

CONTINUATION CLAIMS

The process for continuation or ongoing claims for the long-term treatment of a condition is the same but we do expect all payments to be made in full at the time of treatment, and before the claim is sent. The insurance company will then send the settlement payment to you.

IMPORTANT NOTICE

Financial Services Authority (FSA) regulations came into effect on 14th January 2005. These regulations have changed the way the pet insurance industry currently operates and affects what this veterinary practice can and can't do in relation to pet insurance.

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We can give general information on the merits of pet insurance.

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We can display pet insurance leaflets in our practice and if you want to take out insurance you can refer to the leaflets for more information and contact the insurer directly.

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We are not permitted to sell insurance or recommend specific pet insurance policies.

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We can provide information on the diagnosis and treatments administered to your pet and complete the veterinary section of a claim form.

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We cannot complete the client sections of a claim form, contact the insurance company to discuss a claim or negotiate settlement of a claim on your behalf.

If you have any questions please discuss these with your vet.



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WHAT IF?

FLETCHER.....



Was involved in a nasty road traffic accident that left him with a broken leg and fractured pelvis. Thankfully after weeks of treatment and rehabilitation he has made a full recovery. His treatment cost

£2175

COULD



YOU



CLARISSA.....



Was diagnosed with Malocclusion leading to a tear duct infection which, means she has to regular operations and medication for the rest of her life. Her treatment costs at least

£597 per year

DUDLEY.....



....had a nasty chronic ear infection which meant he had to have an operation reduce his discomfort and help prevent further problems (lateral wall resection). This cost

£742

AFFORD



....and he might have to have the other ear operated on too!



TARA.....



IT?

Drove her owners crazy with her scratching until they discovered she had a severe allergy to house mites! Tara now has a beautiful coat and her scratching is kept under control with regular injections and shampoos. Her treatment costs

£506 per year

Read on to find out how to make these unexpected expenses easier to cope with.....



LET AN INSURANCE POLICY COVER THE BILLS



WHAT TO LOOK FOR WHEN CHOOSING AN INSURANCE POLICY

Does the policy have life cover?

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Will my premiums double when my pet reaches 10?

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What percentage of each claim will I pay if this is a clause in the policy (most companies add this in when your pet reaches 7 or 8 years old)?

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Is there and upper age limit?

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Does where I live make a difference?

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Is there a maximum amount per year/condition?

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Will the insurers pay my vet directly?

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What does the policy cover? Any exclusions?

Premiums will increase as your pet gets older, however this should be a gradual increase (logically problems are more likely as your pet gets older). This way your pet stays insured when you most need it. Some premiums are effected by where you live, a built up area may have more risks of an accident than a rural location.

Breadth of cover.

Does your policy cover behavioural referrals, acupuncture, homeopathy, physiotherapy, clinical diets? Congenital or hereditary diseases? Dental disease?

Check the policy for exclusions.

There may also be a maximum amount claimable per year/condition. Medication for heart, kidney or arthritic conditions soon mounts up, will the policy cover the cost of these.

Choosing an insurance policy suitable for you and your pet can be very daunting, we hope these points help you in what to look for. Please take as many leaflets as you need and ring the insurance company if you have any queries.



INSURANCE INFORMATION



We strongly recommend that you discuss all veterinary fees with your Insurance company **BEFORE** any treatment or investigation commences.

You must check that **EACH CONDITION** being claimed for is covered by your policy and not excluded at the time the claim is made.



If your pet is insured and requires treatment the process is as follows:

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Firstly we request that all veterinary fees are paid in full at the time of treatment.

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You will then need to obtain a claim form from your insurance company and complete the pet owner/policyholder sections. Please do not forget to sign and date the form.

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You then need to bring the claim form to us together with a stamped addressed envelope to your insurance company.

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At the end of treatment, when you have settled your account with us, we will complete the veterinary section of the claim form and sent it to the insurance company together with a copy of your invoices (which we have filed on the computer).

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The insurance company will then send the payment to you minus any excesses that apply to the policy concerned.

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The period of time taken to settle claims varies with each company and any questions you have at this stage should be made directly to your insurance company. New FSA (Financial Services Association) regulations mean we cannot contact the insurance company to discuss a claim or negotiate settlement of a claim on your behalf.

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We currently make no charge for completing and sending the claim form.



DIRECT CLAIMS



Direct payment claims can sometimes be arranged but usually only when veterinary fees for a particular condition are expected to exceed £500. You will need to discuss this with your vet. If a direct claim is made, the excess (or multiple excesses if more than one condition is being claimed for) must be paid at the time of treatment.



Emergency