



Dear Client,

We know that starting an insurance claim with your horse can be a difficult time and we would like to help. Please read the following information carefully to fully understand how we can assist and what your responsibilities are.

There are two options available when making a claim. Firstly, you can deal directly with the insurance company. This means you pay your vet bills as normal, within 14 days of receiving the invoice. You will need to complete the relevant claim forms required by your insurance company and send them to the practice. The treating vet will complete their section and we will assist by sending the invoices and clinical history back to your home address. It will be your responsibility to send to the insurance company. Once the claim is accepted, payment will be made directly to yourself.

The second option is to advise that the insurance company pays us directly. Please speak to a member of the team to ensure we are happy to accept a direct claim with your insurance company. We will require you to promptly contact your insurance company and inform them that you wish to make a claim. After this, we require you to send a completed claim form to the practice. We will complete the rest and send all the relevant invoices direct to the insurance company. Please note, without the claim form, we are unable to proceed with your claim. Failure to provide the requested form within the agreed time scale can result in the postponement of non-urgent treatment until we are in receipt of the required form. Failure to send these forms within the allocated time frame will result in the account holder being liable for the balance.

Once the claim has been accepted, payment will be made and the insurance company will deduct the excess along with other items that are excluded within the terms and conditions of your policy. The insurance excess amount varies depending on the company and your individual policy details. Payment will be taken for this at the beginning of the claim. Further deductions, for example, postage costs can be settled once the insurance have made payment.

Once you have chosen how you wish to deal with the claim, please let the practice know. Please be aware that you, the owner of the horse, and the named policy holder are fully responsible for keeping track of the claim. This includes both total cost and when the claim expires. We are not responsible for keeping record of treatment cost or start dates. If your claim exceeds the amount you have insured your horse for, please note you are responsible for paying the remaining balance. Please also note, if your claim is rejected for any reason, you are liable for all costs incurred. Where possible, you will be directly copied into emails sent to the insurance company. Please review and keep safe for your personal records. If you are ever uncertain of the balance on your account, please contact a member of the team and we can send an account statement to you. Alternatively, you can contact the insurance company who will detail the last invoice received and the total balance.

Stated above are the terms and conditions of our insurance procedure. If you do not agree, please raise your concerns to a member of staff on 0191 603 1122. If you do not raise a query, we will accept that you have agreed to the terms and conditions.