



# INSURANCE AGREEMENT POLICY

## (Direct and Indirect)

If you wish to make a claim for your pet's treatment, please ensure you complete the following before treatment commences.

Contact your insurance company to check your pet is covered for the recommended treatment. We are unable to guarantee you will be covered as there may be exclusions in your policy. Claims can be declined if there are problems with premium payments, where there is a pre-existing history prior to your policy being taken out, or where the cover has expired or reached its limit.

Should you wish for the insurance company to pay the practice directly, please get a pre-authorisation performed prior to the treatment starting. You will also need to find out what your excess payment will be. This varies depending on the insurance company and age of pet. Any excess you need to pay is required to be settled on collection of your pet. An administration fee will be added to each direct claim processed. There will be no administration fee for VIP members.

Direct claims are offered at the discretion of the practice principal and if we feel there may be a problem with your claim, we may decline a direct claim request and will ask for payment on collection of your pet. We are within our rights to do this. We have a policy for direct claims – please read through these points and if you have any questions talk to a member of the team. We do not accept direct claims with Many Pets, Direct line and the Co-Op.

We kindly ask you to bring your current policy documents and signed claim form/email link etc into the practice on collection of your pet. If we have not received a claim form/link or email – we cannot process your claim and will not perform a direct claim either. We aim to complete and forward all insurance documents within 7-14 days.

Please remember the insurance policy is between you and your insurance company. It is your responsibility to settle your account with us. Should settlement of the direct claim not be received by 8 weeks we will ask you to contact your insurance company. Any monies outstanding after this time are required to be settled directly by you.

Due to the Data Protection Act, some Insurance companies are no longer able to discuss insurance claims directly with us and it is your responsibility (not ours) to correspond with the insurance company. An exception to this is Petplan with whom we are an appointed representative.

For us to contact an insurance company on your behalf we require signed authority.

I hereby give signed authority for ..... (Insurance company) to disclose information regarding my policy and claims to Banstead Village Veterinary Surgery. I am aware any outstanding amounts are my responsibility to settle directly with Banstead Village Veterinary Surgery when requested.

..... (Signature) Date.....

..... (Full Name)

..... (Address)

.....

.....

..... (Policy number) ..... (Pets Name)



### **Indirect insurance claims**

Policyholder/Owner pays BVVS for treatment received.

Claim is processed and paid to the policyholder/owner.

### **Direct insurance claims**

If you wish for us to process a direct claim, the following applies:

- Practice principal or Practice Manager to accept the direct claim request
- Total cost of treatment on the day should be >£500
- A pre-authorisation to be performed prior to treatment starting, and pre-authorisation accepted
- Pay excess and admin fee on day, % excess to be paid as well (calculated)
- Necessary paperwork/link/policy number to be given to staff prior to treatment to process the claim

The benefit of this is not having to pay for your pets' treatment upfront or waiting to be reimbursed by your insurance company. This can be extremely helpful with large bills.

This does, however, require a significant amount of administration on our part and delays in payment for often several weeks. We therefore charge an administration fee of £24 for each direct claim processed. There will be no administration fee for VIP members.

We will ask you to sign a direct claims agreement noting that it is *your responsibility to settle the account with us after 60 days, if your insurance company has not reimbursed us by then.*

### **Excess fee**

This is a payment contribution paid by you regardless of an indirect or direct claim. The fee will vary dependent on your policy terms/contracted agreement with your insurance company.

Your insurance company will reimburse the claim amount minus your excess fee.

For direct claims we require you to pay the excess fee (As specified by your insurance policy) to the surgery along with the administration fee.

Please note that these fees cannot be charged to your insurance claim.