



**Insurance Claims Handbook**  
Direct and indirect claims

## **Do you have pet insurance, but don't know how to make a claim?**

### **There are two different ways of claiming back on your insurance – routine claims and direct claims.**

A routine insurance claim is where you pay on the day of treatment. You complete the client section of your claim form (unless you are doing it electronically), and hand it to us at reception or email it to [insurance@havenvetgroup.co.uk](mailto:insurance@havenvetgroup.co.uk). We then complete the vet section of the claim form and send it, along with the invoice and clinical history, to the insurance company, who will reimburse you directly.

A direct claim is where you pay your policy excess and co-payments or percentage excess (if applicable), and we collect the rest of the cost directly from the insurance company. The ability to undertake a direct claim is at the discretion of the practice. This will depend on a variety of factors, including your insurance company's claim policy/method, their ability and our experience of their ability to pay within a reasonable time frame. This is irrespective of whether your insurance provider has said yes to a direct claim from us. There is a risk that once the insurer has all the information relating to the condition, its treatment and your pet's history, they may decline to cover the cost – for example, your pet may have had a pre-existing condition when you took the policy out, and the cover of your policy may exclude certain conditions.



**You need to be aware that the cost of any treatment your pet has remains your full responsibility, and you will have to pay the full balance if your insurance company won't cover it.**

Before we can consider a direct claim, we will need you to provide the following:

- A copy of your policy that shows when the policy was taken out, how much excess you have to pay and any co-payments and any exclusions. We also need to know any financial or time limits per condition.
- We require you to contact your insurance company to give your permission for us to discuss your policy and claim with them, if required.
- Proof of ID, such as a driving licence or passport, and a recent utility bill as proof of address.
- In most instances, we need a minimum of 48 hours' notice to consider a direct claim.

If we decide that a direct claim is possible, we will contact you, and you will be asked to sign a direct claim agreement that outlines your consent to our direct claim policy. Full details will be given at the time.



