

# Pupil Notice – Pupils Absence Insurance

## 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 off school due to an accident or illness. In order to do this, we will use information about you such as your name and date of birth. Sometimes we will use information which is “sensitive”. For example, if you have an accident at school, we will need information absence. We call this type of sensitive information “special categories of personal data”. We will use your information to deal with claims and / or complaints and to help us check that a claim is valid.

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 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: [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 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.

## 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.

Special categories of personal data:

- Health information including details of any injury or medical condition.

## 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   |
|--|---|--|--|
| <b>Insurance claims</b>                            |   |  |  |
| Managing insurance claims                          | <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 make an insurance claim)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</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>Claims handlers</li> <li>Lawyers</li> <li>Loss adjusters</li> <li>Third parties involved in handling the claim, such as doctors</li> <li>Your school</li> </ul> |
| Defending or making legal claims                   | <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 make an insurance claim)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</p> <ul style="list-style-type: none"> <li>To defend or make legal claims</li> </ul>                   | <ul style="list-style-type: none"> <li>Insurers</li> <li>Claims handlers</li> <li>Lawyers</li> <li>Loss adjusters</li> <li>Experts</li> <li>Third parties involved in handling the claim, such as doctors</li> </ul>     |
| <b>Throughout the insurance lifecycle</b>          |   |  |  |
| 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> <li>Special categories of personal data</li> </ul> | <ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to help ensure we comply with laws and regulations)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</p> <ul style="list-style-type: none"> <li>To defend or make legal claims</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>  |

| 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>      |   |  |   |
| 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/for-the-public/> or by getting in touch with us by emailing [privacy@mmc.com](mailto:privacy@mmc.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: [privacy@mmc.com](mailto:privacy@mmc.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 23 January 2025.