

Insurance claims – direct payment to us by insurance companies

Many insurance companies will pay us directly and we are happy to accept direct payments from your insurer.

The system has lots of advantages for owners. Owners do not have to settle, what may be a substantial bill, and then reclaim the cost, so savings can be left untouched and there is no credit card interest to pay.

Unfortunately there are occasions when insurers may quite legitimately refuse to settle an account. In these circumstances the owner has to pay all our fees and this can lead to financial difficulties with all the attendant worries of an unexpected bill.

We will happily accept direct payment from insurers but before agreeing to do so we need to examine your insurance policy documentation to check there are no exclusions. We also require clinical records from any other veterinary practices your pet has visited because previous treatments may affect whether or not an insurance company will pay.

Pet Plan have a “Pre-Authorisation” system in which case payment is guaranteed.

With other companies we may be able to identify potential payment problems before they arise.

Some insurance companies will not pay the veterinary surgeon direct. In these circumstances we would ask that owners settle their account with us at the time of treatment and reclaim the costs from their insurers.

We do not accept direct claims from Animal Friends Insurance.

There may be circumstances where we are unable to fully check your insurance details before starting treatment – an out of hours emergency or where immediate treatment is required. We would respectfully remind clients that if it transpires treatment is not covered by your insurance you will be required to settle your account in full without delay.

We make a small administration charge for processing insurance claims. This covers staff time, postage, stationary, photocopying etc. Not infrequently insurance companies require further information about a claim, and this may involve time on the telephone or the preparation of written reports - we make no additional charge for this service. Occasionally there is a dispute over a claim, and we will make appropriate representations to an insurance company on your behalf if asked, again at no additional charge. **The administration charge is waived if there is no outstanding balance on your account**

Certain items are not covered by pet insurance; typically flea products, some diets, wormers and administration fees. Some insurance companies limit what they will pay for specific treatments and veterinary services. All insurance policies have an Excess the owner has to pay, usually before we submit the claim.

Please make sure you are familiar with your policy terms and conditions, including details of the Excess, so you don't get any nasty surprises!

Should you have any queries about your pet insurance please speak to one of our staff, or alternatively contact your insurers.