



Insurance Claims Handbook

Direct and indirect claims

We're here to make your insurance claim process as smooth as possible.

There are two main ways your claim can be handled: indirect claims (you pay us, you're reimbursed by your insurance company) and direct claims (we agree to leave your account outstanding and request reimbursement directly from your insurance company).

You can find out what we need from you and how we can help below and on [our website](#).

Indirect claims

You pay us and your insurance company reimburses you.

Your part in this process:

- Full payment of your invoice(s) is due at the time of treatment, and must be taken before we can process your claim.
- Confirmation of how your insurer requires claims to be submitted.

If your insurance provider uses a paper claim form:

- o Please complete all policyholder sections fully and accurately, sign it and pass it to us to complete the veterinary sections.

If your insurance provider requires online submission:

- o The process is often simpler, but it can vary by insurer.
- o You may need to contact us with instructions so that we can submit claims via our systems or your insurer's portal.

Please note: This service will incur an admin fee.

Our part in this process:

- Complete the claim form and have it signed by the vet in charge of your pet's case (or another authorised team member).
- Send it to your insurer by post or electronically, within seven days of receiving your completed form and once your account is settled in full.
- Include your pet's clinical history and proof of any payments you've made.
- Provide any additional information requested by your insurer during processing (e.g. blood results, x-rays).

Direct claims

Your insurance company reimburses us directly. This is available for claims over £1,000 and subject to approval.

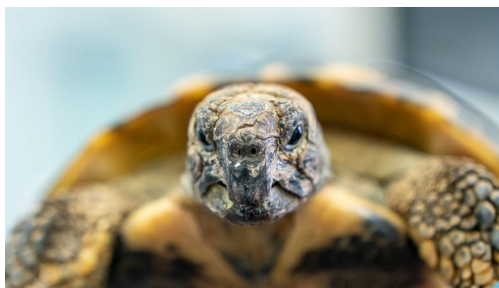
Please note:

- Processing direct claims is at our discretion, based on our relationship with your insurer and our practice protocols.
- You must contact us in advance to confirm whether we can process a direct claim with your provider.

Your part in this process:

- Before treatment (if appropriate), request a pre-authorisation claim form from your insurer.
- If pre-authorisation is not possible, provide a full copy of your policy documents showing:
 - o Policy limit
 - o Policy excess amount
 - o Policy start date
 - o Any exclusions
- If a direct claim is approved, provide a completed claim form signed and dated by you, clearly stating payment should be made directly to us.
- If your insurer processes claims online, let us know so that we can follow their submission process.

Please note: This service will incur an admin fee.



Our part in this process:

- Complete the claim form and have it signed by the vet in charge (or another authorised team member).
- Send it promptly to your insurer by post or electronically.
- Attach the full clinical history to each claim.
- Provide any additional information requested during processing (e.g. blood results, x-rays).
- Follow up with your insurer if settlement has not been received within six weeks.

Important:

- If your insurer declines all or part of your claim, you are responsible for settling your account in full within 14 days.
- Offering a direct claim does not create a contract between us and your insurer. Any disputes remain your responsibility, although we will assist where possible.

Policy excess

- The policy excess must always be paid by you, whether the claim is direct or indirect.
- If claims are submitted for different conditions, you may need to pay an excess for each problem.
- If your policy renews during a claim, you may need to pay another excess for the new policy year.
- Some insurers apply both a fixed and a percentage excess (co-payment) on the total claim. The contributions you must make will be explained in your policy.

If you have any insurance queries, please [contact your local branch](#).

