



Health

Becoming AXA Health

**We're joining up our brands
under one name: AXA Health.**

This document explains how everything works – but don't worry, our changes behind the scenes won't affect your cover.

For the latest version of this document, see axahealth.co.uk/aboutaxahealth



Why am I seeing different names?

We're bringing everything together under one name – AXA Health – to make things simpler all round, and to reflect our focus on health.

We'll answer the phone as AXA Health, and you'll see some changes to our websites too. You may still see other names in some places. We're still the same friendly, experienced team, and these changes won't affect your cover.

We've explained how everything works here, including some of the differences in how we're set up behind the scenes. If you have any questions, just give us a call.

AXA Health – the name you'll see on more communications from now on – is a trading name of:

- AXA PPP healthcare Limited
- Health-on-Line Company UK Limited
- AXA PPP healthcare Group Limited.

Here's how everything fits together:



Does this affect how much I pay?

Neither AXA PPP healthcare Limited or Health-on-Line Company UK Limited charge a fee for setting up your insurance. If Health-on-Line Company UK Limited set up the policy, they receive a payment from AXA PPP healthcare Limited to cover the cost of their services.

What do the companies do?

Each company that sells you a product will:

- ✓ talk to you about what you want from your cover (your demands and needs)
- ✓ give you the information you need about our cover and services, to help you choose options that match your demands and needs
- ✓ offer you modular cover, so you can pick the options that best suit you, and only pay for what you need.

As an insurance intermediary, Health-on-Line Company UK Limited will arrange your insurance and work in your best interests.

We don't:

- ✗ offer advice – we offer an information service only
- ✗ give personal recommendations.

Who do I complain to if anything goes wrong?

We want to make it as easy as possible to let us know when you're unhappy about something, and we'll do everything we can to work things out.

The easiest way to find out how to complain is to go to:

- For AXA PPP healthcare Limited:
axahealth.co.uk/contact-us/raising-a-complaint
- For Health-on-Line Company UK Limited:
health-on-line.co.uk/contact-us

There's more about this on the next page.

What happens to the information I give you?

We'll never sell your personal information to third parties. We'll only collect what we need, and we'll of course always use it lawfully. We'll ask for your consent when we need it – for example, we sometimes need consent to process medical information. You'll be able to withdraw it 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's not right.

Here's how to find our privacy policies, which give you more details about how we use your data and your rights over it:

- For AXA PPP healthcare Limited:
axahealth.co.uk/privacy-policy.
- For Health-on-Line Company UK Limited:
health-on-line.co.uk/privacy-policy.

What else should I know?

The information on this page is just a summary, as we wanted to be as clear as possible with our members.

If you want to check in more detail, there's more information on the next page.

AXA PPP healthcare Limited

What we do	AXA PPP healthcare Limited is an insurance company.
What we offer	<p>We underwrite private medical insurance for individuals, small businesses and large corporate companies. We also offer dental, travel and cashplan products. The products are branded AXA Health or AXA PPP healthcare.</p> <p>AXA Health offer businesses other health-related services and assistance products, which aren't regulated by the Financial Conduct Authority. These include Employee Assistance Programmes (EAPs) through AXA ICAS Limited; occupational health services through AXA ICAS Occupational Health Limited; and trusts through AXA PPP healthcare Administration Services Limited.</p> <p>Our products are sold both directly and through intermediaries.</p>
Looking after our members	<p>We handle any queries after sale and claims made using cover we've underwritten – for individuals, small businesses and large corporate businesses. We do this for products we've sold directly and for products branded Health-on-Line.</p> <p>You can access our online services and manage claims at axahealth.co.uk – go to the Log in/Register section.</p>
How to complain	<p>If you have a concern to do with how AXA PPP healthcare Limited handled sales or renewal, you can contact us in any of these ways:</p> <ul style="list-style-type: none">• See axahealth.co.uk/contact-us/raising-a-complaint• Email complaint.resolution@axa-ppp.co.uk• Phone 0800 206 1808• Write to The Complaints Manager, AXA PPP healthcare Limited, Phillips House, Crescent Road, Tunbridge Wells TN1 2PL. <p>If we can't sort out your problem, please see below for how to take your complaint to the Financial Ombudsman Service.</p>
Paying for our services	<p>You don't pay a fee for us setting up your cover.</p> <p>If you pay yearly for an individual or small business private medical insurance policy and cancel your policy, we will charge a £20 administration fee.</p> <p>We want to be fully transparent with you, so you may want to note the following:</p> <ul style="list-style-type: none">• Employees of AXA PPP healthcare Group Limited companies may receive a bonus on top of their basic salary. This is based on different factors, including whether the employee meets sales and quality targets.• Businesses that work for AXA PPP healthcare as outsourced resources may receive a fee and other payments. Again, these are based on different factors, including whether they meet sales and quality targets.
To exercise any of your data protection rights	<p>To exercise any of your data protection rights, please email data.protection@axahealth.co.uk or write to: The Data Protection Officer, AXA PPP healthcare Limited, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL.</p>
Our legal details and regulator	<p>AXA Health and AXA PPP healthcare are trading names of AXA PPP healthcare Limited, part of the AXA Group of companies. AXA PPP healthcare Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>Our financial services register reference number is 202947. You can check this at fca.org.uk or by calling 0800 111 6768.</p>
Our address	Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL

Health-on-Line Company UK Limited

What we do	Health-on-Line Company UK Limited is an insurance intermediary selling private medical insurance.
What we offer	<p>We offer private medical insurance for individuals and small businesses.</p> <p>The policies are branded Health-on-Line or AXA PPP healthcare, and are underwritten by AXA PPP healthcare Limited.</p>
Looking after our members	<p>We act on behalf of the customer as a wholly owned subsidiary of AXA PPP healthcare Group Limited, to look after customers who've bought policies branded AXA Health, AXA PPP healthcare and Health-on-Line. Presenting as AXA Health, AXA PPP healthcare Limited handle all claims and administration. You can access our online services and manage claims for Health-on-Line branded policies at health-on-line.co.uk – go to the My Account section.</p>
How to complain	<p>If you have a concern to do with how Health-on-Line handled your sale or renewal, or a concern about a claim made on a Health-on-Line branded individual or small business policy before 1 April 2021, you can contact us in any of these ways:</p> <ul style="list-style-type: none">• See health-on-line.co.uk/contact-us under the heading 'If you have a problem or want to complain'• Email customer.relations@axahealth.co.uk• Phone 01202 544 444• Write to The Customer Relations Manager, 80 Holdenhurst Road, Bournemouth BH8 8AQ. <p>If we can't sort out your problem, please see below for how to take your complaint to the Financial Ombudsman Service.</p>

Health-on-Line Company UK Limited continued

Paying for our services	You don't pay a fee for us arranging your healthcare cover with AXA PPP healthcare Limited on your behalf. We receive a commission from the insurer, which is a percentage of the total annual premium at the time you bought the policy, and at each renewal. This covers the cost of our services.
To exercise any of your data protection rights	To exercise any of your data protection rights, please email dpa@axahealth.co.uk or write to: The Data Protection Officer, Health-on-Line, 80 Holdenhurst Road, Bournemouth, Dorset BH8 8AQ.
Our legal details and regulator	AXA Health is a trading name of Health-on-Line Company UK Limited, part of the AXA Group of Companies and a wholly owned subsidiary of AXA PPP healthcare Group Limited. Health-on-Line Company UK Limited is authorised and regulated by the Financial Conduct Authority. Our financial services register reference number is 308776. You can check this at fca.org.uk or by calling 0800 111 6768.
Our address	80 Holdenhurst Road, Bournemouth BH8 8AQ

Other complaint and regulatory information for all our companies

The Financial Ombudsman Service	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 financial-ombudsman.org.uk or by calling 0800 023 4567.
The Financial Services Compensation Scheme (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 calling 0800 678 1100 or by writing to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.
Important information about non-insurance products	The non-insurance products that the AXA Health service companies offer, such as assistance services, EAPs and trusts, are not covered by the Financial Ombudsman Service or Financial Services Compensation scheme, or regulated by the Financial Conduct Authority.

This document is available in other formats. If you would like a Braille, large print or audio version, please contact us.