

Group Policy Q&A for Clients and Brokers

AXA PPP healthcare Limited (AXA Health), the insurer, has made some changes to the contractual terms that we have in place with all corporate insured clients and members covered under these arrangements. These changes are designed to provide clarity around the nature of the contractual relationship between AXA PPP healthcare Limited, the Corporate client and members who will be covered under the contract.

1. The amends have been made to fully align the corporate insurance arrangements with the FCA's definition of [Group Policy](#). As such the Corporate is established as the legal holder of the policy with Members covered under the policy established as Policyholders. AXA Health has also established under the terms of the Membership handbooks that all members under the group policy have the legal right to cover under the policy as if they were party to the group insurance policy.

We currently make information directly available to the lead members via our landing pages and will continue to do so. If there is additional information that they believe is required by members under the scheme to meet regulatory obligations, these will be supplied either directly to members via our landing page or to the company with instructions to pass that information onto the members of the group policy.

Have the rights of employees and family members changed?

AXA Health has made some changes to the contractual terms that are in place with all corporate insured clients and members covered under these arrangements. These changes are designed to provide clarity around the nature of the contractual relationship between AXA PPP healthcare Limited (the insurer), the corporate client and all members who will be covered under the contract.

As such there is clarity in membership handbooks and the contract with the corporate client that members are now legally entitled to coverage under a plan made for their benefit, even though the contract is between the corporate client and AXA Health. However, except for this special case, no person can enforce any clause or term of the plan under the Contract (Rights of Third Parties) Act 1999, except for AXA Health and the company.