



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 2023 to 31 August 2024  
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 24/7 health information helpline provides ongoing support, including paediatric care.  
Simply call 0800 003 004  
Nurses and counsellors 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 inpatient treatment covered by the plan.
- Hotel accommodation benefit of up to £100 a night, up to £500 a year in addition to the hospital accommodation benefit.
- 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.

## Health information and support - just ask - any time of the day

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

That's exactly what our 24/7 health information helpline is here for. You and your family can call our medical professionals any time of the day or night. Our midwives, pharmacists and nurses have experience in child health issues. So you can get trusted 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 2023 to 31 August 2024. 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-epsomcollege](http://www.axahealth.co.uk/PupilsHealth-epsomcollege)**

## Your child's benefits

This section gives a summary of the cover.

IF YOUR CHILD IS AN INPATIENT 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 OUTPATIENT		
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 outpatient treatment by physiotherapists, acupuncturists, 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 INPATIENT 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 OUTPATIENT		
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 inpatient 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 provide you with the names and details of up to three specialists for you to choose from and make an appointment with, at a convenient time.

### 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. Outpatient, day patient or inpatient 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**



# 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 or acupuncturist 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 – Pupil Medical Scheme

## 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: [termly.schemes@marsh.com](mailto:termly.schemes@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

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

Legal text goes here.

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

## 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](mailto: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 [termly.schemes@marsh.com](mailto:termly.schemes@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](mailto: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 13 February 2023.



# Pupils Private Medical Insurance: Questions and Answers

Effective from Winter Term 2023  
(VER: AXA VOL)

# Pupils Private Medical Insurance: Questions and Answers

Effective Winter Term 2023 (VOL)

**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?**

Your complaint is important to us and should be made in the first instance to your usual Marsh contact. Alternatively you can address your complaint to:

Head of Quality Marsh Ltd  
Tower Place London  
EC3R 5BU

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

You can find more information about how we handle complaints at <https://www.marsh.com/uk/contact-us/complaints-procedure.html>.

## **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.

## 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: [termly.schemes@marsh.com](mailto:termly.schemes@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 [termly.schemes@marsh.com](mailto:termly.schemes@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/privacynotice.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 read and retain all supplied documents as they provide details of your policy and important contact details.

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