

## Insurance FAQs

- **Can you process a claim for me for each visit?**

We will only process a direct claim for treatment that comes to £500 or more. If your visit is less than £500, you will need to pay us and then claim the money back through your insurance company.

- **Will I have to pay an admin fee for each claim?**

Yes you will. The admin fee goes towards covering the costs of the admin time taken to process the claim.

- **What about the annual admin charge I paid last year?**

We will not charge you any further insurance admin fees until your year has run out.

- **What if I am insured with a company not on your list?**

Unfortunately, we aren't able to process a direct claim for you, however if you make full payment we can assist you with your 'pay owner' claim.

- **Can I still claim for my animals monthly medication or injections?**

Yes you can but there is a £5 admin fee per claim.

- **You have previously processed my claims for medication I have bought from online pharmacies or treatment my pet has received from out of hours vets or other specialist centres, will you continue to process these?**

Unfortunately, we will no longer be offering this service, apart from treatment your pet has received at Pawseidon.

For medication claims, you will need to process the claim yourself.

For out of hours treatment, VetsNow charge an insurance fee for all treatment that will be claimed, so they can process this for you directly.

- **How quickly will my claim be processed?**

Unfortunately, we do not have information regarding individual claims and or insurance companies. Any queries relating to your claim, including excess deduction queries and/or payment queries (including payment delays) will need to be directed to the insurance company by the policy holder.



# Your guide to insurance claims

Direct and indirect claims



# Indirect Claims

When your insurance company reimburses you directly

## What we will need from you:

- Payment of an administration fee, should your insurance company require any information from us.
- Full payment of your invoice(s) before your claim can be processed.
- Depending on your insurance company, you may be able to begin your claim online yourself. This will simplify what your vets need from you. However, please note the process may differ between insurers. If this is not possible you will be required to complete our insurance claim authorisation form in full.

## What we will do for you:

- Complete the claim form and have it signed by the vet in charge of the case (or other authorised staff member).
- Aim to send it promptly to the insurer by post or electronically (assuming your account has been settled in full and the claim form has been completed appropriately by you).
- Attach the clinical history and provide any further information that is requested e.g. blood test results, x-rays etc. along with a copy of any payments you have made (you do not have to keep any receipts).

# Direct Claims

When your insurance company reimburses your vets  
**We only process claims for Petplan, LV, Many Pets, Animal Friends & Kennel Club**

## What we will need from you:

- Payment of an administration fee for processing your claim and any excess due on your policy.
- Payment for any non-insured work at the time of treatment.
- Complete our insurance claim authorisation form in full.
- Ensure we hold correct & up-to-date insurance details for the animal you are claiming for. Including company name, policy number, policy expiry date and excess amount including any % deductions.

## What we will do for you:

- Aim to send your claim promptly to the insurer electronically.
- Provide any information requested by the insurer during the processing of your claim e.g. blood test results, x-rays etc.
- Contact you if we have not received payment from your insurer 4 weeks after sending the claim form (most insurers request 4 weeks to process a claim) in order that you may query this with your insurance provider.

### Please note:

If the insurer declines to settle your insurance claim it is your responsibility to settle the account in full within 14 days. By offering a direct claim we are not creating a contract between ourselves (your vet) and the insurer. Any disputes regarding your claim will remain your responsibility and we are not required to investigate for you or deal with queries. (We will however help when possible but most insurers will only speak to the policy holder).