

Important Facts to Know

Not all veterinary fees will be covered by your insurance policy. Routine health care such as vaccinations, worming and elective procedures, such as castration, are generally excluded. You must make sure that your horse's vaccinations are kept up to date as specified by your policy: failure to do so may invalidate your policy.

In the unfortunate event that your horse requires to be hospitalised, please check your policy terms and conditions to see if you are covered for hospitalisation and nursing, farriery or livery fees. Some policies will only cover a percentage of these fees and others will not cover them at all. The condition claimed for will generally be covered for a period of twelve months from the date the problem first started or a specified amount for veterinary fees. Once the limits have been reached and if further work is required, then you will be liable for the fees.

To avoid potential problems with insurance claims, it is best practise to keep your insurance company updated on any treatment or tests your horse may undergo. In particular, if your horse requires a general anaesthetic, scintigraphy (bone scan), MRI scan or CT scan, please contact your insurance company first to confirm that you are covered. Some insurance companies may require a pre-authorisation claim form be completed before these types of tests or surgeries are carried out, please contact your insurance company to ascertain if this is required.

What if I Need to Make a Claim

Should you be unlucky enough to make an insurance claim for your horse, please contact your insurance company as soon as possible to inform them that your horse requires treatment and to request a claim form. It is your responsibility to check with the insurance company if your horse is covered for payment of the veterinary fees likely to be incurred for the specific condition claimed for.

Once you have contacted your insurance company, please contact our Insurance Administrator on 01555 700144 to advise your horse's treatment will be going through insurance.

An administration fee of £20.00 per condition (any continuations of your claim will not be charged) will be applicable for your initial claim with us if you wish us to process your claim (a direct claim).

If you do not wish for us to handle your claim, we will ask you to pay your balance in full and you will be responsible for sending your claim forms and any other relevant information to your insurer and managing your own claim. This includes any continuations of your claim.

**** Please note we cannot complete any of the Policyholder sections of the claim form as it is a legal document.**

Completing the Paperwork – Direct Claims

Once you have received your claim form, please read it carefully then complete and sign the policyholder section. We kindly request that you indicate on the form for the insurance company to pay the practice direct. This is when the Administration fee will be charged. Also, your excess will be due if a deposit has not already been taken or is under your excess amount. Please be aware that there may be other deductions made by your insurer or a percentage excess may be part of your policy, these deductions will be due from you once your claim has been paid to us.

Following the completion of the policyholder's section, the form should be forwarded to the practice. Once we have received the claim form, the forms are checked for all applicable information and the veterinary section of the insurance form will be completed by the attending vet or by another authorised member of the equine team. The form is then sent to the insurance company along with all the relevant veterinary invoices and the horse's full clinical history.

Incomplete forms will be returned to you and may result in a delay with processing your claim. Where possible, we submit insurance claims by email and will be happy to forward a copy to you, should you give us a contact email address.

Completing the Paperwork – Indirect Claims

Indirect claims are where your insurance company are to pay the claim to you and it negates the payment of the £20 administration fee. This however requires you to pay your balance in full with us, you send your claim forms into your insurer and manage your claim yourself. Our vets will complete the vet section of your form and our Insurance Administrator will include any clinical history to go along with your claim form to you, however it is your responsibility to ensure all the paperwork your insurer requires is included in your claim paperwork.

Also, please be aware that the practice is not responsible for chasing your claim and you are responsible for any queries your insurer may have with your claim.

Further Information

Clients without an account with Clyde Vet Group Equine Hospital may be asked to settle any charges not covered by insurance at the time of treatment or on discharge. This will be discussed when arranging the next visit.

Monthly Statement

For direct claims, whilst the insurance company are dealing with your claim you will continue to receive monthly statements from the practise until the account is paid in full. These monthly statements will include a note advising you of the amount claimed to date and any balance which is due to be paid by you. When payment is received, a further statement will be sent to advise of any deductions made by your insurer that are due payment or if your balance is cleared. Interest at a rate of 1% is automatically charged on any balance outstanding for more than thirty days. Once the payment is received from the insurance company and you have paid any balance that you are responsible for, outstanding charges will be removed. For indirect claims, as you have paid your balance with us and are managing your claim, you will only receive a statement and invoice when further treatment, whether routine or for your claim, is invoiced. You will then need to send in a continuation claim form for completion for the further treatment and pay the balance again in full.

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