



# Insurance Claims Handbook

Direct and indirect claims

We understand that vet procedures can be expensive. That's why pet insurance is so important.

You should sign your pet up to an insurance policy as soon as you bring them home, as you never know when you might need it.

When making a claim or choosing one of the treatment options that have been discussed with our team, it is important to read the small print in your policy to understand what it covers and to what extent, before instructing us to initiate any treatment.

Please take the time to read your policy thoroughly, to avoid any unpleasant surprises after your claim process has begun, and if you do have any concerns discuss them with us as soon as possible so that we can work together to find a solution.

Insurance policies vary depending on the policy type, the species, age and even breed of a pet. This means you may have different rules for each pet in your household.

In addition to this, we urge you to clarify your insurance policy limit so you know how much your insurance company will cover and how much you will need to top it up. Furthermore, some insurance companies apply a cap to referral fees and so we advise you check the terms and conditions of your agreement. We can help as much as possible but do highly recommend you look into your policy in detail to avoid disappointment.

**Here, we're going to explain what you need to do to process a claim, and how we can help.**



## Direct claims

Direct insurance claims see your insurer pay us directly for any treatment covered by your policy. However, please remember that you will still need to pay for any treatment not covered by your policy at the time of treatment.

### **Here's what we need from you to process the claim:**

- An administration fee, as well as payment for non-insured work and your policy excess
- A completed claim form for each condition you wish to claim for, filled out correctly and signed by the policy holder
- A certificate of policy, which shows us your policy limit, start date, excess amount, and any other information we need to verify the claim

### **Once this has been completed, we will:**

- Complete the claim form and have it signed by your vet, or another authorised member of the team
- Forward the form through to your insurer, either by post or email, along with your pet's clinical history and a copy of any payments you have made
- Provide any further information requested by the insurer during the processing of the claim

If we have not received payment from the insurer within four weeks of returning the claim form, we will contact you and request that you chase this up with your provider.

## Indirect claims

Indirect insurance claims are when your insurer reimburses you – which means that you will need to pay us the full amount of the invoice before the claim can be processed.

### **Here's what we'll need from you to process the claim:**

- Full payment of your invoice
- A completed claim form for each condition you wish to claim for, filled out correctly and signed by the policy holder

Your insurer may ask you to complete your claim online. If this is the case, what we need from you may change – and will likely be simpler.

The process may differ between insurers, so please do check your policy.

### **Once you've paid your invoice and handed us your completed and signed claim form, we will:**

- Complete the claim form and have it signed by your vet, or another authorised member of the team
- Forward the form through to your insurer, either by post or email, along with your pet's clinical history and a copy of any payments you have made
- Provide any further information requested by the insurer during the processing of the claim

Most insurance policies come with an excess clause, and pet insurance is no different. This means that you commit to paying an initial figure for any claim and sometimes a percentage of the bill, beyond which you are covered by your insurance up until your policy limit.

Policies usually stipulate a limit for the maximum amount you may claim. Again, if the cost of a procedure goes beyond your limit and is not covered completely by your insurance, we will need the balance of the difference to be paid at the time of treatment.

Furthermore, policies vary depending on the provider, as well as the species, age and even breed of a pet.

For all of the above reasons, we strongly recommend that you take time to fully understand your policy and how much cover it provides should your pet get injured or become unwell.

**If you have any questions about pet insurance or making an insurance claim, please contact our team for further support.**

