

**North Downs**  
specialist referrals



North Downs Specialist Referrals

# Insurance *claims*

*Do you have insurance?*

**We offer indirect and  
direct claims**

## Indirect claims

### *When your insurance company reimburses you directly*

These are also called 'policy claims' and you need to send a completed and fully signed claim form to your insurance company, together with a detailed receipt from us, after you have settled your account with the practice. The insurance company will then refund you any payment that is due, this will be less any excess or non-insured costs.

#### **What we need from you:**

Full payment of your invoice(s) is required to us before your claim can be processed.

No administration fee is charged for processing your claim.

You must provide a separate signed claim form for each visit you wish us to make a claim for.

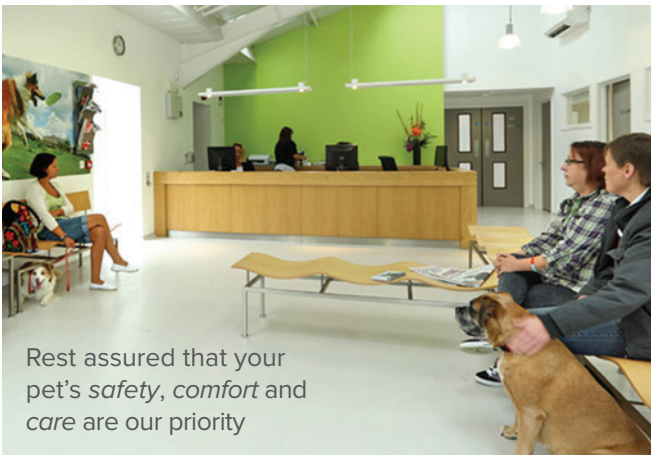
#### **What we will do:**

We will complete your claim form and have it signed by the clinician in charge of your case (or an alternative and authorised staff member).

We will aim to send the claim form to your insurance company within five working days, providing you have completed the relevant policyholder sections and paid your account in full.

It can take the insurance company five to seven days to log your claim on to their system before you will be able to discuss anything with them.

We will send copies of your clinical notes, if requested, and any other information that the insurance company may require.



Rest assured that your pet's *safety, comfort and care* are our priority

## Direct claims

### *When your insurance company reimburses us*

If we agree to make a direct claim on your behalf, you benefit from not having to pay for your pet's treatment 'up front' and then having to wait for reimbursement from your insurance company afterwards. This can be extremely helpful if large fees are involved, as can often occur for complex cases. It does, however, require a significant amount of administration time and effort on our part, and delays our receipt of payment for work undertaken by several weeks, we therefore charge an administration fee to process these.

#### **What we need from you:**

In order for us to help your settlement of the account, you must contact your insurance company prior to your first visit. This is to give permission for us to speak with them about your policy and any outstanding claims.

Please call us on **01883 741440** to confirm that this permission has been given, we also recommend you read your policy details thoroughly before your appointment with us so you can confirm the information we have is correct.

A £45.00 administration fee is chargeable for your claim and is payable at the time of your visit.

In addition, a £500 deposit is required before treatment commences, to cover any shortfall for excess or items not covered by your policy, and the balance will be refunded upon completion of treatment.

You must provide a claim form for each visit you are claiming for.

Claim forms must have all relevant policyholder sections completed.

All forms must be signed and dated in the relevant section stating that payment comes direct to us (North Downs Specialist Referrals).

#### **What we will do:**

We will undertake all the necessary administration work relating to making your claim. To include the following:

We will complete your claim form and have it signed by the clinician in charge of your case (or an alternative and authorised staff member).

We will aim to send your claim form to your insurance company within five working days, providing you have completed the relevant policyholder sections and paid your deposit.

We will liaise with your insurance company to ensure they have received your claim form and have all the information they require.

We will write to you and inform you if we have not received payment from your insurance company, after 45 days of sending your claim.

We will send copies of your clinical notes, if requested, and any other information that the insurance company may require.

#### **Please note that:**

- It is your responsibility to settle your account with us after 60 days if the insurance company has not reimbursed us by then.
- By offering a direct claim we are not creating a contract between ourselves and the insurance company. The responsibility for any amounts not paid by the insurance company remains with you, and these amounts are required to be settled in line with our standard terms of business.

## General insurance information

### Excess

This is a payment which must be paid by you, regardless of whether you are making an Indirect or Direct Claim.

- It is charged per condition.
- 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, as well as a fixed excess, on the total of a claim (which again must be paid by you).
- Some insurance companies do not cover certain items or 'cap' the amount they will pay for routine treatments such as consultations.
- Please make sure you have read your full insurance policy schedule before attending your appointment.

### Referrals

If your animal has been referred to us for treatment by another veterinary practice.

- Your insurance company will also require a claim from the practice that referred your animal to us, for the initial treatment of the same condition that your animal has been referred to us for.

- Some insurance companies will not process our claim until they have received the claim from the referring practice.

It is therefore important that you ensure your referring practice has submitted their claim form to your insurance company.

### Pre-authorisation

This is when your claim is pre-agreed with the insurance company before treatment of your animal commences.

- Some insurance companies insist on this before any treatment or if treatment is expected to be over a certain value.

*continued...*

## General insurance information

- At least seven working days is required before the treatment of your pet for a pre-authorisation claim to be completed and approved by an insurance company.
- Some insurance companies do not allow you to do a pre-authorisation: you should seek advice directly from your insurer.
- If your insurance company does allow pre-authorisation, and time permits, then we would always recommend you obtain this additional check.
- Please make sure you have read your full insurance policy schedule before attending your appointment.



## For more information

For further information about our services, payment options and pet healthcare issues, visit our website at:

**www.ndsr.co.uk** or call us on **01883 741440**

to speak to a member of our administration team - they will be happy to help.

## Location

North Downs Specialist Referrals small animal hospital is conveniently located in Bletchingley, Surrey, 10 minutes from Junction 6 of the M25.



# North Downs

specialist referrals



## North Downs Specialist Referrals

Friesian Buildings 3 & 4  
The Brewerstreet Dairy Business Park  
Brewer Street  
Bletchingley  
Surrey RH1 4QP

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**www.ndsr.co.uk**

Committed to excellence