




GLASTONBURY

Orchard Veterinary Group guidelines when making claims on a pet insurance policy



1/ Read the small print carefully - some insurance companies have conditions in their policies which must be strictly adhered to if claims are to go smoothly. For example a company may require an update every 90 days on the condition of your pet or they will completely exclude claims for that condition.

2/ Keep records - log every phone call you make to the company with date, time and the name of the person you spoke to and a note of what was said. Photocopy every letter you send and keep your own copy.

3/ Act promptly - notify your pet insurance company as soon as you think you might be making a claim. Get them to send you a claims form.

4/ Fill in the claims form correctly - most forms have a 2 sections. One is for you, the owner to complete and sign; we are unable to complete this section for you so make sure you have filled in all the required information, signed it and initialled any corrections (don't use tippex). The other section is for us, the veterinary practice to complete. It is vital that you do not write anything in this section or the claim will be delayed. Once you have completed your part of the claims form drop it into the practice and we will do the rest.

5/ Non insured items - bear in mind that there will be items on your account that the insurance company will not pay for such as flea and worm treatments, food, vaccinations etc... If you are not sure if something is covered check with the company beforehand. You will also have to pay an excess which will be either a lump sum at the start or more often a percentage of the total.

6/ Concurrent claims - when claiming for more than one condition at a time bear in mind that a separate excess will be payable for each condition.

7/ Keep the claims forms coming in - one claim form will only claim up to that point in time. If treatment is ongoing the insurance company will still pay but you need to make a claim every month or so during treatment. This will not affect the excess you pay. If we haven't received a claims form from you in the last month we will send you a bill. In this situation simply get in touch with the practice before paying it and we will advise you.

8/ Payment - most insurers will pay either you or the veterinary practice direct. It is preferable to have them pay the practice, then we will invoice you for the balance. If you request payment to you then you must clear your account with the practice before we can process the claim.

9/ Dispute - we cannot help you in cases of dispute with the insurance company. All we are able to do is advise them of details of the condition being claimed for; whether or not they will pay out on the claim is for their claims department to decide.

10/ Administration fees - although we will complete and post claims forms free of charge some insurance companies will request additional written reports, letters and so forth from veterinary surgeons involved in the case. These tie up a lot of professional time and will be chargeable to you. The insurance company will not usually reimburse you for this cost.