

## **GUIDANCE FOR INSURANCE CLAIMS PROCEDURE**

If you are going to start an insurance claim for your horse/pony, here are some guidelines on how to proceed.

Please read these notes carefully and do not hesitate to contact us if you have any questions.

### **START A CLAIM**

#### **We require a claim to be commenced within 7 days of treatment**

Once you have decided you are going to make a claim, contact your insurance company to let them know, check the cover and ask for a claim form to be sent to you. Your insurance company may have the facility to submit your claim via a website portal; we will require your policy details to access the portal. You also need to check whether they require continuation forms or if they accept invoices only for continuing/on-going claims.

### **CHECK YOUR POLICY WORDING**

Check your policy wording to establish your excess and whether you have cover for extra's such as farriery, supplements & hospitalisation, and whether there are any exclusions that may affect the claim. Also check whether specific requirements need to be met e.g. pre-anaesthetic health check & report. Remember that our normal payment terms and conditions apply for any routine/uninsured work.

### **COMPLETE THE CLAIM FORM**

Once you have received your claim form, complete all the parts that are for the policyholder to complete, sign the form and then forward it on to us at Cotts Equine. Please note that if you do not fully complete this part of the claim form, the insurance company will send the form back, delaying your claim. Once we have your claim form, we will request the treating vet completes their part of your claim form, and send this initial claim, along with any relevant reports and invoices directly to your insurance company for you. Please be aware that all the clinical history that we hold for your horse is submitted for every claim that is made. This is a requirement of ALL insurance companies.

## PAYMENT

Please remember that the account with Cotts Equine is the responsibility of the named account holder.

For insurance claims, the role of the insurance company is to reimburse the policyholder for the fees paid by the policyholder for veterinary treatment.

Therefore, all invoices must be settled within our normal payment terms (7 days from date of invoice), even if you have not been reimbursed by the insurance company by the time payment is due.

Some insurance companies will agree to make payment directly to us. We will consider accepting payment directly from an insurance company if a valid, completed claim form has been submitted and the policy excess has been paid to us. This should, ideally, be at the time of the initial treatment but in all cases, must be within 7 days of the date of the invoice for the treatment which is being claimed.

**If the claim form and excess are not received within 7 days from the date of the invoice, the invoice must be settled by you in full and you will need to arrange for the insurance company to reimburse you.**

We reserve the right not to accept direct payments from insurance companies.

Even if you have asked for your insurance company to pay us directly, you will still receive your monthly invoice whilst there is an outstanding balance as you will be responsible for settling the account if they are slow, or refuse, to pay.

Whilst you have an insurance claim on going, our normal payment terms and conditions will still apply for any uninsured work.

## CONTINUATION CLAIMS

If you require further vet fees to be sent to your insurance company, please contact us to request sending on continuation forms / invoices for any more treatment that is related to the claim as soon as the work is done. You may need to provide us with continuation forms, completed & signed by yourself first, so that we can send them on, depending on which insurance company you are with. If further treatment occurs several months after the

initial or last continuation claim, please let us know, at the time of booking the appointment, that you will be submitting a continuation claim.

### **IMPORTANT THINGS TO NOTE**

Insurance companies do not discuss claims with us, and so it remains your responsibility to contact them regularly to check on the progress of your claim, and to let us know immediately if there is anything further that they require from us to ensure the claim is dealt with quickly.

It is YOUR responsibility to remain aware of how much money has been claimed, how much remains for further treatment & how long the claim period is. There are various factors outside of our control (i.e farriery, supplements, physio, etc) which may have been paid directly to you of which we are unaware, and which affects how much remains for further treatment.

Even if you are not intending to make a claim for vets fees, if your horse is insured and is going to undergo a general anaesthetic, you **MUST** tell your insurance company as your cover may be compromised if you do not.