Seren Vets Carmarthen Ltd
Parc Pensarn, Carmarthen, SA31 2NF
Tel: 01267 614400
carmarthen@serenvets.co.uk
www.serenvets.co.uk

Registered in Wales,
Company No. 14437107
VAT No. 435 5768 66

Pet Insurance Claims

Here at Seren Vets, we understand that making a claim on your Pet Insurance can seem complicated, but our aim is to make the process as simple and straightforward as possible for you. We hope that this document will help to address some of the key points and questions you may have.

If you have any other queries, please do not hesitate to get in touch with us by calling **01267 614400** or by email to insurance@serenvets.co.uk .

General information

There are two types of insurance claims:

Indirect Claims - This is when you pay us and your insurance company reimburses you.

Direct Claims - This is when your insurance company reimburses us directly.

For most insurance policies, regardless of whether it is a Direct or Indirect Claim, you (as the policy-holder) must pay an Excess. This is the amount that you will need to pay towards your pet's treatment yourself when making a claim. This amount varies depending on the insurance policy and provider and should be found in your policy documents. The amount is pre-agreed between you and your insurance company when the policy is taken out and is usually applied once per condition per policy year. Some policies will also charge a Percentage Excess or Co-Payment. This is often for older pets and can range in amount from company to company, typically from 10-20%. Please refer to your insurance policy for details.

CLAIMS PROCEDURE

1. **Before making a claim**

   Before claiming, it is important for you to know your Excess amount. The cost of your pet's treatment will need to be greater than your Excess to make a claim.

   It is also important for you to check if there are any Exclusions / anything that your insurance policy will not cover (this varies depending on the policy, provider and previous conditions/claims).

   Please make us aware as soon as possible if you are intending to use your insurance policy to cover the cost of your pet's treatment.

   We advise that you inform your insurance company of your pet's proposed treatment prior to it commencing, or as soon as possible thereafter, to minimise the chance of any disputes. In some cases, a pre-authorisation form may be advisable (this is a form that can be submitted to an insurance company prior to commencing, to confirm whether they are likely to pay a claim or not).

   We advise clients always to check the terms and conditions of their insurance policy, and to be aware that there is often a timeframe within which a claim must be made.

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2. **Make sure we have your details**

   You will need to tell us your insurance company and policy number. We are unable to help with claims without this information. It is also useful for us to know your policy start date, policy limit, policy excess and details of any exclusions. Our Client Insurance form should be completed with these details and given to our Reception team, or you can email the relevant information to insurance@serenvets.co.uk , so that we have the details on file.

   You will also need to give your permission for us to discuss the claim and deal directly with the insurance company.

3. **Decide who will send the claim**

   When it comes to making a claim, you will need to decide whether you would rather make the claim yourself or whether you would like us to process and send the claim for you.

   If you would like to make the claim yourself, we can provide you with your pet's medical history and invoices for you to gather the information needed to submit with your claim.

   If you would prefer that we process the claim, the practice can prepare and submit the claim and all the relevant information for you. Please be aware that we charge an administration fee for this service, currently £15 to direct clients of Seren Vets and £25 for non-clients (eg through visiting referral clinics). This fee is payable only once per condition per 12 months.

4. **Decide if you would like to make a Direct Claim or an Indirect Claim**

   The practice's preferred option is for any costs incurred to be paid by you to us at the time and reclaimed later by you from your insurance company (ie Indirect Claim).

   However, we understand that sometimes it may not be easy for our clients to pay their bill in full, particularly when treatment has been extensive or unexpected. In these cases, we are happy to accept Direct Claims, where we can claim the cost of treatment directly from your insurer, provided that the following conditions are met:

   - You show us proof of your insurance cover at the outset (within 48 hours of treatment)
   - You pay your Excess to us up front at your earliest convenience (and your Percentage Excess/Co-Payment when applicable)
   - You initiate your claim promptly, respond promptly to us and to your insurance company regarding the claim, and accept that any delays on your part in doing so may mean that you will be asked to pay us directly
   - If you are sending the claim off yourself, please remember to select the option for payment to be made directly to the veterinary practice.

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5. Making a claim

As detailed above, please make sure you have informed us of: your insurance details (particularly company and policy number); who you would like to submit the claim (you or us); and whether it will be an Indirect or Direct Claim. Please also let us know if it is a new claim or a continuation claim. You can do this by completing our Client Insurance form (attached here or available at Reception) and giving it to Reception or emailing to insurance@serenvets.co.uk .

Every insurance company differs in how they require their claims to be sent off. Some can be done entirely online; others require a claim form signed by you as the pet owner. Our Reception team has a list of some of the common insurance companies and how they require their claims to be sent, but if unsure you should check with your insurance company what is required.

If you have decided that you would like us to process and send the claim for you, please note that some of the companies will still require you as the policyholder to make the initial request to them to begin the claim before we can take over the process, and sometimes we will need you to sign a claim form.

What we will do:

- We will prepare and send your pet's clinical history, itemised invoice(s) and any relevant reports.
- We will aim to process and send claims within 10 working days wherever possible.
- We will communicate and liaise with the insurance company as needed, answer any queries and provide any other information that they require. In the event of a claim being declined or disputed, we will provide any letters or additional supporting information where possible to have the claim re-evaluated.
- If we have received payment from the insurance company, we will contact you to confirm that the claim has been settled and notify you of any outstanding balances on your account.
- Our team will be happy to answer any queries, provide a full breakdown of treatment claimed for and inform you if any additional claim forms will be needed. **If you have any queries, please contact us immediately so that any issues can be resolved promptly.**

Please remember that:

- *Having your pet insured is not a guarantee of payment, and all treatment costs remain your responsibility as the pet owner at all times. It is your responsibility to pay any excesses or deductions made by the insurance company and, in the event that your insurance company does not pay all or part of your claim, it is your responsibility to settle your account with us.*
- *The agreement between you and your insurer is completely independent of Seren Vets, and it is your responsibility to initiate and monitor the progress of any claim made.*
- *Details of your pet's clinical history may be passed to insurance companies as a routine part of the claims procedure. This may include clinical history received from any previous practices when you joined our practice.*

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CLIENT INSURANCE FORM

POLICY HOLDER'S DETAILS:

FULL NAME: _____

ADDRESS: _____

TEL:_____EMAIL:_____

PET'S NAME:_____

INSURANCE COMPANY: _____

POLICY NUMBER: _____

POLICY START DATE: _____

POLICY LIMIT: _____

POLICY EXCESS (& % CO-PAYMENT if applicable): _____

DETAILS OF ANY EXCLUSIONS: _____

Select one: ☐ Providing insurance details only OR ☐ Claim required (*please complete box below*)

CLAIM DETAILS:

Condition: _____

Is this a new claim or a continuation claim? ☐ New claim OR ☐ Continuation claim

Who will make the claim?

☐ I will process and submit the claim myself OR

☐ I request that Seren Vets process and submit the claim for me and I agree to pay the administration fee for this service *(currently £15 for clients, £25 for visiting non-clients, payable once per condition per 12 months)*

Will this be an indirect claim or direct claim? ☐ Indirect claim OR ☐ Direct claim

I HEREBY GIVE PERMISSION FOR SEREN VETS TO DISCUSS THE DETAILS OF MY PET'S POLICY AND ANY CLAIMS WITH MY INSURANCE COMPANY

SIGNED: _____ **DATE:** _____