

In order to help you understand the process of claiming, we have provided some frequently asked questions and answers that you may find useful.

How do I complete the Vet Fees claim form?

- Please ensure one claim form is completed for each condition being claimed
- Please complete sections 1 & 2 of the claim form.
- Your Vet will need to complete sections 3, 4, 5 & 6 of the claim form and attach the invoice(s) to reflect the amount being claimed and a copy of your pet's medical history.

We recommend that you ask your Vet to complete their section first and return the form to you. This way you can be sure that everything is attached to the form prior to sending to us and that you are happy with everything that is being claimed for. It may even be handy to take a copy of the claim form so you can keep track of what you are claiming for.

How long will it take for my claim to be processed?

We would recommend that you submit your claim as soon as possible, following treatment provided by your Vet. Upon receipt of your claim, we aim to have assessed this within one week.

Once we have assessed your claim we will provide you with a decision, letting you know:

- Whether your claim is accepted.
- If accepted, how much we will pay, and if we can help you with all or part of your claim.
- If you need to pay any monies towards the cost of treatment. This may include your excess, uncovered items and any amount above your cover limit.

Payments can be made directly to your bank account, or if you prefer we can pay your Vet directly, and should be received within 3-5 working days.

If, for any reason, we require further information from your Vet this will delay your claim and we will inform you via letter to keep you updated. If we require further information from you as the policy holder, we will try to contact you via telephone to make the process quicker; if you have not supplied a telephone number then we will write to you.

Will you pay all the fees incurred from my Vet?

Please refer to your policy terms and conditions for full details, but below are examples of what is not payable:

- **Excess** - All policies have an excess, which is the part of the claim that you will need to cover and so this amount is deducted from any payment we may make. The way the excess works will vary depending on the type of cover/policy you have and this will be detailed on your Certificate of Insurance. Because the excess can apply per condition, the claim may be split at the annual review date (s) and more than one excess will be deducted. The amount of excess that applies may be a fixed sum or a percentage, and is details in your Certificate of Insurance.
- **Claim form completion cost** - any costs incurred relating to the completion of the claim form are not covered under your insurance policy.
- **Amount above your cover limit** - some policies have a limit as to how much is paid, please refer to your Certificate of Insurance for full details.
- **Cremation Costs** - unfortunately, these costs are not covered.

How do I claim for ongoing treatment?

If you need to claim for ongoing treatment, all you need to do is ensure your Vet completes a Vet Fees Claim Form in the usual way and attaches an invoice for the treatment given.

Will my claim be covered?

Unfortunately, we are unable to guarantee the acceptance of any claim until we have received all of the relevant information needed in order for us to assess the claim fully. Please refer to your Terms and Conditions for our general exclusions and check your Certificate of Insurance to see if any specific exclusion has been placed on your policy. If, for any reason you are still concerned, then you can call our Claims department who will be happy to assist you further with your queries.

Claims split over policy years

Depending on the type of policy you have, if your claim(s) cross over two policy years, excess will be deducted for each policy year crossed, with the exception of Time Limited and Per Condition policies. Please refer to your Terms and Conditions for details on the excess that applies to your policy.

Can I claim for medication that I've purchased online?

Providing the medication is covered by your policy it doesn't matter whether you buy it online or from your Vet. If you do buy it online your Vet will need to confirm they recommended the purchase and you would need to send us copies of the invoice(s) when you submit your claim.

Why do you place mid-term underwriting exclusions?

When we review your pet's claim and history, if it is found that your pet has suffered from a condition prior to the policy start date and we were not made aware of this when you applied for the policy, it may be necessary for us to place a mid-term exclusion on your pet's policy.

Is my pet covered if I go to a different Vet?

Using a different Vet will not affect our decision on your claim. We would ask you to provide us with the names and addresses of all the Vets that have treated your pet.

Can you pay my Vet direct?

Yes. If your claim is accepted, all you need to do is tick to pay the claim to your Vet on section 2 of your claim form and we will pay your Vet directly, minus any deductions or excess.

Can you discuss my pet's claim with my Vet?

Yes. When you sign the authority section on the claim form, you are authorising us to discuss your claim with your Vet.