

# PUPILS PRIVATE MEDICAL INSURANCE - QUESTIONS AND ANSWERS

## EFFECTIVE FROM WINTER TERM 2019

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 £99 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 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 law 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" dataprotection@marsh.com](mailto: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,  
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.

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