



North Downs

specialist referrals



A guide to
insurance claims

We offer indirect and direct claims

Insurance Claims

We recognise that the costs of expert veterinary care and world-class hospital facilities can be substantial. Many pet owners have insurance policies to reduce the anxiety about money that may influence how they make decisions about their pet's health.

The pet insurance industry can be extremely confusing. We have a team of staff who are dedicated to helping you navigate insurance claims.

This leaflet is written to help you understand how your pet insurance might work and to highlight potential pitfalls that we want to help you avoid. This is not intended to replace a one-to-one conversation with your insurer or with one of our helpful client care team members.

There are, broadly-speaking, two ways of claiming against your insurance policy, normal claims and direct claims.

Normal Claims

In normal claims, everything is usually straightforward.

- Your pet becomes a patient.
- Treatment is performed.
- As soon as you have settled your account, a claim can be submitted.
- The insurer reimburses you according to the terms of your policy.

Direct Claims

In some instances, clients prefer that the insurer pays North Downs Specialist Referrals directly.

There are a number of administrative hurdles in these cases. These hurdles are usually overcome.

They do, however, take time. Therefore, direct claims are NOT APPROPRIATE in many emergency situations where prompt decision-making is required. Direct claims do require that a £500 deposit and a non-refundable administration fee of £60 are charged.

If you are interested in undertaking a direct claim, please speak to our insurance team before booking your appointment so that time can be allowed for the necessary administration.

Once treatment has been concluded and the account has been settled by the insurer, any outstanding money left from your deposit will be refunded to you. This usually takes approximately eight weeks from submission of the final claim form.

Policy limits

Most insurance policies have a limit. This might be a time limit or a financial limit or both. The most common time limit is one year. Cover for life indicates that an insurer will continue to pay for any conditions that require ongoing care, up to an agreed financial limit, from one policy year to the next.

Financial limits are also applied. This is the maximum that the insurer will pay for any given claim or condition. Please make sure you know whether this financial limit applies to each individual condition that is claimed for or it applies as a total, regardless of how many different injuries or illnesses occur.

Insurance caps

Some insurance policies will apply an upper limit to specific fee items. For example, they might pay a maximum of £100 for overnight hospitalisation for a 30kg dog. If the cost was £110 per night, you would not recover £10 for each night's stay. If you were making a direct claim, this £10 would be deducted from your deposit.

Excess

Many insurance policies come with an excess. This is a fixed amount that you will pay to the vet before your insurer begins to reimburse you. For example, if you have a £500 bill and a £100 excess, you will only get £400 back.

Some insurers also add a percentage excess. In addition to the initial fixed amount, there might be a proportion of the remaining bill that you do not get back. Often, insurers apply a percentage excess once a certain age has been reached. With a £100 initial excess and a 10% percentage excess on a £500 bill, you would get £400 -10% back which would be £360.

If your insurer provides 'cover for life', they will usually charge another excess every policy year.



All insurance policies come with an excess. This is a fixed amount that you will pay to the vet before your insurer begins to reimburse you.

Second Practice

North Downs Specialist Referrals is known to be a referrals-only hospital. There are likely to be some charges from your first-opinion practice. Some insurers will not pay for a claim from a second practice until they have first received and reviewed the claim from the first practice, even if the charges from the first practice were not enough to exceed the policy excess.

Pre-authorisation

If you are unsure about whether your policy will cover veterinary care received at North Downs Specialist Referrals, you can ask us to perform a pre-authorisation. This is a process whereby we submit a mock claim to your insurer and they run it through their computer to see whether the claim would be honoured. The process takes time, up to a week. There is NEVER a guarantee that a successful pre-authorisation would result in a successful claim, but it remains a very good guide. This would never be appropriate for an emergency presentation due to the time required for the process to be completed. Not all insurance companies offer a pre-authorisation service. Our insurance team will be able to provide more specific guidance for you once they know the details of your insurance policy.

What you need to do?

Normal Claim

Nothing really. Just come to your appointment. Bring a claim form with you or confirm a claim has been registered. We can help you to complete your section of the form if help is required.

We will send the completed claim form to the insurer with copy invoices and we will keep records of all communications with the insurer to support you in the event that support is required.

If your pet is staying with us for hospitalisation, surgery or further investigations, you will be asked to pay a deposit of 50% of the lower end of the estimate that the clinician gave you during or prior to your appointment.

Please note that the costs given are estimates and not exact quotes for treatment.

Direct Claim

Indicate before booking your appointment that you are considering making a direct claim.

Contact your insurer to authorise us to speak to the insurer on your behalf. Please let us know when you have done this.

You will be advised whether a direct claim has been accepted or not. If it is not accepted, there is no administration charge.

Attend your appointment. You will be asked to sign a declaration acknowledging liability for all fees that are not covered by the insurance claim.

You will be asked to pay a £500 deposit and a **£60** administrative charge.

You must bring a new claim form to every appointment so long as the direct claim remains active.

Insurance Pitfalls

Our team of insurance experts have been working with the pet insurance industry for many years. Their experience enables us to help you through many of the potential pitfalls of the pet insurance policy.

Read your policy

We strongly recommend that you familiarise yourself with the terms of your policy before attending your first appointment. If there are any details which are unclear, you are welcome to telephone our insurance team to ask if they can clarify them for you.

Talk to us

Our aim is to provide the very best veterinary care and expertise and to look after you as well as we can, including by helping to reduce any anxiety associated with the costs of the care received.

Although we cannot be responsible for the decisions that an insurance company makes, we have a great deal of experience in dealing with insurance matters.

Please do talk to us if you have any questions or concerns. Our client care team is available from 8:30am to 7pm Monday to Friday.

📞 **01883 741440**

✉ **insurance@ndsr.co.uk**

Preferred Referral Provider

Some pet insurance companies that are underwritten by Royal & Sun Alliance (RSA) are part of a referral vet network and restrict their policy holders to use specific referral centres. They may charge an additional excess for using hospitals not on their Preferred Provider List.

If your pet insurance is underwritten by RSA we will be happy to reimburse this excess.

For more information please visit our website or speak to a member of our staff.



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North Downs Specialist Referrals

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