

## CLIENT INFORMATION

# Payment and Insurance Protocols

Issue 3 July 2017

We understand that veterinary treatment costs are an added concern at an already difficult time, so our finance team are here to make the process as smooth and stress free as possible. Please take a moment to familiarise yourself with our payment and insurance protocols outlined below. If you have any questions, please feel free to contact us on **01332 548929**.

Payment is always due in full at the time of treatment. Any queries relating to the cost of treatment should be discussed with the clinician at the time of the initial consultation.

### Estimates

The clinician will provide you with an estimate of costs for your pet's planned course of treatment. Please bear in mind that this is an **estimate**, not a quotation, and the actual costs may be higher or lower depending on the complexity of your pet's condition. Wherever possible, the clinician will contact you to update you with any significant increases in the estimated costs before proceeding with additional procedures, but this may not always be possible in emergency situations.

### Non-Insured Referred Clients

A 50% deposit of estimated costs is required prior to any procedure taking place and the remaining balance must be paid in full upon collection of your animal.

In substantial or ongoing cases (e.g. long periods of hospitalisation) interim payments may be required.

### Insured Clients

Our dedicated insurance team are here to assist you in making a claim on your pet insurance. If you have any questions regarding your insurance or need any help during this process, please do not hesitate to contact our insurance department on **01332 548929**.

It is your responsibility to inform the clinician treating your pet of your remaining insurance limit and to make arrangements for any costs that may exceed this amount. Please make us aware of the amount already spent at your own vets.

Please note that, due to the time and costs involved in processing both direct and non-direct insurance claims, we charge an **£11.50 administration fee for each claim form**. This covers the completion and storage of the claim form in line with industry standards, as well as the costs of maintaining communication with your insurance company to ensure your claim is processed as swiftly as possible.

### Direct Claims

As a member of the RSA preferred referral practice network and an agent of Petplan Insurance we are able to offer these policy holders direct claims (subject to approval), whereby we relieve the financial burden by instructing your insurance company to make payment directly to us.

Direct claims are available for clients insured with:

- Argos
- Marks & Spencers
- Petplan
- John Lewis
- More Than
- Tesco

Prior to your first appointment, please provide us with the policy number, as well as the policy holder's name and address if these differ to the details we have on file.

**Please note that telephone calls may be recorded for quality and monitoring purposes**

**At the first appointment:**

1. Please provide us with a completed claim form signed by the policyholder.
2. We will ask you to pay your insurance excess and any percentage co-payment as per your policy details, plus an £11.50 administration fee as outlined above. We ask you to pay your excess to us as, due to our integrated system with many insurance companies, our claim often arrives before any claim from your own vets meaning the excess will be deducted from us. If the excess is not deducted from our claim, we will refund this back to you at the end of treatment, provided your account is in credit.
3. You will be asked to complete and sign a direct claim agreement form and will be given a guide to the direct claims process.

If any of the above are not adhered to the direct claim service will be declined and payment will be required in full.

Upon collection of your pet, we will ask you to pay any costs which exceed your maximum insurance benefit. Once we have received the settlement from your insurance company, we will contact you to let you know if there are any additional costs to be paid. Similarly, in the event of any overpayment resulting in a credit on your account, we will contact you to arrange a refund.

**At subsequent appointments:**

1. You must submit another completed claim form signed by the policyholder each time treatment is carried out. If you are unable to provide a completed claim form, you will be asked to pay the balance in full.
2. You will be asked to pay the £11.50 administration fee and any percentage co-payment as per your policy details.
3. If subsequent appointments take place more than 6 months after the initial treatment, a new direct claim application may need to be made.

Whilst the claim is being processed, **interest will be charged at 2% of the outstanding balance at the end of each month until the debt is cleared.** These charges are your responsibility to pay if the insurance settlement is not received in good time.

Direct claims may be possible with other insurance providers, subject to approval, and will be assessed on an individual case-by-case basis. We reserve the right to decline direct claims with some insurance companies.

It is important to appreciate that, having carried out careful checks with your insurance company, if we decide that we are prepared to undertake a direct claim this is NOT a guarantee that your insurance company will cover your pet's condition. If they fail to do so, you will be liable for payment of the balance in full. Ultimately, your balance with us is your responsibility, whether your animal is insured or not.

**Non-Direct Claims**

If we are unable to offer a direct claim, we ask you to pay your balance in full at the time of treatment and submit a claim to have this paid back to yourself. A 50% deposit of estimated costs is required prior to any procedure taking place and the remaining balance must be paid in full upon collection of your animal

**Credit Control**

Our credit control team are here to help. If you have any queries regarding your account or if you find yourself struggling to make full payment, please contact us as early on as possible to avoid the balance increasing beyond your means. We do not routinely offer payment plans and any part-payment on your account must be discussed and authorised in advance by the credit control department who are available Monday – Friday between 8.30am – 5pm on **01332 548914**.

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