

## **Client Information on Direct Insurance Claims**

### **Introduction**

Grove Veterinary Centre Ltd encourages the uptake of insurance for veterinary fees and recognises that in some instances clients will be unable to pay the cost of treatment before they make a claim. It is possible in these cases to make a Direct Claim to the insurance company from the practice. This handout details the practice policy on Direct Insurance Claims and is available from reception.

### **Policy of Grove Veterinary Centre on Direct Insurance Claims**

Grove Veterinary Centre is willing to accept Direct Insurance Claims from any registered client provided the following conditions are met in each and every case.

1. Agreement will have been sought and confirmed from the practice manager or a director and this will have been recorded on your pet's record.
2. You must provide proof of insurance in the form of a valid insurance certificate at the time of treatment or before collection of a hospitalised patient. The practice will then confirm with your Insurance Company that this is an active policy by telephone. Please ensure you provide us with a contact telephone number.
3. No direct claims can be made below the excess for your policy.
4. All excess charges must be paid at the time of collection. You should check carefully that whether a percentage amount is charged rather than a fixed fee.
5. Payment for any items not covered by insurance must be made within 7 days of the claim being settled with the surgery. You will receive confirmation from the insurance company when they settle with us and should contact us as soon as possible to see if any fees are outstanding.
6. No charge will be made for completing and processing claim forms. But normal account collection procedures will apply if a claim cannot be submitted due to lack of a claim form. This may include administration fees.

**Clients are reminded that the Insurance Contract is between yourself and the Insurance Company. If Insurers fail to pay for any of the costs involved you will remain liable for any outstanding fees. The practice will require payment by the client directly if the insurance company have not settled the account within 10 (ten) weeks of the claim being submitted.**