

The promoter of the Price Reduction 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**”).

Eligibility Requirements

1. The Promoter shall lead and administer this Price Reduction via its online and telephone marketing channels.
 2. To be eligible for the Price Reduction, an **Eligible Customer** must:
 - 2.1 purchase an AXA Health Business Health Plan or Business Protect Plan which must include either (i) ‘Treatment’ cover option with NHS Cancer support; (ii) ‘Treatment’ cover option with Comprehensive Cancer cover; and/or (iii) ‘Diagnostics Only’ cover option, (an “**Eligible Plan**”) directly from AXA Health or via a broker;
 - 2.2 have no more than 19 employees covered by the **Eligible Plan**;
 - 2.3 purchase, and have cover started under, an **Eligible Plan** during the **Price Reduction Period**;
 - 2.4 not cancel the **Eligible Plan** within the 14-day statutory cancellation period;
 - 2.5 not be (i) an existing customer of AXA Health who is renewing their plan, (ii) a previous AXA Health customer or (iii) a business customer who is switching from a different private medical insurer; and
 - 2.6 select either AXA Health’s Moratorium or Full Medical Underwriting for their **Eligible Plan**.
- Any customer complying with the conditions in this Clause 2 will be an “**Eligible Customer**”.
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.

Price Reduction Information

4. Each **Eligible Customer** shall receive a 25% price reduction on the standard premium rate applicable in respect of those eligible members who will be entitled to receive the benefit of the (i) ‘Treatment’ cover option with NHS Cancer support; (ii) ‘Treatment’ cover option with Comprehensive Cancer cover; and/or (iii) ‘Diagnostics Only’ cover option, under the **Eligible Plan** (the “**Price Reduction**”).
5. Details of the **Price Reduction Period** are set out below:

	Opening Date and Time	Closing Date and Time
"Price Reduction Period"	00:00 GMT	23:59 GMT
	18 May 2026	30 September 2026

6. Any plan purchased and commenced before or after the **Price Reduction Period**, will not be eligible for participating in the **Price Reduction**. The **Price Reduction** applies to the first year of the **Eligible Plan** only.

7. Any customer who is not an Eligible Customer will not be eligible for the Price Reduction.

8. The **Price Reduction** is non-transferable and cannot be substituted for a cash alternative. The Price Reduction is not available in conjunction with any other price reduction or discount other than the following:

8.1 a 5% discount for paying the premium for an **Eligible Plan** in one annual payment;

8.2 15% off first year of cover offer available to Barclaycard business customers;

8.3 free cover option for routine dentist and optician fees for the first year for Santander Business customers;

8.4 up to 50% off Chambers of Commerce membership fees and free access to 24/7 health support line for Chambers of Commerce members;

8.5 free EAP Premier and Mental Health option for Worldpay business customers; and/or

8.6 free Mental Health option for AXA Business Insurance customers.

Such offers are subject to their own terms and conditions.

General Terms

9. The **Promoter** reserves the right to withdraw or amend the Price Reduction or these terms and conditions at any time. The **Promoter** also reserves the right to delay, postpone or extend the Price Reduction Period at its sole and absolute discretion.

10. Anything added to your **Eligible Plan** may be liable to tax. Any tax liability shall be the responsibility of **Eligible Customers**.

11. No AXA Health Group company will be liable for any loss, damage or personal injury whatsoever suffered or sustained in connection with this Price Reduction except for any liability which cannot be excluded by law (including fraud or for the death or personal injury caused by that AXA Health Group company's negligence). The "AXA Health Group" for this purpose is AXA PPP healthcare Group Limited, its holding company and all subsidiaries of its holding company including (but not limited to) AXA PPP healthcare Limited and AXA Health Services Limited.

12. 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.

13. 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

14. “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.

15. 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 an **Eligible Plan** and consent to the use of their personal information for the purposes specified in these terms and conditions.

16. The Promoter shall comply with its obligations under the Data Protection Act 2018 and the GDPR.