

DIRECT INSURANCE CLAIMS

CLIENT INFORMATION LEAFLET

Although we do not routinely make direct claims from insurance companies, they can be arranged with certain insurance companies under certain circumstances, provided that you discuss this with us prior to arriving for your appointment, before your initial consultation with the vet and prior to any investigations or treatment being undertaken. Direct claims cannot initially be requested after a consultation or at the time of collection of your pet, after treatment has already been given.

Please be aware that direct claims often necessitate quite lengthy preparation which may delay possible investigations and surgery. Direct claims are costly for Willows to administer and result in a delay in our receipt of payment – as a result we charge a non-returnable administration fee for handling every direct claim (including a smaller fee for all follow-up claims).

What procedures must be followed to make a direct insurance claim?

1. You must first agree with a member of Willows' staff that Willows is prepared to consider undertaking a direct claim on your behalf.
Please note: Direct claims must be requested and organised in advance of treatment being carried out and prior to payment being due. It is not possible to request an initial direct claim when going home with your pet after a consultation or when you come to collect your pet after a period of hospitalisation.
2. You must phone your Insurance Company to give permission for us to phone and ask questions about your Policy.
3. You must then phone us back to let a member of our Admin team know that you have obtained permission from your Insurance Company for us to speak with them.
4. Once permission has been given, we can then phone the Insurance Company and ask the following questions:
 - a. Is the Policy up and running?
 - b. Are there any exclusions?
 - c. What was the start date of the Policy?
 - d. What is the limit on the Policy?
 - e. What is the excess amount on the Policy? This is the amount that you must pay.
 - f. Have they had any claims in this Policy year, and if so, what is the total amount claimed?
 - g. Will cover for this condition continue after the Policy renewal date?
5. We then inform the Insurance Company when the treatment is due to take place and the approximate costs involved, so they can note it on their system.

6. We will ask you and your insurers if there are any pending claims that are waiting to, or have just been sent off. *For some insurance companies, we cannot make a direct claim until your own vet has sent off an initial claim for the same condition and the claim has been processed by the Insurance Company – **this can cause considerable delays which are out of our hands. Please see the information provided below for Sainsbury's and Direct Line insurance policy holders.***

This information regarding ongoing claims is important, as it will give us a guide to the estimated level of insured funds available for further treatment. We can only take this estimate in good faith, but we cannot guarantee the financial information we are given by third parties.

7. With all this information we can then try to work out the following:
- If your pet is *likely* to be covered for this condition – *however, ultimately it is only your Insurance Company that can decide this, and we can only make an educated deduction as to whether your insurers will cover the condition which we are treating.*
 - If the condition was pre-existing before the Policy start date – if it was, the condition will not be covered. *It may also not be covered if the condition arose within two weeks after the Policy starting, depending upon the terms of your Policy and the nature of the claim*
 - Whether there are sufficient funds left on the Policy to cover the cost of treatment at Willows
 - Whether any excess is due – even if an excess was paid at your own vets, our treatment may be done after the renewal date, *when another excess will be deducted*

It is very important to understand that your Insurance Company will not guarantee to settle the claim unless we are able to obtain what is called pre-authorisation, where the underwriting of the claim is guaranteed.

Not all insurance companies will carry out pre-authorisation, and it takes longer to obtain pre-authorisation than it does for us to make preliminary checks regarding your Policy on your behalf, resulting in further delay (pre-authorisation generally takes 3 to 7 days, depending upon the Insurance Company, and most companies do not do this any faster for emergency cases). If your Insurance Company does not pay out on the claim or only pays a proportion of it, you will be liable to pay us any amount which is then owing.

8. You must pay us a direct claim administration fee of £30 + VAT, plus any excess on your Policy (any overpayment will be refunded to you). Follow-up ongoing direct claims attract a £7.50 + VAT administration fee for each claim made. *Should you wish to avoid being liable for our follow-up direct claim administration fees, you may pay these (generally) smaller sums for follow-up treatment directly to us and claim the money back from your Insurance Company yourself. Unlike many veterinary practices, we do not charge an administration fee for filling out insurance forms on an owner's behalf if they have settled up directly with us at the time of treatment.*
9. At the time of making the first direct claim, we ask for :
- a down-payment of any excess specified on your insurance policy (the excess is the first amount of the bill that your Insurance Company will not settle and which you must pay), regardless of whether you believe that this may already have been paid e.g. at your own vets – any overpayment will be promptly refunded. ***It is important to understand that insurance policies which involve an excess which is a percentage of the bill can result in a significant sum which needs to be paid directly to us by you.***
 - payment of any anticipated shortfall in the insurance claim – ***i.e. the financial difference between the our invoice and your estimated level of remaining insurance cover.***
10. You must provide a signed Claims Form at the time of collection of your pet from us, and at each subsequent visit for which you wish us to make a direct claim from your Insurance Company on your behalf.

IMPORTANT – PLEASE READ THE FOLLOWING:

Any chargeable visit to us must be accompanied either by payment (cash, cheque, credit or debit card) or by a **signed insurance claim form for a direct claim which has been authorised by us.**

It is very important that you understand that, after the claim has been settled, any further shortfall in payment for your pet's treatment by your Insurance Company beyond that already mentioned in point 8 above (which will have been paid by you at the time of discharge of your pet) will be owing to us by you immediately.

1. **As our client, you remain liable for all outstanding fees in the following circumstances:**
 - a. **The insurance company declines to accept the claim in part or in full**
 - b. **The insurance company does not make a settlement within 60 days of submission of the claim.**
2. **Please note that your own veterinary practice needs to submit any claim they may have for your pet's treatment promptly, as insurers may not process our claim until this has been received. Failure to do so could result in us seeking full settlement from you after 60 days.**

Payment for your pet's treatment with us is ultimately your responsibility.

IMPORTANT:

Willows Veterinary Centre and Referral Service reserves the right to decline a request to undertake a Direct Claim if the circumstances suggest that the insurers may not settle the claim.

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DIRECT LINE, SAINSBURY'S AND ANIMAL FRIENDS POLICYHOLDERS

If you wish us to go ahead with a direct insurance claim on your behalf, there are certain additional conditions which you must fulfil for us to proceed:

DIRECT LINE

Direct Line will not process any claim from Willows until they have received the claim form from your own vet with a full clinical history. They have to process the claims in the order that your pet was treated.

Even if the cost at your own vet's was below your excess amount, a claim **MUST** be sent in by your vet. If no charge was made at your own vet's, a letter from your own vet *with the clinical history* has to be faxed or sent to Direct Line to show that your vet referred you to Willows.

Please note: If Direct Line have any queries about your claim they will only contact the Policyholder, they do not contact us. Therefore an account may be sent to you by us if we have not received payment from Direct Line within one month.

SAINSBURY'S

Sainsbury's will not process any claim from Willows until they have received the claim form from your own vet with a full clinical history. They have to process the claims in the order that your pet was treated.

If they receive any claim from Willows before your own vet's claim is received, they will return our claim form back to you with a letter requesting your own vet's claim be completed and sent to them with our claim again. *You must organise this with your own vet as promptly as possible to avoid receiving an invoice from us.*

Even if the cost at your own vet's was below your excess amount, a claim **MUST** be sent in by your vet. If no charge was made at your own vets or you do not wish to make a claim, please be aware the insurance company will still need a completed claim form from your vet showing a zero value, accompanied by a full clinical history

Please note: If Sainsbury's have any queries about your claim, they will only contact the Policyholder, they do not contact us. Therefore an account may be sent to you by us if we have not received payment from Sainsbury's within one month.

THE ABOVE ISSUES WITH SAINSBURY'S CAN CAUSE SIGNIFICANT DELAYS WITH SETTLEMENT OF CLAIMS

ANIMAL FRIENDS

Animal Friends often cap the amounts they will pay on insurance claims. For this reason it is necessary for us to request pre-authorisation prior to undertaking a Direct Claim with Animal Friends, as the amount they will cover on each claim is otherwise unpredictable, and you as the owner may be left with a large proportion of the bill to pay.

As noted previously, obtaining pre-authorisation usually involves a significant delay on the part of the insurers (generally 3 to 7 days). If your Insurance Company (in this case, Animal Friends) does not pay out on the claim or only pays a proportion of it, you will be liable to pay us any amount which is then owing.