



## **HOW TO MAKE A PET INSURANCE CLAIM**

There are a great number of pet insurance policies available, each of which offer different types and levels of cover. We therefore advise you check the small-print on your policy carefully and seek advice from your insurer before proceeding with investigations or treatment that you may subsequently wish to claim for, including if we advise referring your pet to a Specialist or an Advanced Practitioner - some only authorise referral to certain specified referral centres. It is your responsibility to find out your insurance policy small-print and tell us of any concerns you may have, so we can offer your pet appropriate treatment options within your requirements.

The insurance policy is a contract between yourself and the insurer. As your vet, we are independent of this, our role being to diagnose and treat your pet. Even if your pet is insured, it is still your responsibility to settle your account with us. Other than clients insured through Pet Proactive (see below), practice policy is for payments of veterinary fees to be made to us at the time of treatment. Only then will we be able to complete the vet practice part of your insurance claim. This we do for free, unless you require a fast-track service.

Pet Proactive is a new type of insurance that bases its premiums directly on Broad Lane Vets information and fee structure. As an independent veterinary practice, this can translate into lower premiums over the lifetime of the pet. Due to the collaboration between Broad Lane Vets and Pet Proactive, we are able to offer Direct Claims for all Pet Proactive insured pets as a default option when making a claim. This service is available for a few other insurance providers – please see the Direct Claim Information sheet for more information.

To make a claim, first contact your insurer. They will either request you to complete a paper claim form or direct you to an online portal. For a paper form, you will need to complete the owner section and sign where required, before bringing it to us so that we can fill out the vet practice section and submit it to the insurer. In the case of online claims, when you start a claim on your insurance company's portal, they will usually email us. However, we ask you to also please always notify us directly that you are submitting a claim, either by email to [insurance@broadlanevets.co.uk](mailto:insurance@broadlanevets.co.uk), by telephone or WhatsApp. Please check individual policies for any time limitations on making a claim. On receipt of your claim, we may ask you to answer a few questions to help us to process your claim as efficiently as possible. For ongoing conditions, you will need to make a claim periodically (eg. At least every four months).

Insurance claim forms tend to be detailed, can be complex and are time-consuming to complete. We therefore ask for your patience and understanding when we are processing them. They are dealt with in the order they are handed-in, and we ask that you allow us 2 to 4 weeks to process your form, as we perform this task **free of charge** for you and your pet's benefit, around our clinical duties.

However, if you wish us to deal with your claim more quickly, we can fast-track it for a small fee of £10, which funds a vet or nurse's overtime to complete it, meaning we submit it to your insurer within one week.

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.

*Please note that insurers do not cover preventative or cosmetic descale of teeth or routine preventative healthcare including vaccinations and antiparasitics.*

Printed for: «AnimalName» «Surname» on «Document\_Date»

Contact us:

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