

## **Insurance Claims at Tower Veterinary Group**

If you have pet insurance and wish to claim for veterinary fees, we would be more than happy to process them for you.

To ensure a smooth claims process, we ask that you read through the information below.

You will be asked to pay on the day of treatment. We will process the claim for payment to be reimbursed directly to you, by your insurance company.

You are kindly requested to bring your policy details including Insurance name, policy number, renewal date, excess payment amount and claim form if applicable with you when presenting your pet for treatment. Please ensure the policyholder has signed the form, together with his/her name and address and policy number and all relevant information in your section. We will complete the veterinary sections of the insurance form and submit it to your insurance company on your behalf.

**Please remember that the insurance policy (contract) is between you and your insurance company, not the veterinary practice.**

Please see below some frequently asked questions.

### **Do I need to check the insurance will pay prior to the treatment?**

This is optional prior to the treatment. If you do wish to this is called a pre-authorisation claim, this is usually done prior to treatment over £1000 to check you are covered for the condition under your insurance policy. All insurance companies are different therefore some do this and some don't. Please check with your insurance company prior to see how and if they accept pre-authorisation claims and what is needed to do so. Please allow 10 working days for the pre-authorisation to be completed prior to any treatment booked.

### **How do I claim with my insurance company?**

All insurance companies are different the most common ways are submitting your claim online through your insurance company website/portal or completing a written claim form.

### **How long does it take to process my insurance claim?**

For us to process your claim we aim to process within 10 working days, after the claim is completed by ourselves. For any further queries or updates you would have to contact your insurance company directly.

### **Do you do direct claims?**

We understand some situations cannot be predicted and therefore in some cases, like emergency treatment, we may be able to offer this. These would require authorisation from our accounts department within a minimum of 72 working hours notice of the planned surgeries with your policy documents, claim forms and a direct claim form agreement completed prior. A direct claim agreement form states you are liable for any treatment the insurance does not pay for. Any excesses or co-payments would be required to be paid before any treatment is undertaken.

**How much excess do I need to pay and how often?**

This will vary and depend on your insurance company usually you would pay an excess per condition per policy year. Please check with your insurance company and always read your terms and conditions.

**What is a co-payment/excess and when would I start paying that?**

A co-payment/excess is an additional payment you would make towards every claim made for animals over a certain age. Please check with your insurance company if this applies to you, your policy and the percentage you would be required to pay.

**How long do I have to make a claim?**

It is best to check directly with your insurance company as some insurers have a limit of 30 days after treatment.

**What type of cover do I have?**

There are 4 types of cover please see a brief description below. To find out what cover you have contact your insurance company.

*Accident* – Covers for accidents only.

*Time Limited* – Provides cover for a set period (usually 12 months) after this period the condition is excluded.

*Maximum benefit* – Provides cover up to a maximum amount per condition – once limit is reached the condition is excluded.

*Lifetime* – Provides a set amount of money each year which is refreshed each time you renew your policy allowing you to continue to claim for ongoing conditions.

If you have any further questions please get in contact by calling our Fulford surgery on 01904 653961 or emailing [vets@towervets.co.uk](mailto:vets@towervets.co.uk)