

PrideVeterinaryCentre

Hospital. Practice. Resort.

Guide to pet insurance and insurance direct claims



Pet insurance

Pet insurance covers the costs of veterinary treatment that your pet may require due to illness or injury.

These include emergencies, referrals from other practices and long-term cases. All veterinary treatment incurs costs, but you could save a huge amount of money and prevent a large amount of stress by covering your pet with pet insurance.

At Pride Veterinary Centre, we see a lot of serious medical and surgical cases in our patients. Our only interest as a Veterinary Practice is to ensure we never compromise the quality of veterinary care on the basis of cost.

How do I make a claim?

As we are a member of the RSA preferred referral practice network and an appointed representative of Petplan Insurance, we are able to offer these policy holder's direct claims (subject to approval), whereby we relieve the financial burden by instructing your insurance company to make payment directly to us. These insurance companies include:

Petplan - More Than - Tesco - John Lewis - Marks and Spencer

We can also consider dealing directly with other insurance companies.

To ensure your pet's claim is eligible for this, please check with our Insurance Department before treatment starts, where you will have one member of our team dealing with your claim from start to finish.



Other ways to claim involve you paying for the veterinary treatment, then the insurance company repaying you. In this case, you will be required to pay a 50% deposit of the estimation given before treatment can be delivered and pay the remainder of the bill upon discharge.

Please bear in mind that due to the time and costs involved in processing both non-direct and direct claims, we charge an £11.50 administration fee for each claim form submitted. This covers the completion and storage of the claim form in line with industry standards, as well as the costs of maintaining communication with your insurance company to ensure your claim is processed as swiftly as possible. Any claim forms submitted for a continuation claim are only subject to a £6.50 administration fee.

For more information please visit:

prideveterinarycentre.co.uk/pet-insurance



A guide to direct claims

A direct claim is where the practice and your pet's insurance company agree for payment to be made directly to the practice. If the practice agrees to make a direct claim with your pet's insurance company, this can help provide peace of mind and lower the financial stress for you as you are not having to pay for your pet's veterinary treatment 'up front'.

If you are interested in a direct claim and would like our dedicated insurance team to look into this for you, please either email or contact one of the team directly prior to the initial consultation.

How to contact us:

insurance@scarsdalevets.com

01332 678333 option 6, followed by option 1

Due to the lengthy process of approving a direct claim, direct claims cannot be requested upon discharge of your pet and the balance will be expected to be paid in full by you. Scarsdale Vets/Pride Veterinary Centre reserve the right to decline any direct claim request where we believe the insurance company would be unwilling to settle the claim.

Please note: direct claims cannot be approved out of hours or during the weekend as the team are only available Monday to Friday, 8am – 6pm.

It is important to appreciate and consider, that even though we have taken care when approving a direct claim, this is not a 100% guarantee that your insurance company will settle the claim. If they fail to do so, you are liable to pay the balance in full to us.



Administration fees

The first initial claim form is subject to an £11.50 administration fee. Any continuation claim forms for ongoing conditions is subject to a £6.50 administration fee. These fees are always subject to change and must be paid for at the time of handing your insurance claim form in to the practice.

Please note, insurance claim forms are sent directly to the insurance company in line with industry standards. An itemised invoice and full medical history are also provided. We also store all original claim forms.

Policy Excess

If a direct claim is approved, we request any policy excess to be paid, even if this may have been paid at your own vets. If the claim has not yet been settled by the insurance company, there is a possibility that the excess will be deducted from our claim.

Upon settlement of your claim, if the excess has not been deducted, we will organise a refund directly back to you.



What we require from you in order to process a direct claim request

Prior to the first appointment, you must contact your pet's insurance company and give authorisation for Scarsdale Vets/Pride Veterinary Centre to discuss your pet's policy details. Please make us aware as soon as you have done this and provide us with the policy number and policyholders details.

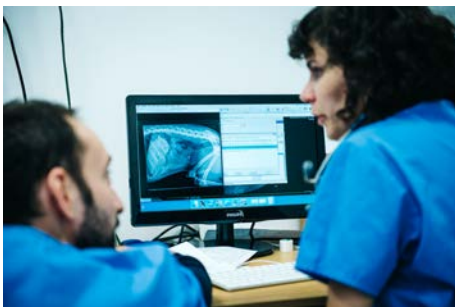
You must provide us with all previous vet's details so that we may obtain a full medical history for your pet(s).

If a direct claim is approved by the team, you will be required to complete our direct claim agreement and an insurance claim form. An insurance pack will be given to you by your dedicated claims handler with the relevant paperwork.

Any applicable policy excess, fees that exceed the available insurance limit and insurance form administration fees are required to be paid promptly, usually at the latest by the discharge of your pet.

Please ensure an insurance claim form is also provided at any follow up appointments in order for us to claim for any additional treatment.

If your pet develops any further conditions that you wish to also do a direct claim form, please make your claims handler aware as each condition will need to be approved on an individual basis.



What you can expect from our dedicated insurance team

Once confirmation is received that we have authorisation on your pet's insurance policy, we will contact your insurer for policy details only.

We will then obtain and check your pet's medical history to assess the probability on whether they are likely to settle the claim. If we have any doubts on whether the condition will be covered, we will decline the request for the direct claim and you will be required to settle the balance in full upon discharge and claim back to you.

If approved, we will provide you with an insurance pack and direct contact details for your dedicated claims handler.

We aim to complete your insurance claim form within 10 working days of it being handed in to the practice. Please be aware that if your pet is still hospitalised or due any future imminent appointments, we will hold the claim form until suitable for submission.

We will liaise with your insurance company to ensure settlement of the claim is received and keep you up to date at any relevant intervals.

Once settlement has been received by your insurance company, we will inform you of any shortfalls or overpayments due on the account.



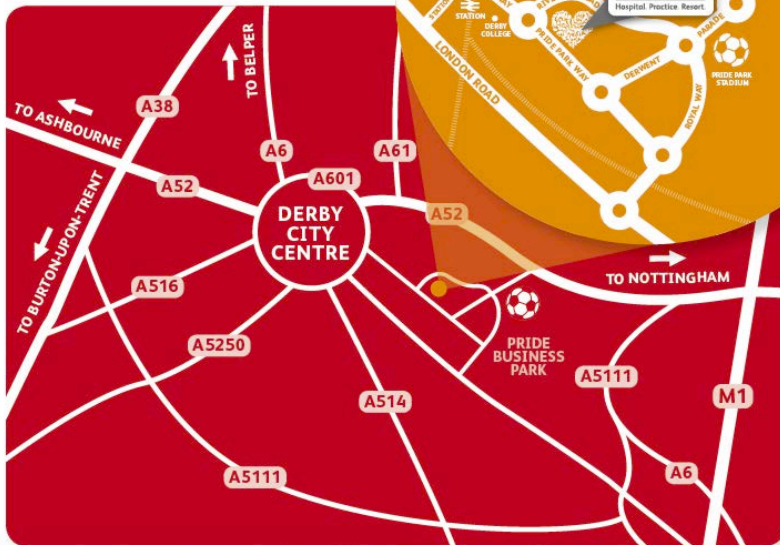
How to find us

Pride Veterinary Centre

Riverside Road, Pride Park, Derby DE24 8HX

T: 01332 678333

E: post@prideveterinarycentre.co.uk



Pride Veterinary Centre is easily accessible by all main routes. The centre itself is situated just off the main thoroughfare through the Pride Park business estate and has excellent car parking. Should your pet need to stay in the hospital, then there are ample hotels and restaurants in the local area. We are also approximately ½ mile from Derby City Centre.

From the M1

Take the A52 west from junction 25 of M1 heading towards Derby. After approximately 7 miles, take the slip road heading towards the Wyvern Centre and Pride Park Stadium. Once you reach the first roundabout, take the 3rd exit towards Pride Park Stadium. At the next roundabout, carry straight on. Once you pass the Stadium, take the 3rd exit at the next roundabout. This is Riverside Road, and Pride Veterinary Centre is the 3rd entrance on the left.

From the North (A38)

Take the A61 Alfreton Road. Once you arrive at Pentagon Island (with Virgin Active on the left hand side), take the second exit onto the A52 eastbound.

After about 2 miles follow the slip road towards the Wyvern Centre and Pride Park Stadium.

At the first roundabout, take the 2nd exit. At the next roundabout, take the 1st exit (which will take you towards Pride Park Stadium). At the next roundabout, carry straight on.

Once you pass the Stadium, take the 3rd exit at the roundabout.

This is Riverside Road, and Pride Veterinary Centre is the 3rd entrance on the left.

From the South (A50)

Take the A6 Derby exit. Once you arrive at the roundabout, take the 2nd exit onto the A6. Continue onto A5111 and at the end of this road, stay in the left lane which feeds onto A52 towards Derby. After 1 mile, take the slip road heading to the Wyvern Centre and Pride Park Stadium. Once you reach the first roundabout, take the 3rd exit towards Pride Park Stadium. At the next roundabout, carry straight on. Once you pass the Stadium, take the 3rd exit at the roundabout. This is Riverside Road, and Pride Veterinary Centre is the 3rd entrance on the left.