



Indirect Claims

An indirect claim is when your insurance company reimburses **you** for the cost of your pet's veterinary treatment.

What we need from you:

- Full payment of your invoice(s) before your claim can be processed.
- A completed claim form for each condition you wish to claim for:
 - With all sections of the claim form which the policy holder is required to complete, filled in correctly.
 - Signed by the policy holder.
- If your insurer asks you to complete your claim online, the documents your vets will need to process your claim will be simplified. Please note the process differs between insurers.

What we will do:

- Complete the claim form and have it signed by the vet in charge of the case (or another authorised member of the team).
- Promptly send it to the insurer by post or electronically (assuming your account has been settled in full, and the claim form has been completed as required).
- Attach the clinical history, along with a copy of the charges made to you for the treatment being claimed for.
- Provide any information requested by the insurer during the processing of the claim e.g. blood results, x-rays, etc.
- We offer this as a complimentary service/free of charge.



Direct claims

A direct claim is when your insurance company reimburses **the practice** for the cost of your pet's veterinary treatment.

Processing of direct claims **must** be authorised by the practice prior to your pet's treatment, and there is an administration charge of £25 for new claims, and £5.20 for all continuations. This is with effect from 22nd July 2024.

What we need from you:

- A cover letter/certificate of your policy, showing the policy limit, excess amount, start date and any exclusion(s) that may exist. When your policy renews, please bring/email in your new certificate/cover letter.
- A signed direct claim disclaimer.
- Payment, **at the time of treatment**, for;
 - The relevant administration fee.
 - Your policy excess.
 - Any fees not covered by your insurance policy, including co-payments.
- A completed claim form for each condition you wish to claim for;
 - With sections of the claim form that the policy holder is required to complete, filled in correctly.
 - Stating that if a claim is successful, payment is to be made directly to the practice.
 - Signed and dated by the policy holder, in the relevant section.
- This should be completed at the time of treatment or within 3 working days.
- Signed, completed Direct Insurance Claim Agreement form (downloadable from our website, or available from the practice).
- Your authorisation for your insurance company to discuss the claim with us (this is necessary to comply with GDPR). **You** will need to contact your insurance company to provide this.

What we will do:

- Complete the insurance claim form, and have it signed by the vet in charge of the case (or other authorised member of the team).
- Attach your pet's full clinical history, along with each claim form.
- Promptly send it to the insurer by post or electronically.
- Provide information requested by the insurer during the processing of the claim e.g. blood results, x-rays, etc.
- Contact you if we have not received payment from the insurer 4 weeks after sending the claim form (most insurers request 4 weeks to process a claim) in order that you may query this with your insurance provider.

Please note: If your insurer declines the insurance claim, it is your responsibility to settle the account in full within 30 days.



If your insurer fails to make payment within 2 months of submission, responsibility for the payment for the account will be transferred to you. We will assist you with this wherever possible.

Any disputes regarding the claim will remain your responsibility, as does the balance, should the insurance provider not fulfil payment to us (we will help where possible).

We aim to submit all claims to the insurer for reimbursement or payment within 5 working days of treatment or receipt of relevant completed documentation from the policy holder. If you need your claim to be processed sooner than this, please talk to our team who will be happy to discuss prioritising submission of your claim. In some cases, our insurance processing teams are not available 5 days per week.

There are some insurance providers that we may decline to enter into a Direct Claim agreement with. Please check with your branch team before agreeing to treatment.

Policy excess

A policy excess is a payment that applies to each new condition your pet requires a claim for. The excess must be paid by you, regardless of whether you are making a direct or indirect claim as outlined in your insurance agreement.

Your excess will be listed within your Terms and Conditions, and as the owner of the policy, you are responsible to know the terms of your insurance. If your policy year ends and restarts while making a claim, you may be required to pay another excess.

Some policies charge a percentage excess, as well as a fixed excess, on the total cost of a claim. You will need to confirm the cost of this with your insurance provider directly.

Exclusions

Exclusions are placed on your pet's policy by the insurers, usually based on your pets' clinical history. We must provide a copy of your pets' full history on submission of a claim. If your pet has experienced symptoms of a condition at any point prior to the purchase of your policy, or in a previous policy year if you have an annual policy, this problem may be classed as a pre-existing condition.

Pre-existing conditions are unlikely to be covered by your policy. In certain circumstances, where no symptoms have been seen for a long period of time, your insurer may agree to remove this exclusion, by request, and we will assist with this if appropriate.

Your vet is legally obliged to record any clinical observations and findings in your pets' clinical notes following examination.

Some conditions will not be covered by your policy, e.g. routine dental treatment.

For instances where you require certainty on the outcome of a claim before treatment is carried out, completing a pre-authorisation claim form can help provide additional peace of mind. Please note this is not appropriate for emergency or urgent cases as these can take time to receive a response.