



# Your guide to insurance claims



Direct and indirect claims

# Indirect Claims

When your insurance company reimburses you directly

## What your vets need from you:

- Full payment of your invoice(s) before your claim can be processed
- The claim form must be signed by the policy holder
- Sections of the claim form which the policy holder is required to complete must be filled out correctly
- A completed claim form for each condition you wish to claim for
- If your insurer asks you to complete your claim online, what your vets need from you will be greatly simplified. Please note the process may differ between insurers

## What your vets will do:

- Complete the claim form and have it signed by the vet in charge of the case (or other authorised staff member)
- Aim to send it promptly to the insurer by post or electronically (assuming your account has been settled in full and the claim form has been completed appropriately by you)
- Attach the clinical history, along with a copy of any payments you have made (you do not have to keep any receipts)
- Provide any information requested by the insurer during the processing of the claim e.g. blood results, x-rays, etc.



# Direct Claims

When your insurance company reimburses your vets

## What your vets need from you:

- An administration fee for the processing of the initial claim form (per condition)
- The claim form signed and dated by the policy holder in the relevant section, stating that payment comes direct to us. This should be completed at the time of treatment, or within 3 working days
- Sections of the claim form which the policy holder is required to complete must be filled out correctly
- A completed claim form for each condition you wish to claim for
- Payment for any non-insured work at the time of treatment
- Covering letter/certificate of your policy, when processing the initial claim, which shows the policy limit, excess amount, start date and any exclusion(s) that may exist on the policy. (When your policy renews please bring in the renewed certificate/covering letter)

## What your vets will do:

- Complete the claim form and have it signed by the vet in charge of the case (or other authorised staff member)
- Aim to send it promptly to the insurer by post or electronically
- Attach the full clinical history, along with each claim form
- Provide any 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 the insurer declines to settle the insurance claim it is your responsibility to settle the account in full within 30 days.

By offering a direct claim we are not creating a contract between ourselves your vet and the insurer. Any disputes regarding the claim will remain your responsibility and we are not required to investigate for you or deal with queries. (We will however help when possible but most insurers will only speak to the policy holder).

## Policy Excess:

- This is a payment which must be paid by you, regardless of whether you are making an indirect claim or direct claim
- An excess is charged per condition
- If your policy year ends and restarts whilst 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 of a claim

