

SME Worldwide Business Travel Cover Promotion

Terms and Conditions

The promoter of the promotion is AXA PPP Healthcare Group Limited (registered number 03148346), whose registered office is at 20 Gracechurch Street, London EC3V 0BG, (“we” “us” or the “Promoter”). “AXA Group” means AXA UK plc (registered number 02937724) and its direct and indirect subsidiary companies, any holding company of AXA UK plc and any subsidiary companies of such holding company, as such terms are defined in section 1159 of the Companies Act 2006.

Eligibility Requirements

The promoter of the promotion is AXA PPP Healthcare Group Limited (registered number 03148346), whose registered office is at 20 Gracechurch Street, London EC3V 0BG, (“we” “us” or the “Promoter”). “AXA Group” means AXA UK plc (registered number 02937724) and its direct and indirect subsidiary companies, any holding company of AXA UK plc and any subsidiary companies of such holding company, as such terms are defined in section 1159 of the Companies Act 2006.

1. The Promoter shall lead and administer this promotion via its online and telephone marketing channels.
2. To be eligible for the promotion, a customer must:
 - 2.1 purchase either a Business Health Plan or Business Protect Plan (“Plan”) for a group which does not exceed 65 individuals;
 - 2.2 select the moratorium option for their Plan;
 - 2.3 include the treatment with comprehensive cancer cover or treatment with NHS cancer support cover for all members within their Plan;
 - 2.4 purchase the Plan between the period of 1 May 2025 and 30 September 2025; and
 - 2.5 not cancel the Plan within the 14-day ‘cooling off period’.

Existing customers of the AXA Group who renew their Plan, previous AXA Group customers, or customers who are switching from a different insurer are not eligible and unable to participate in this promotion. . Any customer complying with the conditions in this Clause 2, will be an “Eligible Customer” and automatically be eligible for the Offer.

3. Eligibility of customers will be decided by the Promoter whose decision shall be final and binding. The Promoter reserves the right to verify the eligibility of all customers.

Promotion Information

4. Each Eligible Customer shall receive:
 - 4.1 a complimentary 1 (one) year of Worldwide Travel Insurance cover [for all members included within the Plan]. The Worldwide Travel Insurance cover will be subject to applicable terms and conditions found at (Business travel insurance | AXA Health) and will expire on the renewal of the Plan;(the “Offer”).

- 5 Details of the Promotion Period are set out below:

Promotion	Opening date and time	Closing date and time
(“Promotion Period”)	00:00 GMT 1 May 2025	23:59 GMT 30 September 2025

(the “Promotion Period”).

6. Any Plan purchased before or after the Promotion Period, will not be eligible for participating in the promotion.
7. The Offer is not available in conjunction with any other offer or discount or pre-existing agreements with brokers to sell bespoke variations of the Promoter’s health insurance products.

Claiming the Offer

8. All Eligible Customers who enter the promotion in accordance with these terms and conditions will be eligible to receive the Offer and this will be added on to their Business Health Plan at the time of purchase.
9. The Promoter’s decision is final and binding.
10. The Offer is not transferable and is for use by Eligible Customers only. There is no cash alternative.
11. The Promoter is not responsible if Eligible Customers are unable to accept the Offer or do not use the Offer for any reason whatsoever and no alternatives are offered.

General Terms

12. By participating in the promotion, you agree to be fully bound by these terms and conditions and those of any relevant third party and by any other requirements set out in any related promotional material. In the event of a conflict, these terms and conditions take precedence. If you do not comply with these terms and conditions, your participation in the promotion will be revoked and you will be disqualified.
13. The Promoter reserves the right to withdraw or amend the promotion or these terms and conditions at any time on reasonable notice. The Promoter also reserves the right to delay or postpone the promotion at its sole and absolute discretion.
14. Anything added to your plan as part of the Offer may be liable to tax. Any tax liability shall be the responsibility of Eligible Customers.
15. By taking part in the promotion, you agree that the Promoter is not liable for any loss, damage, disappointment or personal injury whatsoever suffered or sustained by you in connection with the promotion (including but not limited to direct, indirect or consequential losses, loss of profit, income or goodwill), the use of any prize, or any act or omission (whether negligent or not) of the Promoter or its affiliates, save for any liability which cannot be excluded by law (including fraud, gross negligence or for death or personal injury caused by the Promoter’s or its affiliates’ negligence).
16. If any of these clauses should be determined to be illegal, invalid or otherwise unenforceable then it shall be severed and deleted from these terms and conditions and the remaining clauses shall survive and remain in full force and effect.
17. These terms and conditions shall be governed by and construed in accordance with the laws of England and Wales and any disputes arising from these terms and conditions shall be subject to the exclusive jurisdiction of the Courts of England and Wales.

Data Protection

18. “Personal data” and “processing” shall have the meanings set out in the General Data Protection Regulation (“GDPR”). Any reference to personal data includes a reference to sensitive personal data, as applicable, whereby sensitive personal data means personal data that incorporates such categories of data as are listed in Article 9(1) of the GDPR.
19. By participating in the promotion, customers agree that the Promoter may collect personal data from customers, including for the avoidance of doubt, the information submitted by customers when they purchase a Plan and consent to the use of their personal information for the purposes specified in these terms and conditions.
20. The Promoter shall comply with its obligations under the Data Protection Act 2018 and the GDPR.