup> January to 31<sup>st</sup> March 2022

- Schools must provide a complete membership list including all changes (leavers and amendments) to Marsh by 24<sup>th</sup> January. Please use the list received with your previous term invoice.
- The new term invoice will be raised based on the changes you have made.
- You will receive your invoice from Marsh by 18<sup>th</sup> February.
- Invoices are subject to 30 day payment terms.

#### Summer Term – 1<sup>st</sup> April to 31<sup>st</sup> August 2022

- Schools must provide a complete membership list including all changes (leavers and amendments) to Marsh by 4<sup>th</sup> May. Please use the list received with your previous term invoice.
- The new term invoice will be raised based on the changes you have made.
- You will receive your invoice from Marsh by 7<sup>th</sup> June.
- Invoices are subject to 30 day payment terms.

AXA Health will not accept any mid-term changes, new joiners or leavers after the deadline date. For late new joiners, they will have the option to join at the next term.

If the complete membership list is not received by the deadline, you will be invoiced based on the current AXA health system membership. Invoices are subject to 30 day payment terms. This means cover can only commence or continue once payment has been received. Any school not making payment within 30 days should be aware that pupils will not be able to pre-authorise treatment and claims will not be paid.



This private medical insurance plan is underwritten by AXA PPP healthcare Limited. Registered Office: 20 Gracechurch Street, London EC3V 0BG. Registered in England and Wales No. 3148119. AXA Health is a trading name of AXA PPP healthcare Limited and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Write to us at: AXA Health, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL. We may record and/or monitor calls for quality assurance, training and as a record of our conversation. For information about AXA Health, visit [axahealth.co.uk/aboutaxahealth](http://axahealth.co.uk/aboutaxahealth)

# 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 5 Old Broad Street London EC2N 1AD until 31 March 2021, and thereafter 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.
- ✓ No yearly limit for specialist fees.
- ✓ Hospital accommodation for one parent while the child is receiving eligible treatment in hospital, paid in full.
- ✓ Hospital accommodation for one parent while their child is receiving private treatment - 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.
- ✓ 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



#### 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.

medically necessary to move to another medical facility.

- ✓ 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 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.