

Castle Vets Insurance Claims Policy



Castle Vets

PET HEALTHCARE CENTRE

Do you have pet insurance?

Castle Vets can offer both Routine and Direct claims with your insurance company.

Please be aware that it is your responsibility as the pet owner and/or policy holder to ensure that your pet insurance policy will cover the condition, illness or problem that you wish to claim for and NOT that of Castle Vets. If you are at all unsure about your level of insurance cover, Castle Vets will be happy to complete a pre authorisation claim form on request, so that you can check your claim will be covered by your insurance company, prior to any further investigations, treatment or surgery being carried out.

Routine Claims

When you have settled your outstanding balance with Castle Vets and your insurance company reimburses you directly .



What We Need From You

- ◆ Your completed insurance claim form.
- ◆ Full payment of your account balance is required by us, before we can process your pet insurance claim. If you have previously done a direct claim with us, any outstanding balance must be settled first.
- ◆ If you are claiming for treatments and/or prescriptions from anywhere other than Castle Vets i.e. hydrotherapy or a pharmacy prescription. you will need to supply copies of these receipts with your claim form. You do not need to provide any receipts for purchases at Castle Vets.
- ◆ You must provide a new claim form each time you wish to make a claim. The frequency of the claims is up to you.
- ◆ You should provide a current email address so that we can email a copy of the completed claim form to you for your records.
- ◆ If you are insured with Direct Line and you wish to use their e-claim service instead of filling out a claim form, the e-claim must be emailed by Direct Line pet insurance to insurance@castle-vets.co.uk
- ◆ You must contact your insurer to give them permission to discuss your claim with Castle Vets. If you do not do this your claim could be delayed.



What Castle Vets Will Do

- ◆ We will complete your claim form and supply the relevant documentation for your insurance company, including the claim invoice and your pet's clinical notes and veterinary history with Castle Vets.
- ◆ We will aim to complete your claim form within 1-3 weeks of receiving it at Castle Vets.
- ◆ Once completed, we will email your claim to your pet insurance company and CC a copy to you (providing you have supplied us with your email) for you to check. We are happy to post your copy to you if you supply a stamped addressed envelope or alternatively, you are welcome to collect it from the practice and we will notify you by text message when it is ready.
- ◆ If you would rather check your completed claim form before it is sent to your insurance company and forward it to them yourself, please let us know when you hand it in and we will email it to you (or arrange for you to collect it if you don't have an email address).
- ◆ No administration fees will be charged for completing a routine claim.

Direct Claims

When your insurance company reimburses Castle Vets directly .

Direct claims with Castle Vets are only available when the initial treatment costs are expected to exceed £250.00

There is an administration fee of £15.89 charged every time a direct claim is made. For this reason we strongly recommend that you switch to routine claims after the initial treatment and/or surgery.

Castle Vets may require a pre authorisation claim to be made prior to agreeing to a direct claim.

Direct claims are at the discretion of Castle Vets and this service can be withdrawn at any time.

What We Need From You

- ◆ Within 24 hours of the practice agreeing to a direct claim and before any surgery or treatment is carried out, you should provide us with a completed, claim form and an up to date copy of your insurance policy; which shows your name and address, your pet's name, policy limit, excess, renewal/start date and any exclusions that may be in place. If you do not have your policy documents please speak to a member of staff. If we do not receive these documents, your direct claim may be declined and we will require that you to settle your balance in full.
- ◆ If you are insured with Animal Friends, Petplan or Sainsbury's you will need to sign an e-claim authorisation slip at the practice rather than submitting a claim form.
- ◆ You will be asked to sign a direct claim application form for Castle Vets.
- ◆ All claim forms should be signed and dated in the relevant section, stating that payment is to be made directly to Castle Vets.
- ◆ Your excess must be paid at the time of your claim submission. If you also have a percentage excess, we will notify you of the outstanding amount after the insurance claim has been processed.
- ◆ You must contact your insurance company, to give them permission to discuss your policy and your insurance claim with Castle Vets. If you do not do this, the claim may be delayed, which could result in you having to pay for the treatment/surgery yourself.

- ◆ For continuation claims, a completed claim form must be submitted every time your pet visits and/or has treatment prescribed.
- ◆ Once a claim has been settled by your insurers, you must settle any outstanding balance, including any percentage excess, within 14 days of an invoice being sent. No further direct claims can be made until this outstanding amount has been settled.
- ◆ It is your responsibility to settle your account after 30 days if your insurer has not reimbursed Castle Vets for any reason.

What Castle Vets Will Do

- ◆ We will complete your claim form and supply the relevant documentation to your insurance company, including the claim invoice and your pet's clinical notes.
- ◆ We will hold off sending the initial claim to your insurance company for a maximum of 2 weeks after the initial consultation, surgery or investigation, where possible. Please note that if you have reached your policy limit or if you are not usually a client at Castle Vets we will send the claim off immediately.
- ◆ We will email the completed claim and/or claim invoice directly to your insurance company and CC a copy to you (providing you have supplied us with your email)
- ◆ Once the claim has been settled by your insurance company, we will inform you about your balance with us. If you are in credit with us, we will arrange a refund for you as quickly as possible.

Excesses And Other Deductions

Please make sure that you read your insurance policy schedule in full before making a claim, so that you know what excess and deductions to expect.

The excess is the amount that your insurance company will deduct from each claim. If you are making a direct claim, you will pay this amount directly to Castle Vets. An excess is usually charged per condition, per policy year, although some policies also have a percentage excess which is deducted from every claim made (including continuation claims). If your policy renews into a new policy year while making a claim, your insurance company is likely to charge you another excess.

Your insurance company will deduct the cost of any items not covered by your policy which may include food, supplements, wound protectives (buster collars, t-shirts etc.) and certain treatments and surgeries.

Castle Vets is not responsible for your excess fees or for any deductions that your insurance company may make in regards to your claim.

Ultimately it is your responsibility to settle payment of any treatment, or surgery that you have given consent for Castle Vets to carry out.

Pre Authorisation Claims

We recommend that a pre authorisation claim form be completed before a procedure, surgery or treatment takes place so that you can check with your insurance company if your pet's condition or problem will be covered by your current policy. We will be happy to complete this form free of charge.

Some insurance companies do not accept pre authorisation claims and in these cases, you can give permission to your insurance company to discuss your policy and your pet's condition with Castle Vets; this is not a guarantee of a settlement, but it will give us and you a good indication as to whether there are any specific reasons that may invalidate your claim.

If you would like us to do a pre authorisation claim for you, we will need a copy of your insurance policy certificate and you will need to contact your insurance company to request a pre authorisation claim form and give them permission to discuss your claim and policy with Castle Vets. If you are insured with Animal Friends or Petplan you do not need a form, but you will need to sign an e-claim authorisation form at the practice.

In cases of Direct Claims where treatments and procedures are expected to exceed £500, Castle Vets may insist that a pre authorisation claim is completed before any treatment is carried out.

Making And Submitting A Claim

1. Castle Vets are able to print off blank claim forms from many insurance companies, so please ask at reception if you would like us to do this for you. If we are unable to print a form for you, you will need to contact your insurance company to request that a claim form is sent out to you.
2. Claim forms, receipts, policy documents and direct claim application forms can be submitted in person, by post or by emailing them to insurance@castle-vets.co.uk Please ensure that you include your surname, first line of your address and your pet's name in the email, as we will not open any links unless we can verify the senders details.
3. Please mark your claim form for the attention of the Insurance Claims Administrator, regardless of which vet has been treating your pet.
4. Castle Vets cannot complete a claim form for treatment carried out by another veterinary practice. If your pet has been seen by any other veterinary practice (including Vets Now Emergencies) you will need to submit a separate claim form to them.
5. Fill out your sections of the form as fully as possible, including what condition / illness you are claiming for. If you do not know the name of the condition or illness you are claiming for, please write the symptoms in this area. You must also include the date the problem started.
6. Do not write anything in the section to be completed by the veterinary practice, it is not necessary and may result in us asking you to submit another claim form, which will delay your claim.
7. If you wish to claim only for specific dates or specific conditions, please attach a note to your claim form to explain this; do not write in the section to be completed by the veterinary practice.
8. You do not need to include any receipts from Castle Vets as we already have these on our system.
9. If your pet has been seen by another vet at any time, you may have to contact them and request that they send any clinical notes to your insurance company; Castle Vets cannot do this for you.