



INSURANCE CLAIMS TERMS & CONDITIONS

Here at My Pets Vets we strongly support the principle of insuring your pet against illness or accident.

Pet insurance is a contract between you and the insurance company.

We have outlined the terms and conditions by which we will submit insurance claims on your behalf below. We appreciate your full co-operation with these terms and conditions as your compliance allows us to continue to offer this service to our clients.

We will fill out claim forms, and submit them on your behalf. We will charge an annual fee of £5 per condition to cover the administration costs involved in doing this, (please note that this fee is not covered by your insurance policy).

To enable us to submit insurance claims on your behalf, we require the following prior to treatment:

A copy of your insurance documents including policy number, and amount of excess to be paid.

A claim form fully completed and signed by the policy holder.

A stamped addressed envelope for your insurance company.

The appropriate excess fully paid for each condition.

Your pet must also be accompanied by you the owner, or by a person over 18 years of age appointed by you the owner, and prepared to accept the responsibility for providing us with consent for procedures and agreement on fees.

We retain the right to refuse to deal directly with some insurance companies.

You must pay the excess and any co-payment percentages for each condition to My Pets Vets at the time of consultation, or at the time of your pets' discharge, and must provide a signed claim form for each condition at the same time.

You must also provide us with a signed claim form at each subsequent consultation/treatment, to allow us to continue claiming for any ongoing treatment.

We your insurance is a contract between you and your insurance company it will be necessary for you to speak to your insurance provider directly should you need to query why

they have failed to pay out, or incompletely pay out, on a claim. We are not authorised to speak to your insurance company directly. We will arrange to refund any over payment when the account has been fully settled by an insurance company.

We will, if appropriate, support you in communicating with your insurance company, for instance to discuss their failure to pay out on a claim. We are not obliged to do this, and reserve the right to charge for time spent communicating on your behalf.

If you are concerned about your insurance company covering the cost of the course of treatment, we recommend you contact them directly to arrange pre-authorisation, which we will be happy to help you complete if necessary.

It remains your responsibility to settle your account if your insurance policy does not settle the account within 60 days from submission, for any reason.

Please also be aware that you will receive monthly account statements from us until your account is settled.

We will advise you of every insurance claim we make on your behalf, and of any payments received by your insurance company by email, and as such we request that you provide us with an up to date email address by which we can communicate with you. We will not share this information with any 3rd party.

Thank you for your assistance in this matter.

