



## DIRECT PREAUTHORISED INSURANCE CLAIMS

### DIRECT CLAIMS:

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Wear Referrals is willing to offer the service of claiming payment for your animal's treatment directly from your insurance company. To provide this service we ask you for your co-operation, so please provide us with the following information:

- A copy of your insurance policy showing the policy limit, the excess you will have to pay, any exclusions on your policy.
- A pre-authorisation claim form completed and signed by you (signed in the payable to vet area). Please note that we often need further claim forms for any follow up treatment so please be prepared to hand in further claim forms.

You will need to phone your Insurance Company to give permission for us to phone them and ask questions about your policy and in case the claim is being delayed.

If you are holding an annual policy please check if the condition your animal is going to be treated for is not classed as pre-existing and possibly not covered.

#### **We will ask your insurance company the following questions;**

- Is the policy up and running?
- What was the start date of the policy?
- Are there any exclusions?
- Are all procedures we are planning to carry out covered by the policy terms and conditions?
- What is the insurance limit on the policy?
- Have there been any claims this policy year and if so, what was the total amount claimed?
- How much is the policy excess (the amount you as the policy holder will have to pay)?
- When is the renewal date of the policy?
- Will the condition to be claimed for be covered after the renewal date?

**Important note:** *You are responsible for the settlement of the outstanding amount until we have received payment from your insurance provider. You agree to settle your account within 2 weeks if your insurance provider decides that the treatment that your animal has received is not covered.*

### IMPORTANT INFORMATION:

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**Every chargeable visit at Wear Referrals must be accompanied either payment (cash, credit or debit card) or a signed insurance claim form for a direct claim which has been authorised by Wear Referrals. Please make sure that you pay your excess to us at the time of every treatment.**

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**Payment for your animal's treatment is ultimately your responsibility.**

**To prevent any complications with your claim please make sure that:**

- You check your insurance policy if the treatment that your animal will receive is covered. Insurance companies will not cover your animal for pre-existing conditions. Please check your insurance policy for any exclusions as some providers are not covering fees for prescription diet, Walking-Harnesses, euthanasia, MRI, etc.
- Some insurance companies (like Tesco, Sainsbury's, Direct Line, Argos, etc.) will only process claims in the order the animal has received the treatment. It is your responsibility to ensure that your own vet is handing in a claim form for the initial treatment together with the animal's history. If your vet has not charged you for the appointment that has led to referring to Wear Referrals please ask your vet to fax a letter together with your animal's history to your insurance company. Otherwise the claim Wear Referrals is handing in will not be processed and payment will be delayed.
- Some insurance companies will only contact you as the policy holder if there are any problems with your claim. It is your responsibility to immediately contact your vet or Wear Referrals if your insurance provider requires any further information.
- Some insurance companies do not provide the pre-authorisation facilities. In non-urgent cases we will allow you to submit a direct claim if the insurance company has already paid out for the same condition within the same policy year. Proof of this will need to be submitted to us.
- Please note that Wear Referrals cannot offer the service of direct claims for claims from E&L or claims for providers underwritten by E&L.

Wear Referrals is offering the service of claiming directly from your insurance company free of charge to help our clients. To be able to continue offering this service we ask for your co-operation with the above and by accepting our guidelines.



## PRICING & PAYMENT

### Pricing:

Some of our routine operations have a set price (like TPLO surgery). However in a lot of cases only an estimated price can be given based on your pet's clinical history. A more precise estimate can only be given to you by one of our veterinary surgeons once we have examined your pet during the initial consultation. At this stage costs of diagnostic work-up and possible treatment will be discussed with you.

### Payment options:

Payment is due at the time of the consultation or on collection of your pet. Cash, cheques and major credit/debit cards are accepted. Please note that further fees will be charged for repeat consultations and check-ups. We do not provide payment plans but we can put you in contact with an external finance company which can provide a payment plan for you. This has to be organised prior to further diagnostic workup and treatment of your pet.

## PET INSURANCE

Please notify your pet insurance that you have been referred as this is required with most insurance policies. At the same time, check if there are any exclusions on your pet's policy, the policy excess and the maximum level of cover.

### Normal insurance claims:

There are two ways of using your pet insurance for claiming veterinary fees. You as the policy holder will have to reclaim the veterinary fees from your insurance company. The standard procedure is that you pay us in full at the time of the consultation or on collection of your pet. You have to hand in an insurance claim form which is filled in and signed where appropriate. Please make sure that you bring in a signed and completed insurance claim form for each visit to Wear Referrals. Call us if we can be of assistance with your pet's insurance.

### Direct insurance claims:

A direct insurance claim is when Wear Referrals claims the incurred veterinary fees directly from your insurance company. We do not routinely make direct claims from insurance companies. However, they can be arranged with some of the insurance companies under certain circumstances. This needs to be discussed with us prior to your first appointment or after the initial consultation but prior to further diagnostic work-up and treatment of your pet. Direct claims cannot be requested at the time of collection of your pet, after treatment has already been given.

**Note: Only Wear Referrals can authorise a direct claim for work to be carried out at Wear Referrals. Your own veterinary practice cannot authorise a direct claim on our behalf!**

It costs Wear referrals a significant amount of time to handle a pre-authorisation. This and the fact that it can take 2-7 working days before the insurance company approves the pre-authorisation can

cause a significant delay in the treatment of your pet. We require that a signed claim form is provided by you on each occasion that a direct claim is made, at the time of treatment. A direct claim cannot be made by sending us a claim form after your pet has been seen.

**Note: It is your responsibility as the policy holder to check if a request for a direct claim has been pre-authorised by your insurance company.**

### Insurance policy excess:

The insurance policy excess is the amount of the bill that your Insurance Company will not settle and which you must pay. The excess can be a fixed amount, a percentage of the bill or a combination of both a fixed amount and a percentage. At the time of making the first direct claim, we ask for a down-payment of any excess specified on your insurance policy regardless of whether you believe that this may already have been paid e.g. at your own vets - any overpayment will be promptly refunded. It is important to understand that insurance policies which involve an excess (which is a percentage of the bill) can result in a significant sum which needs to be paid directly to us by you. Please note that any shortfall in the cost of treatment which is not covered by your insurance company will be payable to us by you.

### Important Note:

Charges incurred during each visit are payable at the time of that visit (cash, cheque, credit card, debit card). A signed insurance claim form needs to be handed in cases of a pre-authorized claim by Wear Referrals. Please read our client information leaflet on making a Direct Insurance Claim.

**It is the owner's responsibility to check the progress of any submitted claim regardless whether it is a normal insurance claim or a direct pre-authorized claim.**