

PET INSURANCE & CLAIMING BACK VETERINARY FEES

The Grove Veterinary Group, Grove House, Holt Road,

Fakenham, Norfolk, NR21 8JG

Tel: 01328 862137 Fax: 01328 855913

Email: grove.enquiries@cvsvets.com www.grove-vet.co.uk

The Grove Veterinary Group are not agents of any insurance company and cannot offer specific advice on insurance policies. We will however try to assist you with any queries that you may have.

We cannot guarantee that your insurance company will pay for a specific condition and recommend that you consult your insurance provider if there is any doubt **before** treatment is carried out.

Fees should be settled direct with the Grove and a claim form submitted to enable the insurance company to reimburse you. You will not usually receive the full amount claimed, as deductions will be made for your policy excess and any items not specifically covered by your policy.

It is often best to wait until a course of treatment is completed before submitting your claim, but for long term treatment or in the case of large fees or with direct claims, an interim claim can be made and additional continuation claims made for further treatment as it arises. As long as the additional claims only relate to the initial condition, no further excesses should apply. **In the case of Equine and Livestock (E&L) it is vital that their dated claim forms are submitted within 3 weeks of requesting a claim form from the company.**

Please leave your claim form at reception ensuring that you have completed your part and signed it as appropriate. All insurance forms are dealt with at our Fakenham surgery where one member of staff has overall responsibility for completing them. We photocopy and keep a record of the completed form before sending it off direct to the company. This will usually be done within one week of receiving the form.

Direct claims

There are occasional circumstances where we will accept direct payment from an insurance company.

However there are some insurance companies for which this will not be possible and we **cannot** make direct claims for **claims under £250. Some insurance companies we cannot currently deal with at our own discretion.**

If you do want to apply for a direct claim, please contact our Insurance Claims Administrator on 01328 862137 (at least 3 working days before your appointment). We will need a valid copy of your insurance certificate and ask that you speak with your insurance company and give permission for them to discuss your policy details with us. We will ask you to settle any excesses or non-claimable fees with us at the time of treatment

All fees are ultimately your responsibility and our accounts system registers the outstanding bill against you and not the insurance company. In the case of outstanding fees, a bill will routinely be sent to you at the end of the month, even if direct payment to the practice by the insurance company has been arranged. We advise in these circumstances that you contact your insurance company without delay to find out why payment has not been made. If the account remains unpaid at the end of the following month then an administration fee of £15 will be added at this point and at the end of each subsequent month.

We will always act ethically and professionally in our delivery of service so please don't ask us to omit or falsify any details in our dealings with insurance companies on your behalf.

PLEASE REMEMBER TO BRING A COMPLETED CLAIM FORM WITH YOU ON EACH VISIT.