PROFESSIONAL SERVICE PERSONALISED CARE

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**Important Information Regarding Insurance Claims**

We understand that you wish to open a claim for a current veterinary condition with your horse.
There are a couple of options to choose from with regards to payment from an insurance company.
The insurance company can either pay us directly (direct claim) or direct to yourself and then you pay us within business terms (an indirect claim). The following document is designed to clarify the options available to you.

**Direct Insurance Claims**
A direct claim is the process by which Lingfield Equine Vets claims the veterinary fees directly from the insurance company.

We will ask you to promptly provide us (within 7 days of the vet's initial visit) with a completed claim form to enable us to start the process. If the insurance company requires continuation forms (not all insurance companies do) for an ongoing claim, we request that you provide us with at least ONE continuation form at the start of the claim.

Please be aware that when placing an insurance claim there is no guarantee that it will be authorized and paid by the insurance company. We are always happy to work with you and the insurance company to try to collect payment but ultimately the responsibility for payment of any outstanding money with Lingfield Equine Vets remains with yourself.

A direct claim may include fees that you have already paid for, we will inform you of any credit left on your account at the end of the claim. If a claim or any part of the treatment protocol is declined the outstanding fees must be paid by you within 7 days of notification.

Whilst we will endeavour to keep track of payments and invoices insurance companies often do not pay the exact amount on an invoice e.g. a vaccine may have been administered by the vet at the time that the insurance work was carried out. We will send you copy invoices for all work and the insurance company will notify you of payments so please keep an eye on both to avoid being faced with a large bill for non-insurance work at the end of the claim.

Please note that several insurance companies are now offering 'percentage excess policies' whereby they do not pay the entire vet bill but you, as the owner will be left to pay a percentage of the bill. Please check the wording of your policies carefully. Also, as of recent, several insurance companies will pay multiple conditions as one claim referenced under 'poor performance' if diagnosed at the same time or within a short time frame of each other. Please ensure you check your policy terms and conditions regarding this.

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**Indirect Claims**
With an indirect claim you pay all invoices directly and then claim back the money from the insurance company. We request that all invoices being claimed for are paid before or at the time of the insurance form being sent and within 30 days from invoice date (as per our terms of business).

**Insurance Claim Process**

1) The policy holder must give permission for Lingfield Equine Vets to speak to their insurance company on their behalf so that we can obtain policy information for a potential claim.

2) Lingfield Equine Vets must have your insurance company details, policy number and details of your claim limit. In addition, all names/addresses that are different to your registered account should be provided. An email address to which all invoices can be emailed should also be provided.

3) Payment of your insurance excess for each claim is required prior to submission of the claim to the insurance company. Please be aware that, due to the administrative work involved in insurance claims, **there is a charge of £40.00 payable per condition (titled "Admin Fee").**

4) All of your horse's clinical history will be requested from our practice, and sometimes previous practices that your horse has been treated at. The records will be needed to support your claim.

5) The claim will be submitted between 7 and 10 days after receipt of a claim form.

6) We ask that you set up a GoCardless account at the start of the claim so that your card details are safely stored. We will collect payment for all non-insurance work during the duration of the active claim and apply our standard 10% discount for the prompt payment as per our terms of business. Once all treatment for your horse has been completed and the insurance company has settled all that they intend to pay, any outstanding fees will also be collected via the GoCardless account.

7) In the event that a claim is declined by an insurance company, and you are unhappy with the decision, we can dispute the decision for you. This will often involve writing a supporting letter signed by a veterinary surgeon. **The charge for this service is £40.00.** For more details, please speak to our insurance department.

Our insurance department are there to help so please contact the office if you have further questions, in the meantime we wish your horse a speedy recovery.