

Guidelines for Insurance claim payments

We are often asked to complete insurance forms following a horse's illness or accident. Obviously there are differences between different policies and insurances companies, but these guidelines should answer most of the questions commonly asked regarding making a claim. For any query relating specifically to your policy, we would urge you to contact your insurance company directly.

How do I go about making a claim?

With any illness/injury which is likely to give rise to a claim, you should inform your insurance company as soon as possible, usually within 10-14 days as any delay may cause problems with the claim. If you then decide not to claim, the insurance company may ask for details about the illness. Once you have definitely decided you are going to claim, please get a claim form as soon as possible and forward this to the practice with all relevant sections completed. We will then complete the veterinary surgeon's section and return this to the insurance company. A charge will be made for completing the form and you the client is liable for this. You will receive a copy of the completed form along with the appropriate invoices for your records and a copy is also retained at the surgery for our records. We cannot return the complete form to you to post, as it must be sent directly by us. Please note that your excess is payable under our normal terms of business.

Will the insurance company pay the bill directly?

In the owner's section of most claims forms, there is a section which asks you whether the amount claimed for is to be paid to the policy holder or to the veterinary practice. We would ask that you, the policyholder, settle the account with us directly and that the insurance company pay you. This is our standard procedure for any insurance claim as our agreement for payment is with you and not with the insurance company. Clearly, some claims will add up to many hundreds or even thousands of pounds and in such cases alternative arrangements may be made by written request to the practice.

What if I need to make further claims for the same illness?

We will send you the invoices for any further treatment for **YOU** to forward to the insurance company. Sometimes it is necessary for a continuation form to be complete, please check with the insurance company if this is the case and forward the form to us.

Clinical records

Please note we have a legal obligation to forward your animal's complete history to the insurance company. If, for example, your horse a suffered a minor bout of colic which you have not claimed, your insurance company may automatically exclude you from this condition without a claim every being made. This is because, in their view, if the horse has suffered from a condition previously noted, no matter how long ago, may consider this as an increase insurance risk.