



LAMOND *veterinary* CLINIC

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Our policy regarding INDIRECT CLAIMS

This is where all treatment is paid for by you (the policyholder) and the insurance company reimburse the costs to you, usually directly into your bank account. **We do not charge an administration fee to process indirect claims.**

Once treatment has been given you can bring in a completed insurance claim form. We will complete our sections on the claim form (including providing the insurance company with itemised receipts and a full medical history) and send it off.

Our policy regarding DIRECT CLAIMS

This is where you (the policyholder) only pays a proportion of your claim and the insurance company then settles the rest of the invoice directly with the practice.

Direct claims must have the approval of one of our Veterinary Surgeons. **For a direct claim to be approved the following criteria must be met, otherwise you will need to settle the full balance of your account. Please note, failure to do so will initiate our debt collection process.**

The minimum claim amount for direct claims is £300. Please note, if your insurance company does not end up covering your pet for this claim you will be liable for the full balance.

- **At the time of treatment** you must bring in a copy of your insurance policy. This needs to include details of:
 - Your insurance company and policy number
 - The address and contact details of the policyholder
 - The start date of the policy
 - Your policy excess amount. This may include a percentage of the final bill
 - Any exclusions on your policy

One of our team will check the above criteria have been met and a copy of these details will be kept on your pet's record.

- **At the time of treatment** you will be required to pay
 - Your policy excess (this may include a percentage of the bill)
 - An administration fee of £20 which is usually non-claimable
 - Any items or services the insurance company has excluded on your policy (for example, some companies do not pay for certain diets)
- **Within 7 days of treatment** you need to bring in a completed insurance claim form so that we can claim the outstanding balance. Please remember the policyholder must sign the form.