

ARMA KARMA

VIRTUAL HEALTH SCHEME RULES



Arma Karma Virtual Health Scheme Rules

Welcome

Welcome to Arma Karma Virtual Health – we're really glad you're here.

This guide explains how your membership works, what you can expect, and how to use your benefits.

We've kept things simple, clear, and easy to follow.

If you ever need help, just reach out – we're here for you.

– The PMHC Team

Contact Details

PMHC Limited (Scheme Provider)

For any questions about your membership, go to armakarma.insure/virtual-health/ and open the chat box. You can use it to send us a message through the contact form.

HealthHero (Healthcare Provider)

To use your healthcare services, see "Your Benefits" below.

Additional support

If you need extra support to understand or use this scheme, please contact us. We will make reasonable efforts to support your needs and provide adjustments where possible

For more information about who to contact and how to contact them, please read these Scheme Rules.

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1. Quick Guide: How Your Membership Works

Need the key information quickly? This section gives you a simple overview of your membership and how to use it.

What's Included?

If your membership is active and your payments are up to date, you can access:

- 24/7 Virtual GP appointments
- Counselling and wellbeing support
- Dietitian consultations
- Physiotherapy support

These services are provided by HealthHero.

You can find full details in the **Your Benefits** section.

Getting Started

Getting support is simple:

1. Join the scheme.
2. Set up and activate your HealthHero account.
3. Book appointments through the HealthHero app or website.
4. Access support when you need it.

Please allow up to 72 hours after joining for your benefits to become available. If you join over a weekend or bank holiday, your benefits may take up to 72 hours from the next working day to be activated.

Keeping Your Membership Active

To continue using your benefits, you need to:

- Pay your monthly subscription.
- Keep your contact details up to date. Follow these Scheme Rules as described from Section 2 onwards.
- Treat healthcare professionals, support teams and other users with respect.

Important Things to Know

Before using the scheme, please take a moment to read these key points:

- Arma Karma Virtual Health is a discretionary healthcare scheme.
- It is not an insurance product. As the scheme is not an insurance product, it is not regulated by the Financial Conduct Authority (FCA) or the Prudential Regulation Authority (PRA). Complaints about the scheme cannot be referred to the Financial Ombudsman Service (FOS), and the scheme is not covered by the Financial Services Compensation Scheme (FSCS).
- Healthcare services are provided by specialist healthcare providers, including HealthHero.
- Access to services depends on what is available at the time and whether a healthcare professional believes the service is suitable for your needs.
- Some conditions may not be suitable for assessment, diagnosis or treatment through a virtual consultation. If a hands-on physical examination is required, you may be advised to contact your NHS GP or another appropriate healthcare service.
- The scheme is designed to support your everyday health and wellbeing.
- These services are not a replacement for emergency care, specialist treatment or NHS services.

You can find more information about how the scheme works in **Important Information About the Scheme**.

Need Urgent Medical Help?

Arma Karma Virtual Health should not be used in an emergency or life-threatening situation.

If you need urgent medical help, call **999** or go to your nearest **Accident and Emergency (A&E) department**.

What's Covered in These Scheme Rules?

The rest of the scheme rules explains:

- Your benefits
- How to access and use services
- Membership and payment requirements
- What is not included
- How to make a complaint
- The organisations involved in running the scheme
- How we use and protect your personal information

2. Important Words

These words have specific meanings in these Scheme Rules.

We, Us, Our

PMHC Limited, the company that owns and operates the scheme.

You, Your

The person named as the member of the scheme.

Scheme

Arma Karma Virtual Health.

Membership

Your access to the scheme and its benefits while your subscription is active and these Scheme Rules are met.

Subscription

The monthly payment you make to maintain your membership.

Benefits

The healthcare and wellbeing services available through the scheme, as described in the **Your Benefits** section.

Healthcare Providers

The organisations and healthcare professionals who deliver services through the scheme, including HealthHero.

Discretionary

Arma Karma Virtual Health is a discretionary healthcare scheme. Discretionary means access to benefits may depend on factors such as availability, eligibility, clinical suitability and the operation of the scheme at the time. Access to benefits is not guaranteed.

Clinically Suitable

A healthcare professional has decided that a service, treatment, referral or prescription is appropriate for your needs and circumstances.

Scheme Rules

This document, which explains how the scheme works, how benefits can be accessed and the responsibilities of members and providers.

3. Your Benefits

Your membership gives you access to a range of healthcare and wellbeing services through HealthHero.

These services are designed to support your everyday health and wellbeing.

Some services may depend on availability and whether a healthcare professional believes they are suitable for your needs.

24/7 Virtual GP

Speak to a GP anytime, day or night, by phone or online. An appointment is required.

Your GP may be able to provide:

- Medical advice and guidance
- Private prescriptions, where appropriate
- Referral letters, where appropriate
- Private fit notes

Things to know

- Prescription costs are not included.
- If you need treatment outside this scheme, you will need to arrange and pay for it yourself.
- Decisions about prescriptions, referrals and treatment are made by the healthcare professional caring for you.

Counselling and Wellbeing Support

Speak to a qualified counsellor for private support when you're facing challenges in your life.

Support may include:

- Stress and anxiety
- Low mood
- Relationship or family concerns
- Difficult life events
- Work-related concerns

You can also access information, guidance and support on topics including:

- Legal information
- Financial and debt guidance
- Practical wellbeing support

Things to know

- Counselling is limited to a maximum of six sessions per issue.
- Your counsellor will recommend the support that is right for you.
- If you need longer-term or specialist support, you may be directed to another service.

Dietitian Support

Speak to a qualified dietitian online for advice about food, nutrition and healthy eating.

Support may include:

- Healthy eating
- Weight management
- Diabetes support
- Digestive health
- Cholesterol management
- Blood pressure management
- General wellbeing

Your membership includes up to 6 dietitian sessions in any rolling 12-month period.

Advice will be tailored to your needs and goals.

Physiotherapy Support

Get support for muscle, joint and movement-related problems.

Support may include:

- Advice and guidance
- Exercise plans
- Help with recovery
- Ways to help manage your condition

You can access up to 8 physiotherapy appointments in any rolling 12-month period.

Your physiotherapist will recommend the support that is right for you.

Accessing Services

Services are provided by HealthHero and other healthcare providers.

Healthcare professionals are responsible for:

- Decisions about your care
- Advice and treatment
- Deciding whether prescriptions, referrals or other support are appropriate

The Virtual GP service is available 24 hours a day, 7 days a week, subject to appointment availability.

Other wellbeing and healthcare services are not available 24 hours a day and are provided during the operating hours applicable to those services.

Appointment times may vary depending on:

- How busy the service is.
- Appointment availability.
- Technical issues outside our control.

If an appointment is not available straight away, you may need to choose another time.

Changes to Benefits

We may make changes to the services available through the scheme from time to time.

This may include:

- Adding new services
- Removing services
- Changing how services are delivered
- Using different providers

We will keep information on the Arma Karma website up to date where possible.

If we make a change that affects your benefits, we'll contact you using the details you've given us. Where possible, we'll let you know in advance if a change reduces your benefits or affects your membership. This gives you time to review the change, think about your options and decide whether you want to keep or cancel your membership. We'll also remind you of any cancellation rights you have.

4. How To Use Your Benefits

You can access your benefits through HealthHero.

Getting Started

To start using your benefits:

1. Download the **My HealthHero** app or visit my.healthhero.com.



2. Create your account.
3. Enter your activation details.
 1. Activation code: Armadillo
 2. Registration code: use your member number
4. Book appointments and access services through HealthHero.

You are responsible for booking and managing your own appointments.

Activating Your Account

After joining the scheme, it may take up to 72 hours for your benefits to become available.

You will not be able to access services until your HealthHero account has been set up and activated.

Accessing Services

To use your benefits, you need:

- An active membership.
- Up-to-date subscription payments.
- A HealthHero account that has been set up correctly.
- An available appointment or service.

Some services may not be available straight away. If this happens, you may need to choose another appointment time.

Keeping Your Account Secure

To help protect your account, you should:

- Provide accurate information when registering.
- Keep your contact details up to date.
- Keep your login details secure.
- Follow any instructions provided by HealthHero.

If You Have Problems Accessing Services

Sometimes access to services may be affected by:

- Technical issues with apps, websites or systems.
- Internet or device problems.
- Service availability.

If you're unable to access a service, HealthHero may be able to help resolve the issue.

Need Help?

If you need help accessing your benefits or have questions about your membership, go to armakarma.insure/virtual-health/ and open the chat box. You can use it to send us a message through the contact form.

5. Membership

Who Can Join?

To join Arma Karma Virtual Health, you must:

- Be aged 18 to 64 when you join.
- Be a UK resident.

Once you've joined, there is no upper age limit for remaining a member.

Joining the Scheme

When you apply to join, you must provide information that is accurate, complete and up to date.

We use this information to confirm whether you are eligible for membership.

If information is incorrect, incomplete or misleading, this may affect your membership. In some cases, we may be unable to offer membership or may need to end it.

Membership Approval

We review all applications individually to make sure the scheme is suitable and that eligibility requirements are met.

In some circumstances, we may decide not to offer membership, even if the basic eligibility criteria are met.

We will always act fairly, reasonably and in line with these Scheme Rules when making membership decisions.

Keeping Your Membership

Your membership will continue as long as:

- You remain eligible for the scheme.
- Your subscription payments are up to date.
- You follow these Scheme Rules.

We may review eligibility during your membership from time to time.

If you no longer meet the scheme requirements, we may limit access to benefits or end your membership in line with these Scheme Rules.

Membership is personal to you and cannot be transferred to another person.

Your Responsibilities

As a member, you agree to:

- Provide accurate and complete information.
- Keep your contact details up to date.
- Use the scheme fairly and appropriately.
- Follow these Scheme Rules.
- Treat healthcare professionals, support teams and other users with respect.

If these responsibilities are not met, it may affect your membership or access to benefits.

6. Subscriptions (Payments)

Your membership is paid for through a monthly subscription.

To keep your membership active, you must:

- Pay your monthly subscription by Direct Debit.

- Make sure your payments are made on time.
- Keep your payment details up to date.

If your subscription is up to date, you can continue to access your benefits.

Changes to Your Subscription

We may review and change subscription prices from time to time.

If we make a change, we will:

- Let you know by email before the change takes effect.
- Give you at least 30 days to decide whether you would like to continue your membership.

If you choose not to cancel your membership, the new subscription price will apply automatically.

If a Payment Fails

Sometimes a payment may fail because of a banking issue or incorrect account details.

If this happens, we will contact you using the contact details we hold for you. You will need to make the outstanding payment within 5 calendar days of the date we contact you to keep your membership active.

To help avoid any disruption to your membership, please make sure:

- Your bank details are correct.
- There are enough funds available when your payment is due.

We do not automatically retry failed payments.

Access to Benefits

Your subscription must be up to date to access and use your benefits.

If a payment is not received within 5 days of the due date:

- Access to your benefits may be paused.
- You may not be able to book or attend appointments.
- Your membership may be cancelled in line with these Scheme Rules.

If your membership is affected because a subscription has not been paid, we will not be responsible for any loss of access to services during that time.

Refunds

In most circumstances, subscriptions are non-refundable.

Refunds may be considered:

- For up to 12 months of subscriptions following the death of a member.
- For up to 3 months of subscriptions in other exceptional circumstances.

Refunds are not available for:

- Unused membership periods.
- Partial months.
- Benefits that were available but not used.

Any refund will be considered in line with these Scheme Rules and at our discretion.

7. What Is Not Included

This section explains the services, costs and situations that are not covered by your membership.

If you're unsure whether a service is included, please check the **Your Benefits** section or contact us for help.

Emergency Medical Care

Arma Karma Virtual Health is designed to support everyday healthcare and wellbeing needs.

It should not be used for emergencies or urgent medical situations.

If you need urgent medical help, call **999** or go to your nearest **Accident and Emergency (A&E) department**.

Treatment, Medication and Other Costs

Your membership does not include:

- NHS services or NHS prescriptions.
- The cost of private prescriptions or medication.
- Treatment, tests or services arranged outside the scheme.
- Any healthcare costs you choose to pay for yourself.

If a healthcare professional recommends additional treatment or support outside the services included in your membership, you will need to arrange and pay for this yourself.

Services Outside the Scheme

Your membership only includes the services described in the **Your Benefits** section.

It does not include:

- Services arranged outside HealthHero.
- Services not included as part of the scheme.
- Access to benefits while your subscription is unpaid or inactive.

Clinical Limitations

Healthcare professionals will decide what support is suitable for your needs.

This means we cannot guarantee:

- A diagnosis.
- A prescription being issued.
- A referral to a specialist.
- Ongoing or long-term treatment.
- Some conditions cannot be assessed or diagnosed safely through a virtual consultation alone. If an in-person examination is needed, you may be unable to receive further support through this service and may be advised to contact your NHS GP.

These decisions are made by the healthcare professional providing your care.

Service Limits

Your membership does not include:

- Physical examinations that require full medical records or an in-person assessment.
- Fit notes for Statutory Sick Pay (SSP).
- More than six counselling sessions per issue.
- Long-term, specialist or complex treatment programmes.

Services provided through your membership are not intended to support or help make claims under travel insurance policies. We do not guarantee that any consultation, assessment, report, letter, medical opinion or other information provided through the service will meet the requirements of any insurer.

If a service is not suitable for your needs, you may be directed to another organisation or healthcare provider for further support.

Using the Scheme

We ask all members to use services fairly and appropriately.

We may limit access to benefits where services are repeatedly misused. This could include:

- A failure to treat healthcare professionals, support teams, us, or other users with respect, including behaviour that is abusive, threatening, discriminatory, harassing, or otherwise inappropriate.
- Booking appointments that are not needed.
- Repeatedly missing appointments.
- Using services in a way they were not designed for.
- Not following reasonable guidance from healthcare professionals.

Further information can be found in **Important Information About the Scheme**.

Prescriptions Outside the UK

Due to prescribing regulations, prescriptions may not be available if you are outside the UK or EU when your consultation takes place.

8. If Something Goes Wrong

We want you to have a positive experience with Arma Karma Virtual Health. If you're unhappy with any part of your membership or the service you've received, please let us know.

We'll listen, investigate your concerns and do our best to resolve things fairly and as quickly as possible.

How to Make a Complaint

You can contact us using the details below.

Sales Complaints

Email: Complaints@ArmaKarma.insure

Membership or Service Complaints

Contact us by going to armakarma.insure/virtual-health/ and open the chat box. You can use it to send us a message through the contact form.

If you're unsure who your complaint is about, please contact us and we'll ensure it reaches the right team or provider for investigation.

What Information Should You Provide?

To help us investigate your complaint, please tell us:

- Your name
- Your membership number (if you have it)
- A brief description of your concern

Please don't worry if you don't have all of this information. We'll let you know if we need anything else.

What Happens Next?

When we receive your complaint, we will:

- Confirm that we have received it within 3 working days.
- Review the information provided.
- Investigate what happened.
- Keep you updated if we need more time or information.
- Send you our final response within 8 weeks.

If there are exceptional circumstances outside our control, we'll let you know and explain what happens next.

If You're Still Not Happy

If:

- We have not resolved your complaint within 8 weeks, or
- You are unhappy with our final response,

you can ask an independent organisation to review your complaint.

This organisation is called the **Centre for Effective Dispute Resolution (CEDR)**.

You must contact CEDR within 6 months of receiving our final response.

CEDR Contact Details

Centre for Effective Dispute Resolution (CEDR)
100 St. Paul's Churchyard
London
EC4M 8BU

Telephone: 0207 536 6000
Email: applications@cedr.com
Website: www.cedr.com/consumer

Your Rights

Making a complaint will not affect your legal rights.

9. Important Information About The Scheme

This section explains how the scheme operates and what you can expect as a member.

Arma Karma Virtual Health is designed to help you access healthcare and wellbeing support quickly and conveniently through services such as Virtual GP appointments, counselling, physiotherapy and dietitian support.

How the Scheme Works

Arma Karma Virtual Health is a **discretionary** healthcare scheme.

The Scheme is funded by member subscriptions and is designed to support all members fairly.

We aim to provide access to the services included in your membership, but access may sometimes depend on:

- Whether the service is available
- Whether you meet the eligibility requirements
- Whether the service is suitable for your needs
- Any limits or exclusions set out in these Scheme Rules

We manage the Scheme carefully to help make sure it remains available and sustainable for all members.

Arma Karma Virtual Health is designed to support everyday healthcare and wellbeing needs. It is not intended to provide emergency care, ongoing long-term treatment, or specialist healthcare services.

Important Information

Before using the scheme, please note:

- The scheme is owned and operated by PMHC Limited.
- Arma Karma Virtual Health is not an insurance product.
- As the scheme is not an insurance product, it is not regulated by the Financial Conduct Authority (FCA) or the Prudential Regulation Authority

(PRA). Complaints about the scheme cannot be referred to the Financial Ombudsman Service (FOS), and the scheme is not covered by the Financial Services Compensation Scheme (FSCS).

- Benefits are provided in accordance with these Scheme Rules.

If there is any difference between these Scheme Rules and any marketing or promotional material, these Scheme Rules will apply.

Healthcare Providers

Healthcare services are provided by HealthHero and other specialist healthcare providers.

Healthcare providers are responsible for:

- Clinical decisions about your care.
- Advice and treatment.
- Deciding whether prescriptions, referrals or other services are appropriate.

Because services are delivered by third-party providers, availability may sometimes be affected by:

- Appointment demand.
- Provider availability.
- Technical or operational issues.

This means some services may occasionally be delayed, changed or temporarily unavailable.

Changes to the Scheme

We may make changes to the scheme from time to time to help ensure it continues to operate effectively.

This may include:

- Changing available benefits.
- Updating these Scheme Rules.
- Changing service providers.
- Making changes to how the scheme operates.

We may make these changes where reasonably necessary, including to:

- Improve or develop services.
- Respond to changes in law, regulation or industry requirements.
- Reflect changes made by healthcare providers.
- Support the continued operation of the scheme.

- Manage costs and pricing.

We will let members know about significant changes before they take effect.

We may publish updates on armakarma.insure/virtual-health/ . For significant changes that affect your membership, benefits or subscription, we will contact you using the contact details you have provided.

If the Scheme Closes

If we decide to withdraw the scheme completely:

- We will let members know
 - Your membership will continue until the end of your current subscription period.
 - Your membership will not renew after that date.
 - Access to benefits will end when your membership ends.

Legal Status of the Scheme

Arma Karma Virtual Health is a **discretionary** healthcare scheme owned and operated by PMHC Limited.

The scheme is self-funded and is not an insurance product.

Membership gives you access to the benefits and services described in these Scheme Rules. It does not give you ownership of, or rights to, any assets, funds or reserves connected with the scheme.

Benefits are provided in accordance with these Scheme Rules and the operation of the scheme at the time.

These Scheme Rules form the agreement between you and us. If there is any difference between these Scheme Rules and any marketing, advertising or promotional material, these Scheme Rules will apply.

Keeping in Touch

We may contact you using the email address or other contact details you have provided.

It is important that you keep your contact details up to date so we can contact you about:

- Your membership
- Your subscription
- Changes to benefits

- Updates to these Scheme Rules
- Other important information about the scheme

If your contact details change, you must let us know as soon as possible.

Applying These Scheme Rules

If we choose not to enforce any part of these Scheme Rules on a particular occasion, this does not affect our right to apply or enforce that rule in the future.

Is This Scheme Right for You?

Arma Karma Virtual Health is designed to support everyday healthcare and wellbeing needs.

It is not suitable if you need:

- Emergency medical care.
- Ongoing treatment for complex health conditions.
- Long-term specialist medical support.

If you are unsure whether this scheme meets your needs, please contact us and we will be happy to help.

10. Cancelling Your Membership

You can cancel your membership at any time by giving us at least 30 days' notice.

To cancel your membership, contact us by going to armakarma.insure/virtual-health/ and open the chat box. You can use it to send us a message through the contact form.

Your membership will end at the end of the 30-day notice period.

During Your Notice Period

During the notice period:

- Your subscription will continue to be payable.
- You can continue to access your benefits, provided your payments remain up to date.
- Your membership will remain subject to these Scheme Rules.

Why Do I Need to Keep Paying?

Your first subscription payment is collected after your membership starts.

This means there can be a gap between when your membership starts and when you pay for it.

The notice period allows any outstanding subscription payments to be collected before your membership ends.

Refunds

Subscriptions paid before your cancellation date are generally non-refundable.

Refunds are not available for:

- Time already covered by a subscription payment.
- Any remaining part of your notice period.
- Benefits that were available but not used.

Refunds may be available where described elsewhere in these Scheme Rules.

Any other exceptions will be considered in line with these Scheme Rules and, where applicable, at our discretion.

Need Help?

If you have any questions about cancelling your membership, please contact us go to armakarma.insure/virtual-health/ and open the chat box. You can use it to send us a message through the contact form and we'll be happy to help.

11. If We End Your Membership

In some circumstances, we may need to end your membership.

Where possible, we will give you at least 30 days' notice before your membership ends.

Ending Membership Immediately

There are some situations where we may need to end your membership immediately and without notice.

This may happen if you:

- Do not pay your subscription within the required time.
- Provide false, incomplete or misleading information.
- Act dishonestly or fraudulently.
- Misuse the scheme or its services.
- Behave inappropriately towards healthcare professionals, support teams or other members.

- Act in a way that could cause harm to the scheme or those involved in delivering it.

We will always act fairly, reasonably and in line with these Scheme Rules when making these decisions.

If a Member Dies

Membership will automatically end when a member dies.

Any refund requests will be considered in line with the Refunds section of these Scheme Rules.

What Happens If Membership Ends?

If your membership ends:

- Your access to Scheme benefits will stop from the date your membership ends. You will no longer be able to use services available through the scheme.
- Refunds will only be available where described elsewhere in these Scheme Rules or where required by law.

Reviewing Decisions

If you believe a decision has been made in error, you can contact us and ask us to review it.

We will review any additional information you provide and consider your circumstances before making a final decision.

12. Who Is Involved?

This section explains the organisations involved in running and providing the scheme.

Arma Karma

Arma Karma Limited Registered Company Number: 12002692.

Arma Karma promotes and distributes the scheme on our behalf.

Registered Office

Innovation Centre,

Knowledge Gateway

Boundary Road

Colchester

CO4 3ZQ.

PMHC Limited

PMHC Limited owns and manages the scheme.

We are responsible for:

- Managing memberships
- Administering the scheme
- Maintaining these Scheme Rules
- Overseeing the day-to-day operation of the scheme

Registered Office

Brookfield Court

Selby Road

Leeds

LS25 1NB

Both Arma Karma Limited and PMHC Limited are part of the Bspoke Group of insurance companies.

HealthHero

HealthHero Group Limited, a company incorporated in England, company number 10675063

HealthHero provides the healthcare services available through the scheme.

These services include:

- Virtual GP appointments
- Counselling and wellbeing support
- Dietitian support
- Physiotherapy support

HealthHero and its healthcare professionals are responsible for the clinical care they provide.

Registered Office

10 Upper Berkeley Street

London

W1H 7PE

13. Governing Law

The Arma Karma Virtual Health Scheme and these Scheme Rules are governed by the laws of England and Wales.

The courts of England and Wales will normally deal with any legal disputes relating to the scheme, unless the law says otherwise.

14. Responsibility for Services

This section explains who is responsible for the different services provided through the scheme.

Clinical Care

PMHC Limited provides access to healthcare and wellbeing services through healthcare providers such as HealthHero.

We do not provide medical care directly.

Healthcare professionals and providers are responsible for:

- Medical advice
- Clinical decisions
- Diagnoses
- Treatment recommendations
- Prescriptions and referrals

Healthcare Services

The healthcare services available through this Scheme are provided by independent healthcare providers.

We look carefully at the providers we work with and oversee how the Scheme operates. If you have a problem with a service you've accessed through the Scheme, we'll do our best to help and work with the provider to resolve it.

However, healthcare professionals are responsible for the advice, treatment and care they provide. This means we are not responsible for:

- Clinical decisions made by healthcare professionals
- Medical advice, diagnosis or treatment you receive

- The outcome of any treatment or care

Access to Services

We work with our providers to make services available whenever possible. However, services may sometimes be affected by circumstances outside our control, including:

- High demand
- Appointment availability
- Technical or system issues

We are not responsible for delays or temporary interruptions to services caused by these circumstances.

Costs Outside the Scheme

Your membership only includes the benefits described in these Scheme Rules.

We are not responsible for the cost of:

- Treatment arranged outside the scheme
- Medication costs
- Tests, consultations or services not included in your membership

Your Legal Rights

Nothing in these Scheme Rules:

- Excludes or limits liability where it would be unlawful to do so
- Affects any rights you have under consumer protection law

If any part of these Scheme Rules is found to be invalid or unenforceable, the rest of the Scheme Rules will continue to apply.

15. PMHC Limited Privacy Notice

Who we are

PMHC Limited provides healthcare schemes. We are responsible for how your personal information is used.

If you have any questions, you can contact us by going to armakarma.insure/virtual-health/ and open the chat box. You can use it to send us a message through the contact form.

How do we receive information about you?

We receive your personal information from the company that arranged your membership or access to this scheme. This means you may not have provided your information to us directly.

We may collect information about you if you contact us directly, or make changes to your membership.

We may also receive information from organisations that provide services as part of this scheme.

What information do we collect about you?

The information we receive will depend on your use of the scheme but may include:

- personal details, such as your name, address and date of birth
- information about your membership or eligibility
- payment details
- information needed to provide services or support you

Where needed, this may also include:

- health information (where relevant to the services provided)

If we need your information to provide a product or service and you do not provide it, we may not be able to offer or manage that service.

How do we use your information?

We use your information to:

- manage your access to the scheme
- provide and administer services under the scheme
- communicate with you about the services you receive
- support your needs
- meet legal and regulatory requirements
- help prevent fraud and misuse of services

We do not use your information for marketing.

We may use technology, including automated tools and artificial intelligence, to support our services, improve how we work, and provide a better experience.

Where these tools are used, we make sure people review decisions, so they remain fair and accurate.

As we introduce new digital tools and services, we will continue to use your information in line with this policy and the law.

Who do we share your information with?

We will share your information where necessary to provide the services available under this scheme.

This may include:

- organisations providing services or benefits under the scheme, they need it to provide benefits under the scheme
- payment providers
- organisations supporting the administration of the scheme
- regulatory bodies where required
- law enforcement and fraud prevention agencies
- companies that support our services. This may include providers of IT systems, analytics services, and mailing services.

These organisations use your information so that they can deliver services to you.

If our business is sold, merged or restructured, your information may be shared with new owners or their advisers. Where possible, we will anonymise your data. Any organisation receiving your information must keep it secure and confidential.

Some organisations we share your information with may use it for their own purposes in line with their own privacy policies.

Our lawful basis for using your information

We use your information where we have a valid reason to do so, including:

- Contract – to provide and manage the services available to you under the scheme
- Legal obligation – to meet legal and regulatory requirements
- Consent – for providing and recording any additional support you may need.

Special personal information

In limited situations, we may collect information that is more sensitive, for example where you tell us about your health or personal circumstances so we can provide additional support.

We will only use this information where it is necessary to support your needs and where you have given us your consent.

You do not have to provide this information. If you give consent, you can withdraw it at any time.

What precautions do we take to protect your information?

We take appropriate steps to keep your information safe and secure. This includes using technical systems and processes to prevent loss, misuse or unauthorised access.

Sometimes your information may be transferred outside the UK. When this happens, we make sure your information is properly protected. These may include:

- sending data to countries recognised by the UK as having strong data protection laws
- using approved contracts designed to protect your information
- working with organisations that meet recognised data protection standards.

If there is ever a serious data breach, we will let you know where we are required to by law, or where there is a risk to your rights.

How long do we keep your information?

We only keep your information for as long as we need it to provide services and meet legal and regulatory requirements.

If you are or have been a scheme member, we will usually keep your information for at least 7 years after your relationship with us ends.

In some situations, we may need to keep your information for longer. For example, this may be to meet legal requirements, deal with complaints, or help prevent and detect fraud.

We will always make sure your information is not kept for longer than necessary and is kept secure.

Your rights

You have rights in relation to your personal information. These include the right to:

- ask for a copy of the information we hold about you
- ask us to provide your information in a format you can reuse (in some circumstances)
- ask us to correct or update your information
- ask us to delete your information or limit how we use it (in certain circumstances)
- object to how we use your information
- lodge a complaint about how we use your information.

To exercise your rights, please contact us using the details above. We aim to respond within 30 days. There is normally no charge for making a request.

Complaints

If you are unhappy with how we use your information, please contact us and we will do our best to help. If you are not satisfied with our response, you have the right to contact the Information Commissioner's Office (ICO):

- Website: ico.org.uk
- Phone: 0303 123 1113.