



**Health**

# About AXA Health

## **Our AXA Health Brand.**

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This document explains how the companies that make up our AXA Health brand work together. It also gives important regulatory information.

For the latest version of this document, see [axahealth.co.uk/aboutaxahealth](https://axahealth.co.uk/aboutaxahealth)



## Why am I seeing different names?

AXA Health – the name you’ll see on most communications now – is a trading name of:

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

Here’s how everything fits together:

**AXA Health Limited**  
 ... is an intermediary (insurance agent). They’ll talk to you about what you need, arrange or renew your private medical insurance with AXA PPP healthcare Limited, help set everything up and administer the plan. They also handle complaints on behalf of AXA Health companies.  
 They can also arrange other health related services (non-insurance).

**Health-on-Line Company UK Limited**  
 ... is an intermediary (insurance agent). They’ll talk to you about what you need and renew your private medical insurance with AXA PPP healthcare Limited.

**AXA PPP Healthcare Group Limited**  
 ... all the AXA Health team are employed by AXA PPP healthcare Group Limited.

**AXA Health Services Limited**  
 ... is the non-insurance health related service provider and trust administrator. They also deal with complaints about these services.

**AXA PPP healthcare Limited**  
 ... is the insurance company that underwrites your cover, and can arrange to renew your cover directly with you. They also assess and pay claims.

**AXA Health**  
 ... is the brand name that you’ll see and hear from now on.

## What do the companies do?

Each company that sells you an insurance 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

They don’t:

- ✗ offer advice - it’s an information service only;
- ✗ give personal recommendations.

## What happens to the information I give you?

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 Health Limited or AXA PPP healthcare Limited: [axahealth.co.uk/privacy-policy](http://axahealth.co.uk/privacy-policy)
- For Health-on-Line Company UK Limited: [health-on-line.co.uk/privacy-policy](http://health-on-line.co.uk/privacy-policy).
- For AXA Health Services Limited: [axahealth.co.uk/health-services-privacy-policy](http://axahealth.co.uk/health-services-privacy-policy).



## AXA Health Limited

<b>What we do</b>	AXA Health Limited is an insurance intermediary selling private medical insurance for AXA PPP healthcare Limited, other health related insurance and non-insurance products. We also provide after-sales and complaints handling services.
<b>Looking after our members</b>	We provide after-sales services and complaints for insured members of AXA Health, AXA PPP healthcare or Health-on-Line. We do this on behalf of the insurer, AXA PPP healthcare Limited. You can access our online services and manage claims at <a href="http://axahealth.co.uk">axahealth.co.uk</a> (just click on Log in or Register) and at <a href="http://health-on-line.co.uk">health-on-line.co.uk</a> (go to the My Account section).
<b>How to complain</b>	If you have any concerns about your insurance customer journey with AXA Health contact <a href="http://axahealth.co.uk/contact-us/raising-a-complaint">axahealth.co.uk/contact-us/raising-a-complaint</a> ; email <a href="mailto:complaint.resolution@axahealth.co.uk">complaint.resolution@axahealth.co.uk</a> ; calling 0800 206 1808; or write to The Complaints Manager, AXA Health, International House, Forest Road, Tunbridge Wells, Kent TN2 5FE. If we can't sort out your problem, please see the next page for how to take your complaint to the Financial Ombudsman Service. We also deal with any concerns regarding the AXA Health app. This is not a regulated product. If you are a member of a large corporate healthcare trust scheme, you can contact AXA Health Services Limited with any concerns by emailing <a href="mailto:complaint.resolution@axahealth.co.uk">complaint.resolution@axahealth.co.uk</a> ; calling 0800 206 1808; or writing to The Complaints Manager, AXA Health, International House, Forest Road, Tunbridge Wells, Kent TN2 5FE. If you have a complaint about the medical treatment or advice given by AXA Health Services Limited as part of their Employee Assistance Programme(EAP) or occupational health services, contact us at <a href="mailto:quality.assurance@axahealth.co.uk">quality.assurance@axahealth.co.uk</a> or in writing to AXA Health Services Limited, Quality Assurance, Cuprum Building, Third Floor, 480 Argyle Street, Glasgow G2 8NH. These complaints are not covered by the Financial Ombudsman Service or Financial Services Compensation scheme, or regulated by the Financial Conduct Authority.
<b>Paying for our services</b>	You don't pay a fee for us arranging your healthcare cover with AXA PPP healthcare Limited. We receive a payment from the insurer at the time you buy your plan, and at each renewal. This covers the cost of our services.
<b>Safeguarding your money</b>	For some regulated insurance products, we collect premiums as agent of the insurer, AXA PPP healthcare Limited, under what is known as 'Risk Transfer'. This means when we receive premiums from you, the insurer considers these as received by them. Any premium refunds which are paid to AXA Health Limited by the insurer are only treated as having been received by you when they are actually paid to you by AXA Health Limited. Further details are available on request. AXA Health Limited may collect payment details on behalf of AXA PPP healthcare Limited so AXA PPP healthcare Limited can collect your premium.
<b>To exercise any of your data protection rights</b>	To exercise any of your data protection rights, please email <a href="mailto:dposales@axahealth.co.uk">dposales@axahealth.co.uk</a> or write to The Data Protection Officer, AXA Health Limited, Jubilee House, Vale Road, Tunbridge Wells, Kent TN1 1BJ.
<b>Our legal details and regulator</b>	AXA Health is a trading name of AXA Health Limited, part of the AXA Group of Companies and a wholly owned subsidiary of AXA PPP healthcare Group Limited. AXA Health Limited is authorised and regulated by the Financial Conduct Authority. Our financial services register number is 932948. You can check this at <a href="http://fca.org.uk">fca.org.uk</a> or by calling 0800 111 6768.
<b>Our correspondence address</b>	International House, Forest Road, Tunbridge Wells, Kent TN2 5FE

## AXA PPP healthcare Limited

<b>What we do</b>	AXA PPP healthcare Limited is an insurance company.
<b>What we offer</b>	We underwrite private medical insurance and other health related insurance products, which are sold and renewed both directly and through intermediaries including our agents AXA Health Limited and Health-on-Line Company UK Limited.
<b>Looking after our members</b>	We handle any claims queries and assess and pay eligible claims– for individuals, small businesses and large corporate businesses. Complaints about AXA PPP healthcare Limited are dealt with by AXA Health Limited. You can access our online services and manage claims at <a href="http://axahealth.co.uk">axahealth.co.uk</a> – go to the Log in/Register section.
<b>How to complain</b>	If you have a complaint about AXA PPP healthcare Limited contact AXA Health by going to <a href="http://axahealth.co.uk/contact-us/raising-a-complaint">axahealth.co.uk/contact-us/raising-a-complaint</a> ; emailing <a href="mailto:complaint.resolution@axahealth.co.uk">complaint.resolution@axahealth.co.uk</a> ; calling 0800 206 1808; or writing to The Complaints Manager, AXA Health, International House, Forest Road, Tunbridge Wells, Kent TN2 5FE. Please see the next page for how to take your complaint to the Financial Ombudsman Service.
<b>Paying for our services</b>	You don't pay a fee for us setting up your cover. If you pay yearly for an individual or small business plan and cancel your plan, we may charge a £20 administration fee. We want to be fully transparent with you, so you may want to note the following: <ul style="list-style-type: none"> <li>• 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.</li> <li>• Businesses that work for AXA PPP healthcare Limited 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.</li> </ul>

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**To exercise any of your data protection rights**

To exercise any of your data protection rights, please email [data.protection@axahealth.co.uk](mailto:data.protection@axahealth.co.uk) or write to The Data Protection Officer, AXA PPP healthcare Limited, Jubilee House, Vale Road, Tunbridge Wells, Kent TN1 1BJ.

## AXA PPP healthcare Limited continued

<b>Our legal details and regulator</b>	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 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. You can check this at <a href="http://fca.org.uk">fca.org.uk</a> or by calling 0800 111 6768.
<b>Our correspondence address</b>	International House, Forest Road, Tunbridge Wells, Kent TN2 5FE

## Health-on-Line Company UK Limited

<b>What we do</b>	Health-on-Line Company UK Limited is an insurance intermediary who renew private medical insurance.
<b>What we offer</b>	We renew private medical insurance for individuals. The plans are branded AXA Health, Health-on-Line or AXA PPP healthcare, and are underwritten by AXA PPP healthcare Limited.
<b>Looking after our members</b>	We administer AXA Health, AXA PPP healthcare and Health-on-Line healthcare plans that we arrange. AXA PPP healthcare Limited assess and pay all eligible claims. Any complaints about Health-on-Line Company UK Limited are dealt with by AXA Health Limited. You can access our online services and manage claims for Health-on-Line branded plans at <a href="http://health-on-line.co.uk">health-on-line.co.uk</a> – go to the My Account section.
<b>How to complain</b>	If you have a concern you can contact AXA Health by going to <a href="http://axahealth.co.uk/contact-us/raising-a-complaint">axahealth.co.uk/contact-us/raising-a-complaint</a> ; emailing <a href="mailto:complaint.resolution@axahealth.co.uk">complaint.resolution@axahealth.co.uk</a> ; calling 01202 544 444; or writing to The Complaints Manager, AXA Health, International House, Forest Road, Tunbridge Wells, Kent TN2 5FE.
<b>Paying for our services</b>	You don't pay a fee for us renewing your healthcare cover with AXA PPP healthcare Limited. If you pay yearly for an individual or small business plan and cancel your plan, AXA PPP healthcare Limited may charge a £20 administration fee We receive a commission from the insurer, which is a percentage of the total annual subscription at the time you bought the plan, and at each renewal. This covers the cost of our services.
<b>Safeguarding your money</b>	Health-on-Line Company UK Limited may collect payment details on behalf of AXA PPP healthcare Limited so AXA PPP healthcare Limited can collect your premium.
<b>To exercise any of your data protection rights</b>	To exercise any of your data protection rights, please: email <a href="mailto:dpa@axahealth.co.uk">dpa@axahealth.co.uk</a> ; call us on 01202 544444; or write to The Data Protection Officer, Health-on-Line, 80 Holdenhurst Road, Bournemouth, Dorset BH8 8AQ.
<b>Our legal details and regulator</b>	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 <a href="http://fca.org.uk">fca.org.uk</a> or by calling 0800 111 6768.
<b>Our correspondence address</b>	80 Holdenhurst Road, Bournemouth BH8 8AQ

## Other complaint and regulatory information

<b>The Financial Ombudsman Service</b>	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 <a href="http://financial-ombudsman.org.uk">financial-ombudsman.org.uk</a> or by calling 0800 0234567.
<b>The Financial Services Compensation Scheme (FSCS)</b>	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, using their portal at <a href="http://claims.fscs.org.uk">claims.fscs.org.uk</a> or by writing to: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY.
<b>Important information about non-insurance products</b>	Non-insurance products, such as assistance services, Employee Assistance Programmes (EAPs) and trusts, are not covered by the Financial Ombudsman Service or Financial Services Compensation scheme, or regulated by the Financial Conduct Authority or Prudential Regulation Authority.

### If you have hearing, speech or visual difficulties.

[axahealth.co.uk/accessibility](http://axahealth.co.uk/accessibility)

This gives helpful information and support on how to access our documentation and different ways to communicate with us. This document is available in Braille, large print or digital audio, please see our accessibility pages above or contact us.