

## A GUIDE TO DIRECT CLAIMS

A direct claim is where the practice and your pet's insurance company agree for payment to be made directly to the practice. If the practice agrees to make a direct claim with your pet's insurance company, this can help provide peace of mind and lower the financial stress for you as you are not having to pay for your pet's veterinary treatment 'up front'.

If you are interested in a direct claim and would like our dedicated insurance team to look into this for you, please either email or contact one of the team directly prior to the initial consultation.

Email: [insurance@scarsdalevets.com](mailto:insurance@scarsdalevets.com) Telephone: 01332 678333 (option 6, option 1)

**Due to the lengthy process of approving a direct claim, direct claims cannot be requested upon discharge of your pet and the balance will be expected to be paid in full by you. Scarsdale Vets/Pride Veterinary Centre reserve the right to decline any direct claim request where we believe the insurance company would be unwilling to settle the claim.**

**Please note: direct claims can not be approved out of hours or during the weekend as the team are only available Monday to Friday, 8am – 6pm.**

It is important to appreciate and consider, that even though we have taken care when approving a direct claim, this is not a 100% guarantee that your insurance company will settle the claim. If they fail to do so, you are liable to pay the balance in full to us.

### Administration fees

The first initial claim form is subject to an £11.50 administration fee. Any continuation claim forms for ongoing conditions is subject to a £6.50 administration fee. These fees are always subject to change and must be paid for at the time of handing your insurance claim form in to the practice. Please note, insurance claim forms are sent directly to the insurance company in line with industry standards. An itemised invoice and full medical history are also provided. We also store all original claim forms.

### Policy Excess

If a direct claim is approved, we request any policy excess to be paid, even if this may have been paid at your own vets. If the claim has not yet been settled by the insurance company, there is a possibility that the excess will be deducted from our claim. Upon settlement of your claim, if the excess has not been deducted, we will organise a refund directly back to you.

## WHAT WE REQUIRE FROM YOU IN ORDER TO PROCESS A DIRECT CLAIM REQUEST

Prior to the first appointment, you must contact your pets insurance company and give authorisation for Scarsdale Vets/ Pride Veterinary Centre to discuss your pets policy details. **Please make us aware as soon as you have done this and provide us with the policy number and policyholders details.**

You must provide us with all previous vets details so that we may obtain a full medical history for your pet(s).

If a direct claim is approved by the team, you will be required to complete our direct claim agreement and an insurance claim form. An insurance pack will be given to you by your dedicated claims handler with the relevant paperwork.

Any applicable policy excess, fees that exceed the available insurance limit and insurance form administration fees are required to be paid promptly, usually at the latest by the discharge of your pet.

Please ensure an insurance claim form is also provided at any follow up appointments in order for us to claim for any additional treatment.

If your pet develops any further conditions that you wish to also do a direct claim form, please make your claims handler aware as each condition will need to be approved on an individual basis.



## WHAT YOU CAN EXPECT FROM OUR DEDICATED INSURANCE TEAM

Once confirmation is received that we have authorisation on your pets insurance policy, we will contact your insurer for policy details only.

We will then obtain and check your pets medical history to assess the probability on whether they are likely to settle the claim.

If we have any doubts on whether the condition will be covered, we will decline the request for the direct claim and you will be required to settle the balance in full upon discharge and claim back to you.

If approved, we will provide you with an insurance pack and direct contact details for your dedicated claims handler.

We aim to complete your insurance claim form within 10 working days of it being handed in to the practice. Please be aware that if your pet is still hospitalised or due any future imminent appointments, we will hold the claim form until suitable for submission.

We will liaise with your insurance company to ensure settlement of the claim is received and keep you up to date at any relevant intervals.

Once settlement has been received by your insurance company, we will inform you of any shortfalls or overpayments due on the account.