

## Taylor Vets – Direct to vet insurance procedures.

Clients are required to produce a current insurance certificate and policy documents before we can make a decision on undertaking a direct to vet claim.

The information we require is -

- Insurance company name e.g. Petplan
- Policy No e.g. 63894457
- Start date of policy and renewal date e.g. 05/01/2005; 05/01 each year
- Level of cover e.g. time limited, max benefit or lifetime
- Insurance excess e.g. £90 plus 20%
- Veterinary fees limit e.g. 4,000 for all conditions each year
- Exclusions on the policy e.g. arthritis

An insurance policy is strictly between the insurance company and the policy holder. As a third party the practice has no control over the decision made by your insurance company.

We cannot guarantee any treatment being covered by your insurance company. If you need to be sure, some insurance companies may offer a preauthorisation before treatment/surgery is carried out.

It is important to be aware that not all pet insurance policies are the same. Some policies limit the amount of time or money that you can claim. Some also have a time limit for submission of claims.

It must be stressed that direct to vet claims are not a statutory right. Each case will be assessed on its own merits and the situation confirmed before treatment options are investigated, where possible. Discounts are not applied to invoices presented to insurance companies.

**It is always possible that there will be a shortfall in the payment by your insurance company or that the claim will be declined. Any costs not covered by your insurance company are the responsibility of the policyholder.**

Direct claims will not be undertaken if, in our opinion, the treatment required is unlikely to be covered by your insurance policy. Submitting a claim does not guarantee that it will be paid and any shortfall or non-payment must be met by the client.

Where we do agree to undertake a direct to vet claim we require –

- **\*From January 2020 a £10 administration fee to be paid, this fee applies per condition, per pet and per policy year**
- **4 signed claim forms at the start of the claim – as continuation treatment is often required**
- **your standard policy excess to be paid (if your policy also has a percentage excess, we will request that from you once we have received payment from your insurance company)**
- **should there be ongoing treatment claim forms will be required on a regular basis**
- **any excesses due to be settled in a timely manner following our email or letter**

If we feel that the provision of claim forms and the payment of excess is not being met, we reserve the right to withdraw the direct to vet provision.

If we decline to set up a claim as direct to vet or the client chooses to pay for the treatment, we will still assist the client in submitting the claim.

\*We feel our direct to vet process is a valuable service we offer to our clients and the growth of the provision of this service warrants a nominal administration fee. There is a substantial amount of work involved in the insurance claims process, from obtaining policy information and reviewing clinical notes to agree going direct to vet, discussing

with vets regarding diagnosis, preparing invoices and history, chasing insurance companies for progress, challenging insurance company decisions and errors, processing payments and excesses, requesting excess payments and additional claim forms.

Our Direct to Vet service is not statutory nor compulsory for any client. Either party can, at any time, withdraw from the direct to vet process.