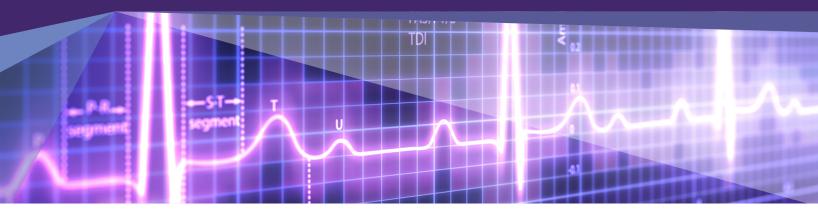


PUPILS PRIVATE MEDICAL INSURANCE SCHEME FOR SCHOOLS AND COLLEGES



In this increasingly competitive age, never has a fully holistic independent school proposition been more vital — to deliver peace of mind to parents especially parents of international and boarding pupils who are away from home.

Marsh's Education Practice currently arrange private medical insurance cover for pupils at more than 200 independent day and boarding schools in the UK.

COVER PROVIDED

The pupils private medical insurance scheme will cover the costs of a child's eligible treatment in the UK including previous medical conditions —by AXA PPP Healthcare recognised consultants, therapists, and practitioners ensuring peace of mind for schools and parents.

PREMIUMS

• £82 per insured person per term inclusive of insurance premium tax.

KEY FEATURES

- Pre-existing conditions covered no previous medical history required.
- Full payment for hospital charges such as accommodation, theatre charges, and intensive care.
- Specialist Magnetic Resonance Imaging (MRI),
 Computerised Tomography (CT), and Positron Emission
 Tomography (PET) scans paid in full.

- 24-hour healthline offering medical information and guidance.
- No overall maximum benefit limit in any one year, although there are set limits for certain benefits.
- Out-patient therapies, including physiotherapy (subject to an annual limit).

HOW THIS SCHEME OPERATES AND ADMINISTRATION OF THE SCHEME

Parents can opt-in to the private medical scheme by completing an application form which is attached to the AXA PPP leaflet provided by Marsh to the schools. Marsh will supply the school with application forms for distribution to parents. The application form contains scheme details and a link to the online schemes handbook for full details of the scheme.

Prior to the start of the first term in which cover commences, the school sends the completed application forms to Marsh. Marsh will confirm cover and premiums with AXA PPP which are calculated on the number of pupils covered. A debit note will then be issued to the school for payment. The school is required to pay the premium within 30 days.

The school can choose to run the Scheme on an "all inclusive" basis where all pupils are included. A form will need to be completed by all parents.

The school will receive an annual insurance agreement.



EXCLUSIONS OR UNUSUAL LIMITATIONS

- · Overseas treatment or repatriation is excluded.
- Services your child receives from their General Practitioner (GP) are excluded.
- · Chronic conditions.
- Treatment for normal aging, for example, puberty.
- Health checks and dental treatment.
- · Learning and development disorders.

CLAIMS

Simply call the AXA PPP helpline on 03301 025 503 and they will advise and assist you with a claim.

INSURER

This scheme is underwritten by AXA PPP HEALTHCARE LIMITED, a private company limited by shares incorporated in England and Wales with registered number 03148119 whose registered office is at 5 Old Broad Street, London EC2N 1AD and which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 202947.

COMPLAINTS PROCEDURE

Marsh manages the pupils private medical insurance under a delegated authority arrangement on behalf of the insurer. 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 RH16 3SY. Telephone: 01444 335174. Email: termly.schemes@marsh.com.

Your complaint will be dealt with fairly, speedily, and in accordance with the FCA 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.

Further information on the Financial Ombudsman Service can be found on their website and they can be contacted at: Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

The above insurer 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 or by contacting them at PO Box 300, Mitcheldean, GL 17 1DY. Tel: 0800 678 1100 or 020 7741 4100.

 $On line\ form: https://claims.fscs.org.uk.$

IMPORTANT NOTES

This document is a summary only and applies to schools in England and Wales; different arrangements may apply to Scottish schools. Any references to any conditions and the cost of cover are correct at the time of going to press. It should, however, be noted that these may be subject to amendment. Full details regarding exact cover, terms, exclusions and conditions are contained in policy documentation which is provided at inception of cover and at renewal. Details are also available on request from Marsh's Education Practice.

WANT TO KNOW MORE?

Please contact your Marsh client executive or:

Marsh Ltd Education Practice Capital House 1-5 Perrymount Road Haywards Heath West Sussex RH16 3SY

2 01444 335174

□ termly.schemes@marsh.com

duk.marsh.com/education

in Marsh UK Education Forum



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