

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.