

## **PRE-AUTHORISATION AND DIRECT CLAIM ADVICE**

Other than pets insured through Pet Proactive, our practice policy is for payments of veterinary fees to be made to us at the time of treatment. However, in some circumstances and with certain insurers (excluding Waggel, Every paw or Scratch & Patch), we are able to arrange a Direct Claim, whereby you would pay the excess and any co-payments at the time, and your insurance company would pay the remainder directly to the practice.

If you would like to be considered for a direct claim, please contact us, ideally 14 days prior to the planned investigations/treatment for a request form. *(In an emergency situation please contact us to discuss your options)*. You will also need to send us a copy of your pet's Schedule of Insurance and pay the £20 administration fee. Most insurers will need you to contact them to give them consent to discuss your pet with us, but the majority of providers allow us to complete a pre-authorisation process online on your behalf. There are many pet insurance policies available, each of which offer different types and levels of cover, with exclusions on certain types of treatment. This information is often in the small-print and may only become apparent after a claim has been submitted and declined.

A successful pre-authorisation enables the insurer to commit, in writing, that they will either agree or refuse to cover the costs of specified recommended investigations/treatment in advance of these being undertaken. It is important that you inform us of the insurer's decision as soon as they notify you, either way, as they don't always tell us. You will need to provide us with copies of the documents outlining their decision, including which costs they will cover, whether you need to pay a percentage and how long the pre-authorisation is valid for, so that we can arrange your pet's investigations/treatment accordingly. Ideally email this information to [insurance@broadlanevets.co.uk](mailto:insurance@broadlanevets.co.uk). If your insurer does not offer a pre-authorisation process, our insurance team will need to review your documents before we can agree to a direct claim. Please note that there are no guarantees that your claim will be successful, and if your insurance company does not cover the condition, or reverses their original decision, then you, as the pet owner, will be liable for the payment of all fees that have been incurred.

We will send you a form to complete to confirm the direct claim, which will be specific for the named condition. If your pet develops further issues/conditions then these will need to be paid for separately (excluding Pet Proactive). We charge £20 for Pre-authorisation and the initial Direct Claim (this fee is not covered by your pet insurance). In exceptional circumstances, and for those pets insured through Pet Proactive, we may authorise direct claims for ongoing conditions. There will be a £10 fee for each additional direct claim made, at a minimum every four months at the time of medication review.

Pet Proactive is a new type of insurance that bases its premiums directly on Broad Lane Vets fee structure. As an independent veterinary practice, this can translate into lower premiums over the lifetime of the pet. Due to this collaboration, we can offer Direct Claims for all Pet Proactive insured pets as a default option for any investigations or treatment. Please notify the team that you would like to arrange this, or email the insurance team directly on [insurance@broadlanevets.co.uk](mailto:insurance@broadlanevets.co.uk) so that they can set this up for you. All other aspects of direct claims still apply as above.

Since January 2005, the Financial Services Authority has tightened its regulation of pet insurance, which means we are not permitted to liaise with the insurance provider on your behalf, unless they contact us directly. If there are problems regarding a claim, you will need to firstly contact your insurance provider. Any dispute regarding insurance, including level of cover, exclusions, excesses and late payments, is between you and your insurance company, and you remain liable for the cost of any veterinary care which is not covered by your pet's insurance policy

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Contact us:

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