

A small, scruffy brown and black dog is running through shallow waves on a rocky beach. The dog is in the center-right of the frame, facing left, with its mouth open and tail up. The water is splashing around its legs. The background shows the ocean waves and a clear blue sky. The entire image is framed by a light green border.

OUR GUIDE TO

Pet Insurance Claims

Everything you need to know about making direct and indirect claims on your pet insurance.

DAVIES

The Veterinary Specialists

Choose outstanding care

Understanding your insurance

We know and understand that going through specialist treatment with your pet can be worrying. Insurance claims can add to that.

This leaflet will help you clearly understand your payment options and how you can make a claim.

If you need any further assistance please do not hesitate to contact us, we are here to help you.

The dedicated
Davies Finance Team

Making an insurance claim

There are generally two types of claim.

An **indirect claim** is when your Insurance Company reimburses you directly. A **direct claim** is when your insurance company reimburses the clinic.

HOW A DIRECT CLAIM WORKS

If you would like to discuss the possibility of a **direct claims** with us, you must contact us prior to any appointments or treatments.

HOW AN INDIRECT CLAIM WORKS

Our team are here to help you make an **'indirect claim'** from your insurance policy.

- Bring your insurance claim form to your appointment.
- Pay in full after your appointment or on collection.
- Our team will help process your claim.
- Your insurance company will reimburse you directly.



My pet's been referred to Davies - what do I do next?

We recommend that you contact your insurance provider to inform them of the referral made to us.



WHAT WE NEED

In order to give you the best advice we need some key details about your policy. Please make sure you have the following information ready for your first appointment.

- Your policy number.
- The level of cover you have.
- If your insurance provider has any 'Capped' fees or a preferred specialist referral centre list.
- What your excess is.
- If your company has a co-payment percentage that forms part of your excess.

IMPORTANT

If you wish to make an insurance claim please bring a **completed claim form** with you to the appointment.

To apply for a **direct claim** you must advise us prior to any appointments or treatments.

Insurance and Referrals

Your insurance company requires a claim form from the practice that referred your pet to us, to cover the initial treatment that the practice provided for the same condition your pet has been referred to us for.

Some insurance companies will not process your claim for treatment at Davies until they have received the claim form from your referring practice. That's why it's important for you to check your referring practice has submitted their claim form to your insurance company as soon as you are referred to us.

Making an **INDIRECT** claim

We have been helping pet owners make indirect claims, sometimes known as policy claims, for over 20 years.

To make an indirect claim your insurance company needs to receive a completed and fully signed claim form, together with a detailed receipt from us. This is done after you have settled your account with Davies.

Your insurance company will then refund you (less any excess or non-insured costs). It's important to make sure you know what your policy covers before you claim.

Don't forget, you will need to provide your insurance company with a separate signed claim form for each visit you wish us to make a claim for.



How to make an indirect claim

What you need to do

- Complete and sign the policy holder sections of the claim form in full and bring it along to your first appointment.

We're here to help

- We'll complete your claim form and have it signed by an authorised staff member.
- We then send the claim form back to your insurance company – usually within five working days, providing you have completed all the relevant policy holder sections correctly.
- We'll also send copies of your pet's clinical notes, if requested, and any other information your insurance company may require.
- If you or your insurance company require a pre-authorisation, please contact us prior to your appointment. Visit the Client Finance section of our website for more information.
- Please remember to visit our reception desk after every appointment to ensure you have everything you need before you leave and agree your payment.
- We don't charge any additional fees for processing indirect claims.

Making a **DIRECT** claim

A direct claim is when your insurance company reimburses the clinic directly.

Although Davies does not routinely make direct claims, they can be arranged. If you wish to make a direct claim this must be agreed with us prior to arriving for your appointment.

Please remember to visit our reception desk after every appointment, as you will need to complete a claim form at every stage.

Direct claims cannot be requested after a consultation or after treatment has started.

As direct claims require a lot of administration work, we do charge a non-returnable administration fee for handling them.

For us to process a direct claim for you we do take a £200 deposit, please see our terms and conditions for more information.

Direct Claim FAQs

I would like to ask Davies to do a direct claim, what do I do?

You must discuss this with our Finance team prior to arriving for your appointment, before your initial consultation with the vet and prior to any investigations or treatment being undertaken.

What happens if Davies agree to process a direct claim?

A signed claim form must be completed for each occasion that a direct claim is made. This is required at the time of treatment – a direct claim cannot be made by sending a claim form after your pet has been seen.

Do I still have to pay the excess?

This depends on whether you already have a claim with your first opinion practice. If you need to clarify anything regarding this please do not hesitate to contact us.

My excess says I also have a percentage co-payment – what does this mean?

It's important to understand that if your policy's excess is a percentage of the bill, you may need to pay a significant sum directly to the clinic. It's best to check your policy's T&Cs. If this applies, you will need to pay any percentage co-payment once your invoice is finalised.



INSURANCE AND PAYMENT

Your questions answered

What is excess?

- Excess is a payment which must be made by you, regardless of whether you are making an indirect or direct claim.
- It's usually charged per condition – check your T&C's to see what applies for your policy.
- If your policy runs into a new policy year while making a claim you may be required to pay another excess.
- Some policies charge a percentage excess for each invoice, as well as a fixed excess on the total of a claim.
- Some companies do not cover certain treatments or limit the amount they are prepared to pay.

What are preferred referral list charges?

Some Insurance Companies, including those in the Royal Sun Alliance (RSA) Group, apply an additional charge of £200 if you select a Referral Centre not on their list – don't worry we will reimburse you this charge.

What is a pre-authorisation?

Davies may need to obtain pre-authorisation from your insurance company before any treatment begins. This is to ensure they will cover the cost of the recommended treatment. To do this we will need to know the name of your insurance company and your policy number. Some insurance companies require the owner to request a pre-authorisation.

Visit the Client Finance section of our website for more information on pre-authorisation:
vetspecialists.co.uk/clientfinance

My insurance company won't cover all of the invoice – why is this?

Your policy may have a 'capped' fees stipulation. We encourage you to check this when first contacting your insurance company to inform them of the referral to Davies.

What happens if I make a direct claim but my insurance company won't cover the full cost of treatment?

Any anticipated shortfall in the cost of treatment which is not covered by your insurance company will be payable by you to us at the time of making the first direct claim. Any additional shortfall which is owing after the claim has been settled will be payable by you to us at that time.



What happens if Davies undertake a direct claim and my insurance company won't settle it?

It's important to appreciate that if, having carried out careful checks with you and your insurers, we are prepared to undertake a direct claim for the treatment for your pet, this is not a guarantee that your insurers will settle your claim. If they fail to do so, you will be liable to pay us in full.

I don't have insurance and will be paying for treatment myself – what do I do?

Our normal terms are that full payment is expected at the time of your appointment. If your pet is left with us then you can pay on collection. Our team will do our best to keep you updated if there are any changes to the estimated cost.

What methods of payment do you accept?

We accept all major debit and credit cards apart from American Express and Solo/Diners cards. We also accept bank transfers and bankers drafts, but we do not accept cheques.





**WE'RE HERE
TO HELP**

Our Finance and Client Care teams are here to help if you need assistance with your insurance claim.

Just call us on 01582 883950

You can find more information on insurance and our terms and conditions in the Finance section of our website:
vetspecialists.co.uk/clientfinance



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