

# Insurance Claims – Terms & Conditions



There are 2 types of insurance claims that we will assist in the completion of:

**Indirect Claims (Standard)** – when the insurance company reimburses you directly

This is where you, as the insurance holder, make a full payment of any and all costs involved during your visit to our practice and then you claim reimbursement from your insurance company. An administration fee of £7.50 per claim will be charged for a one off claim. i.e. Accidental injury cut paw. OR an administration fee of £15 per year for on-going conditions where multiple claims will be made. i.e arthritis, heart conditions etc.

**Direct Claims (Exceptional Circumstances)** – where your insurance company reimburses us as a practice

In these circumstances you would make a payment of the excess expenses, in line with your policy, and provide a claim form where the policyholder sections have been fully completed on the day of your visit to the practice. Cibyn Vet Clinic would then undertake the administrative task of submitting the form and pursuing payment.\* An administration fee of £35.00 for all new claims/conditions per year will be due at the time the completed claim form is provided to us.\*\*

All continuation claims are FREE of charge within the policy year.

What we need from you:	What we will do:
<p><b>All claims:</b></p> <p>A fully completed claim form for each visit that you would like to claim for and a stamped, self-addressed envelope where on line claims cannot be made. (Paper claims will only be made if there is no other alternative)</p> <p>Claim forms must have all relevant policyholder sections completed.</p> <p>All forms must be signed and dated in the relevant section.</p> <p><b>Direct claims:</b></p> <p>The excess to be paid in full at the time of the visit.</p> <p>The appropriate administration fee to be paid prior to the form being completed by the practice.</p> <p>Provide a completed authorisation form to enable the practice to have direct contact with the insurance company.</p>	<p><b>All claims:</b></p> <p>We will complete the claim form and ensure it is signed by an appropriate representative of Cibyn Vets. We will include all necessary clinical notes and reports.</p> <p>We will aim to send the completed form to your insurance company within 14 working days of receipt of the form, as long as the relevant policyholder sections have been fully completed.</p> <p><b>Direct claims:</b></p> <p>We will make initial enquiries should the claim be delayed.</p> <p>We will notify you confirming any such delays and the reasons, where known.</p> <p>We will send copies of clinical notes required by the insurance company and any other information that the insurance company may require.</p> <p>Should there be a shortfall on receipt of the payment from the insurance company, we will notify you outlining the difference and include a statement of your account should you wish. You will need to settle your account with us at this time and take up any discrepancies direct with your insurers.</p>

Please note:

***\*In offering a direct claim service Cibyn Vet Clinic are not creating a contract between them and the insurance company. It will remain the responsibility of the client to settle their account after 30 days if the insurance company has not made the reimbursement by that time.***

***\*\*All Pet Health Club members receive indirect & direct insurance claim administration FREE of charge.***

### **Pre-authorisation**

Some insurance companies require claims to be pre-agreed before the treatment of your pet commences.

You will need to be aware if this is something that your insurance requires, and if so the time they require to approve a request.

### **Excess & Co Payment**

This is a payment that is payable by you within the terms of your insurance policy.

Co Payment may be charged per condition and may consist of a percentage of the treatment value as well as the fixed excess charge. You will need to be aware of these parameters as described in your policy details.

Some charges may not be covered by your insurance policy, or may be capped at certain limits for particular items. It is your responsibility to know the boundaries of your policy.

Please ensure that you read and understand your insurance policy schedule in full before attending your appointment.

### **Pet Health Club**

All Pet Health Club members receive their insurance claim administration **FREE** of charge.