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Guidelines on Insurance and Submission of Claims

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This notice is intended to guide you through some of the many questions we are asked here at the clinic about insurance policies. We do not subscribe to any one insurance company and you must look at the policy to see that it fulfils your individual needs.

- A most important aspect of the policy is **what it actually covers**. You cannot claim for routine treatments (vaccinations, wormers, flea and tick treatment and usually anything to do with routine neutering or routine dental treatment) and these must be paid for separately. Also be aware of how much cover is provided for each separate claim, e.g. orthopaedic surgery can easily exceed £2000 and may cost much more.
- **Continuity of cover**: for instance if your pet has a skin problem it is something it may have for life and need lifelong treatment. However some policies will only cover you for 1 year from the first date of the illness even if you didn't claim at the time. This includes examination for a condition even if no treatment was given at the time. After this you can no longer claim for this on that policy. This aspect of insurance cover catches out so many people and it is a prime reason why some policies are cheaper than others.
- **Changing insurance companies** : If you change insurance companies you will not be covered for any condition that your pet has previously been treated for or for any ongoing conditions.
- **What is the excess on your policy?** You must be aware of what you have to pay for **each** condition **before** a claim is submitted. Some policies also have an excess that depends on the age of the pet concerned, for example £75 plus 10% of each claim even for an ongoing condition.
- **Payments**: These can be made direct to the Practice **IF** your excess amount has already been paid to us. Alternatively payments can be made to the policy holder upon settlement of any amount owed for treatment.
- **Home visits**: Increasingly policies will not cover a home visit unless the movement of the animal by an untrained person will endanger its life.

- **Out of hours charges:** Many policies request information as to whether we consider an out of hours consultation as necessary. This will become very difficult to contend with, as it is your perception of an emergency, which is quite different from the insurer's perception of a true emergency. We are now asked to send in complete histories with some claims, not just the accounts, and proof of payment, so our judgements are critically looked at and sometimes not agreed with.
- **Pre-existing condition:** No policy will cover any pre-existing condition and usually your pet is not covered for any illness for 14 days from the start of the policy.
- **Euthanasia and cremation:** many policies will not pay for the euthanasia or cremation of pets, please check your policy for details of any cover related to this.
- **Dental treatments:** routine dental treatment is not usually covered by an insurance policy. However some policies will cover dental treatment when it is not classed as preventable, such as from an illness or accident. Tartar build up, decay and diseases caused by such are usually classed as preventable and are therefore not covered.
- **Submission of claim:** some policies will not pay unless a claim is first notified to them. Others require that the claim must be entered within a set period of starting treatment eg. 1 month and then regularly every 3 or 6 months for an ongoing claim. You are responsible for checking that this is fulfilled.
- **Prescription diets and alternative treatments:** most policies will not cover for these. Some insurers will, for instance, only consider diets for animals suffering from bladder problems for a short period.
- **Referrals:** Some insurance companies will insist that they are contacted before a referral to a specialist centre can take place. They may also insist that referrals are only made to specialists that they have approved. It is always best to contact your insurance company in advance before attending any referral appointment.

• **What can you do?**

- **Please make life easier for us and have your policy details with you, especially the policy number and excess amounts to be paid.**
- **Hand in claim forms with all your details correctly filled out. Commonly missed areas are :**
 - **The policy number**
 - **Your name and address**
 - **Your signature(s)**
- **For our part we will endeavour to process claims as quickly as possible.**