



GUIDANCE NOTES FOR INSURANCE CLAIMS

To submit a new insurance claim – payable to yourself

If you have settled all the invoices yourself, simply complete the relevant sections of the claim form and either hand the form in to any of our reception desks or post it to our Morpeth Hospital.

Important points to remember:

1. Complete all personal details – including name, address, telephone numbers, pet name and breed, age etc.
2. Complete the section in which you are asked which condition you are claiming for – this doesn't have to be a definitive diagnosis, just the symptoms you witnessed.
3. Always sign the claim form in the correct place (either to pay yourself or in the case of direct claims, to pay Robson and Prescott).
4. You will be charged an administration fee before submission of the form. This is an annual fee, charged per condition. You are able to submit as many claims as necessary for the same condition, over the next 12 months.

You will receive payment from the insurance company when they have assessed and approved the claim.

To submit a direct insurance claim (paid to us directly from your insurance company)

The process is much the same as noted above. The personal details on the forms must be completed in the same way.

However, you must have covered your excess amount before we can begin to claim directly. If you have settled a previous invoice (or more than one invoice) prior to deciding you wish to claim directly, then these will be taken as part (or full) payment of your excess. You may be asked to 'top up' the amount, up to your excess charge.

For example: If you have paid a consultation invoice @ £29.81 and your excess is £60, you would be asked to pay the difference of £30.19 to make your payment up to £60. You will also be charged an administration fee before submission of the form. This is an annual fee, charged per condition. You are able to submit as many claims as necessary for the same condition, over the next 12 months. If you have already paid more than your excess amount, then when the claim is settled by the insurance company, your account will be in credit and we will contact you to refund you the balance.

Your insurance company may decline to pay your claim either in part or full for many reasons and should this happen you will be asked to pay any discrepancy to Robson and Prescott. We cannot make any guarantee that your insurance company will settle your claim and reserve the right to decline this service at any time.

GENERAL INFORMATION

WE REQUIRE A COPY OF YOUR POLICY SCHEDULE TO KEEP ON FILE. It tells us of policy limits and excess and allows the vet to tailor treatment according to policy limits, if necessary.

Some policies have a contribution excess. This is additional to your regular excess and will be a percentage of the amount claimed. This is usually added to your policy when your pet reaches a certain age, depending on your policy. For a direct claim, we will contact you once the claim is settled to notify you of the amount you will need to pay.

IT IS NECESSARY TO SUBMIT A NEW CLAIM FORM FOR ALL CONTINUATION CLAIMS. Once the claim has been submitted, we cannot submit further claims without one. This is a requirement of almost all insurance companies.