



## **Guide for Pet Insurance: helping to pay for your pet's treatment**

### **Indirect and Direct claims**

#### **Indirect claims – when your insurance company reimburses you after you have paid for your pet's treatment**

Once you have settled your account for your pet's treatment, you will then need to send a completed insurance form to your insurance company.

We will complete the form that you provide and sign and attach detailed receipts and clinical notes as required.

Your insurance company will then reimburse you any payment that is due, less any excess or non-insured costs.

- Please provide us with a separate claim form for each treatment that you wish to claim.
- Please complete any information required by you and sign the form for payment to be made to you, the policyholder, by the insurance company.

We will aim to complete your form within five working days and return the completed form to you; for you to then forward to your insurance company.

We do not charge an administration fee in order to process your insurance form.

#### **Direct Claims – when your insurance company pays us directly for the cost of your pet's treatment**

Under certain circumstances we may agree to claim your treatment costs directly from your insurance company.

##### **Criteria required to complete a direct claim on your behalf**

- You must bring your original insurance documents to your initial appointment.
- Direct claims will only be considered for treatment costs over £400.
- Prior to your visit to us you must contact your insurance company and give them permission to speak to us regarding your policy.
- You must already have submitted a claim to your insurance company for any investigations or treatment performed by your own vet regarding the condition for which you have been referred. This applies even if the cost from your own vet was below your excess amount.

- You must provide a claim form with the policy holder sections completed, signed and dated. The payment section should be completed with payment to be paid directly to the veterinary practice (Coast Veterinary Referrals).
- You must agree to pay the policy excess (unless already paid) and any percentage excess on collection of your pet following treatment.
- You must sign our payment liability form which states that you are responsible for paying all outstanding fees not settled by your insurance company within 45 days of submission of your direct claim.

Once these criteria have been met we will submit a claim on your behalf requesting that payment is made directly to us.

An administration fee is charged when making a direct claim since a significant amount of administration time is required to process your claim and receipt of payment, for work already undertaken, is often delayed by several weeks. A non-claimable fee of £36 is charged for the first direct claim and a fee of £12 for each additional continuation claim.

Direct claims are not accepted from the following insurance companies: Animal Friends, ASDA, Equine and Livestock (E& L), Healthy Pets Ltd., Liverpool Victoria (LV), Paws Plus, pet-insurance.co.uk, The Insurance Emporium, Thornside and We Love Pets.

## **Further information regarding making a claim**

### **Pre-authorisation – pre-agreement to pay a claim by your insurance company before treatment commences**

Pre-authorisation for a claim may be requested by some insurance companies prior to treatment being performed or if treatment is expected to exceed a certain amount. You may also wish to request pre-authorisation from your insurance company in advance of treatment being performed in order to give you confidence that your pet's treatment will be covered.

Unfortunately some insurance companies do not allow pre-authorisation. Please seek advice directly from your insurance company as to whether this service is available.

At least seven working days are required for a pre-authorisation assessment. You should therefore ensure that if required this is requested in plenty of time. Please be aware that pre-authorisation assessment may result in a delay in your pet's treatment.

### **Royal and Sun Alliance (RSA) Preferred Referral Network**

Royal and Sun Alliance underwrite a number of pet insurance policies including those by the following companies; Argos, Homebase, John Lewis, M&S, More Than and Tesco. RSA have introduced a 'Preferred Referral Network'; a list of referral veterinary practices they would prefer you to use for your pet's treatment. This list is not an indication of specialist qualifications or of experience and it does not include many of the largest referral practises in the United Kingdom; Coast is not currently on this list.

If your policy is underwritten by RSA then you will need to contact them prior to the referral appointment with Coast. Your insurance company may encourage you to take your pet to a

'preferred practice' from their list. Please remember that you can choose where your pet is treated. If you choose to be referred to Coast then your insurance company may seek to withhold £200 from your claim since we are not on the 'Preferred Referral Network'. This will be in addition to your normal excess as detailed in your policy documents. In the following circumstances RSA have stated that this additional £200 may not be withheld:

- If your pet is insured with John Lewis
- If it is an emergency situation
- If you would otherwise have to travel a long distance to a 'preferred referral' practice

Coast does not believe that you should be restricted in your freedom to choose the most appropriate care for your pet. If your Insurance Company chooses to withhold £200 from your claim Coast will assist you in meeting this cost. We will be happy to reimburse this £200 if:

- Your pet's treatment cost with us exceeds £1200
- You forward us documentation from your insurance company stating that this £200 payment has been withheld