



**Martholme Farm
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Advice on Making an Insurance Claim

- 1. First check your insurance policy to make sure you are covered for veterinary fees for the condition being treated. Check your excess (usually in the region of £120) to make sure it is worth putting in a claim.**
- 2. Please note that after you have claimed, your insurance company may apply an exclusion for the condition being treated. This means that you will not be able to claim again for the same condition (at least for a year or two). Your policy probably states that you must inform your insurance company if your horse is ill or injured even if you do not make a claim. An exclusion may be included even if you do not claim.**
- 3. If you have decided to make a claim, ring your insurance company as soon as possible to let them know you intend to claim and to check that you should be covered for the condition being treated. It is worth getting the name of the person you spoke to and noting the time and date you rang.**
- 4. The insurance company will send you a claim form. Fill this in as soon as possible (Do not wait until the treatment is finished) then send / give it to the vet to fill in their section. Don't forget to sign the declaration. If you wish to claim for alternative treatment (such as physiotherapy or hospitalization fees), get the invoices for this treatment as soon as possible and give them to the vet. Please note that some insurance companies may not pay for alternative treatment.**
- 5. The vet will complete your insurance form and send it on to your insurance company with the appropriate invoices. Please note that vets are busy people and this could take a few days or even a week or two at busy times. We will send a copy of the completed form back to you in case you need to refer to it in future.**
- 6. After submission of the claim form, you will receive further invoices from the practice that the computer produces at the end of each month. These invoices should be forwarded to your insurance company. You may wish to copy them first. Any ongoing invoices for alternative treatment should be forwarded as well.**
- 7. Please pay your insurance excess to the practice as soon as possible. Unless informed otherwise, your insurance company will pay the amount claimed minus the excess directly to you. As soon as you receive the cheque, please forward payment to the practice. Most insurance companies will pay the practice directly if you ask them to.**

Please note that any treatment which is not being claimed for (such as vaccinations) should be paid to the practice at the time of treatment.

- 8.** FSA regulations mean that we are unable to negotiate with insurance companies on your behalf so we request that you deal with any queries promptly and contact your insurance company regularly for updates if they are taking a long time to deal with your claim. If the insurance company is slow to pay or refuses to pay for some reason, you are still responsible for payment of the fees for treatment. If your insurance company suggests there may be a problem, please contact the practice immediately to let us know. If we have not received full payment from the insurance company within 6 months of the start of treatment, we apply a surcharge of 10% of the outstanding balance to your account. This surcharge will not be paid by the insurance so it is in your interests to ensure that the payment gets to us within the 6 month limit.
- 9.** For treatment over a long period of time, your insurance company may require an update report. Whenever you forward an invoice to them, it is worth sending a short note to let them know how the treatment is progressing. If your insurance company requests an update from the vet, please let us know as soon as possible.
- 10.** We do not charge for completing insurance forms but if your insurance company requires any special reports, you may be liable for a small fee which will not be covered by your insurance company.
- 11.** If your horse requires a general anaesthetic or referral to a specialist centre, you must first obtain approval for this from your insurance company. Failure to do this could invalidate your claim. Keep a note of when you rang them and who you spoke to.

If you have any queries, contact your insurance company or ring the practice office on 01254 888600.