

Insurance Fact Sheet

There is a £34 admin fee charge for processing **all** insurance claims, this payment is to be made at the start of the claim process.

It is our practice policy for you to pay us directly as per our usual invoicing terms (payment within 7 days upon receipt of invoice) and claim the money back from your insurance company, this is known as an **indirect** claim. We understand that in some cases this may not be possible, if you prefer that we receive payment directly from your insurers you must notify the practice **within 3 working days** from the initial treatment relating to the claim. This will then be a **direct** claim and in this case your insurance excess must be paid to the practice at the start of the claim process. The excess is the amount that your insurance company will deduct when they settle your claim, they will be able to tell you how much this is. There may be further deductions made by your insurance company for which you will be liable.

If we are **not** notified within 3 days of treatment you will need to make an indirect claim and pay your invoice in full.

We are unable to complete direct claims for values **less than £500**. If the value of any treatment, for either an initial claim or a continuation, is less than £500 you will need to settle this amount with the practice and claim the monies from the insurance company yourself.

Claim forms must be fully filled in and signed by the policy holder before we can pass to the treating vet, incomplete claim forms will be rejected by the insurance company which will delay the claims process. Once completed, we will return your insurance form direct to the insurance company, unless you have requested otherwise. Our commitment is to complete all insurance forms within 5 working days of receipt. An insurance invoice for all treatment related to the claim, full clinical history and any other relevant reports will be submitted with the initial claim form.

You are responsible for your insurance policy and settlement of your account, so we recommend that you keep in regular contact with your insurance company. **We are unable to chase them on your behalf**. Any communication from the insurance company requesting further information must be forwarded to the practice as soon as it is received for us to deal with this in a timely manner. If there are delays from yourself or the insurance company, interest will still be charged to your account as per our business terms.

You must contact us to advise of any further work to be sent on after the initial claim. For this you may need a continuation form, please check with your insurance company as some companies allow us to send additional invoices upon your request.

Invoices and any letters regarding your account will continue to be generated as normal until the balance on your account is cleared. Many clients use these as a prompt to chase their insurance company.

Please note excess amounts vary between insurance companies and individual policies. If you don't know how much your excess is, please check your policy or contact your insurance company.

E&L policy holders please be aware that excess amounts vary dependent on the area you live in. Typical E&L policy excesses can be £159.00 - £165.00 or 17.5% of the claim, whichever is greater.