



Health

We're bringing all our health brands together under one name - AXA Health. While we're letting you know now, we'll be working hard over the coming months to make this transition - it won't happen all at once.

Our email addresses will change to AXA Health and we'll answer the phone as AXA Health too. But you'll still see the Health-on-Line and AXA PPP healthcare brands on our product materials and in other interactions whilst we work through the changes.

In the meantime, we want to be clear about what services we provide to you, under each brand, while we make the transition.

Below is a table with our current brands and where you'll see them used alongside AXA Health:



PPP HEALTHCARE

health-on-line

	PPP HEALTHCARE	health-on-line
Who are we	AXA PPP healthcare Limited is an insurance company selling private healthcare insurance products. AXA Health and AXA PPP healthcare are trading names of AXA PPP healthcare Limited, part of the AXA Group of companies.	Health-on-Line Company UK Limited is an insurance intermediary selling private medical insurance. Health-on-Line Company UK Limited is wholly owned by AXA PPP healthcare Group Limited. AXA Health is a trading name of Health-on-Line Company UK Limited, part of the AXA Group of Companies.
Where you can find us	Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL	80 Holdenhurst Road, Bournemouth BH8 8AQ
Our websites	<p>AXAHealth.co.uk</p> <p>You can get quotes and buy AXA PPP healthcare branded individual product online.</p> <p>The website explains the full range of products and services offered by us and links to the Health-on-Line website. axahealth.co.uk replaces the existing axapphealthcare.co.uk website.</p>	<p>Health-on-line.co.uk</p> <p>You can get quotes and buy Health-on-Line Company branded individual product online.</p> <p>The website also introduces AXA Health as our new brand name and provides a link to the AXA Health website.</p>
	Any email communications you receive will be from @axahealth.co.uk	
Social Media	<p>Our social media addresses are:</p> <p>facebook.com/AXAhealth twitter.com/AXAhealth linkedin.com/company/axahealth youtube.com/user/AXAhealth</p>	<p>Our social media addresses are:</p> <p>facebook.com/healthonlineuk twitter.com/HOL_Offices linkedin.com/company/health-on-line</p> <p>The addresses will be changing over the coming months.</p>

Our approach to help you arrange your cover	AXA PPP healthcare Limited is the insurer and can arrange your cover directly with you.	As an agent Health-on-Line Company UK Limited arrange your insurance and work in the best interest of you, our customer.
	We will ask you about what is important to you and provide you with the relevant information you need about the products we offer, to help you make your product and cover choices to best match your demands and needs. We offer an information service. We do not offer advice and we do not give personal recommendations.	
What products do we offer	We offer private medical insurance products to individuals and businesses:	
	<ul style="list-style-type: none"> • Personal private healthcare insurance • Small business healthcare insurance 	
	We offer the following brands of private medical insurance:	
	<ul style="list-style-type: none"> • Health-on-Line • AXA PPP healthcare 	
	We offer corporate private healthcare Insurance products. We underwrite all of the private healthcare products we sell.	AXA PPP healthcare Limited underwrites all of the private healthcare products we sell.
	We offer other health-related services and assistance products which are not insurance policies including Employee Assistance Programmes, Occupational Health Services and Trusts.	
After sales services	We provide after sales service and handle your claims for Large Corporate, Small business and individual AXA PPP healthcare products.	We act on behalf of the insurer, AXA PPP healthcare Limited, to administer some Health-on-line claims and to service AXA PPP healthcare and Health-on-Line individual policies.
	Members access the AXA PPP healthcare 'member on line' portal for service and claims.	Customers access the Health-on-Line 'customer on line' portal for service and claims.
Will you have to pay for our service	AXA PPP healthcare does not charge a fee for setting up cover. However, employees of AXA PPP healthcare Group Limited companies may receive a bonus in addition to their basic salary based on a number of factors, including the achievement of sales and quality targets.	We arrange the policy with AXA PPP healthcare on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium at point of sale and at each renewal which also covers the cost of servicing activity.
	Businesses which work for AXA PPP healthcare on an outsourced basis may receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.	AXA PPP healthcare pays Health-on-Line a percentage of annual premium for handling Health-on-Line claims on its behalf.

Our regulators	AXA Health is a trading name of AXA PPP healthcare Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our financial services register reference number is 202947.	AXA Health is a trading name of Health-on-Line Company UK Limited who are authorised and regulated by the Financial Conduct Authority. Our financial services register reference number is 308776.
	You can check our registration on the Financial Services register by visiting the FCA's website register.fca.org.uk or by contacting the FCA on 0800 111 6768.	
	Non insurance products such as assistance services are not regulated by the Financial Conduct Authority.	
If you have a complaint	In writing: Complaints Manager, AXA PPP healthcare, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL. By phone: 0800 206 1808. By email: complaint.resolution@axahealth.co.uk	In writing: Customer Relations Manager, Health-on-Line, 80 Holdenhurst Road, Bournemouth, BH8 8AQ By phone: 01202 544 444 or By email: customer.relations@axahealth.co.uk
	You can find more information about how we handle complaints at: www.axahealth.co.uk/contact-us/raising-a-complaint/	You can find more information about how we handle complaints at: www.health-on-line.co.uk/contact-us and under the heading "if you have a problem or want to complain".
	If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. You can find more information on their website www.financial-ombudsman.org.uk or by calling them on 0800 0234567. Alternatively, you may be able to submit your complaint via the EU Online Dispute Resolution facility which offers out-of-court complaint and redress procedures.	
	Non insurance products, such as assistance services, are not covered by the Financial Ombudsman Service.	
Are we covered by the FSCS	We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS. You can contact the FSCS by telephone on: 0800 678 1100 or by post: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY	
	Non insurance products such as assistance services, are not covered by the FSCS.	

How we use your information

We never sell personal member information to third parties. We will only use your information in ways we are allowed to by law, which includes only collecting as much information as we need.

We will ask for your consent to process information such as your medical information when it is necessary to do so. When using your information, we may rely on your consent which you can withdraw at any time.

You can also ask us for a copy of the information we hold about you and ask us to correct anything that is wrong.

If you want to exercise any of your rights you can do so by contacting the Data Protection Officer:

By email:
data.protection@axahealth.co.uk

In writing: The Data Protection Officer,
AXA PPP healthcare Limited, Jubilee House, Vale Road, Tunbridge Wells, Kent, TN1 1BJ

To view our privacy policy, which explains how we use your data, please visit:
www.axahealth.co.uk/privacy-policy/

If you want to exercise any of your rights you can do so by contacting the Data Protection Officer:

By email: DPA@axahealth.co.uk

In writing: FOA The Data Protection Officer, Health-on-Line, 80 Holdenhurst Road, Bournemouth, Dorset, BH8 8AQ.

To view our privacy policy, which explains how we use your data, please visit:

www.health-on-line.co.uk/privacy-policy or contact us on 01202 057480 if you would like a paper copy sent to you.