



Pet Insurance and Claims Procedure Application Form

There are benefits to be had from having your pets insured and as a practice, we recommend the principle of pet insurance. However, there are several types of policy, and it is important that you understand the differences so that you may make an informed decision when considering insurance for your pets. It is not always easy to change insurance as your pet ages, because any pre-existing conditions may be excluded – even if you have not made a claim. This is why it is important to consider which insurance you take out when your pet is young.

The most common policies are:

- **Cover for life policies.** The most comprehensive option. They have an annual benefit that is renewed each year and provide continuous cover for long-term or recurring conditions. Even if you spend most of these funds during the year, once the renewal date occurs the full yearly benefit is reinstated.
- **Maximum benefit policies.** These policies usually offer a fixed maximum benefit for each condition. Variations on this type of policy may pay a **maximum per year or maximum total** for any claim on the policy. The downside of these policies is that some conditions can be costly and affect your pet for many years (such as diabetes or skin disease). In these cases, if the maximum benefit is reached, any future costs related to the claimed condition must be paid by the owner.
- **Twelve-month policies.** These policies only provide limited cover. A condition is only covered for a maximum of 12 months **from the first symptom**, not just from the first claim. Any fees occurring after that 12-month period will be declined. It is possible, therefore, to be excluded from claiming for a condition without ever submitting a claim or even having any treatment.

Other points to note:

Increasing the provision for cover will attract increased premiums and premiums will go up as your pet ages. There are also excesses to consider and this may also change as your pet gets older and may include a percentage of the overall treatment cost.

Insurance covers accidents and illnesses but will not cover the cost of routine healthcare such as vaccinations, parasite control or routine dental care*. Most policies have an age exclusion and will exclude any pre-existing condition or any condition present from birth. *Some policies have other clauses regarding things like referrals to veterinary specialists and you may be charged an additional excess if you choose to take your pet to a different referral vet outside this network.* It is particularly important that you read the 'small print' of your intended policy and understand all the exclusions/conditions.

Due to FSA (Financial Services Authority) guidelines we are not able to recommend, comment or advise on specific policies.

THE ROLE OF THE VETERINARY PRACTICE

Your policy is an agreement between you and your insurance company, not between the practice and the insurance company. We can complete claim forms on your behalf and forward copies of clinical history. However, we are NOT able to withhold information requested by an insurance company or specifically act on your behalf in cases of dispute, other than to provide further information or clarification on clinical issues. Insurance companies are entitled to receive the full clinical history of an animal and we must provide an un-edited version of this.

MAKING A CLAIM FOR VETERINARY TREATMENT

To make a claim, you must:

- Pay your account or policy excess** (see below)
- **Complete the form on page 2** and submit it to us **together with a signed claim form** (or details of your policy if your company offers online claims)

We do not routinely charge for the administration cost of processing insurance claims, but this can take up to two weeks or longer depending on workload. Claims are submitted in the order they are received.

You are responsible for knowing the specific clauses of your policy (which can sometimes include a time limit in which claims must be submitted) and ensuring that the claim is given to us in time for processing.

Ultimate responsibility for settling the veterinary care bill remains the responsibility of the owner and if your insurance company declines your claim for any reason, you will remain liable for any outstanding debt.

**'routine' dental care means scaling and polishing to maintain dental health, or the use of any products used to clean teeth. Damaged teeth, infections and gingivitis are usually covered if your pet has received regular dental checks and routine preventative care as suggested by your veterinary surgeon.*

***we can claim directly on your behalf for claims exceeding £500 from MOST insurance companies (see exceptions below). For us to do this, **you must pay the policy excess at the time of treatment** (or £100 if the exact excess is not known). If once all payments are settled your account is in credit, we will refund the difference. During the direct claims process you may still receive statements or reminders from us informing your that your account is still outstanding. In this instance we recommend that you follow up with your insurance company to ensure prompt payment.*

NB. DIRECT CLAIM EXCEPTIONS: We will **not** under any circumstances make direct claims on **any insurance policies underwritten by E&L (including E & L, Emporium and We Love Pets) and Many Pets**

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Insurance Claim Request Details:

Client Name:

Pet Name:

Insurance Company Name:

Condition Claiming For:

Policy Number:

Policy Excess:

Type of Claim: To pay me: To pay Larkmead: E-claim/paper form (delete as appropriate)

I understand that Larkmead Vets will submit a claim to my insurance company on my behalf but that I remain responsible for any outstanding unpaid treatment on the account that may not be covered by my insurance claim.

Signed: **Date of Birth:**

Name (print): **Date:**

For staff use only:

Date received: Received by: