

6. Comply with the insurance terms or your policy might become invalid. Most policies require your pet to have up-to-date vaccination and worming, have regular dental check-ups and be kept in good health (eg not overweight).

7. Who pays the vet? - The client pays the vet and then claims back from the insurance company. We normally complete and post a claim form within 10 days of receiving it. Most insurance companies pay out within 14 days.



8. Making your Claim - Fill in your part of the claim form, sign the form, then send it on to us. We will forward the completed form to your insurance company. Each claim involves up to 30 min. work for which we currently make no charge if the claim is for work done within the previous 6 months. If any part of the claim relates to treatment over 6 months previously there is a charge of a standard consultation fee. We offer an "**Express Claim**" service by which we will complete and post a claim form within 3 working days. The charge for this service is a standard consulting fee.

9. Direct Claims (where we ask the insurance company to pay us directly) will be considered only if a client is in difficult financial circumstances or does not have access to a credit card. We do not allow this routinely as it involves us in significant administration work and credit outlay. If you wish to be considered for a direct claim ask at reception for a Direct Claim Application Form.

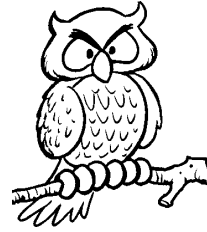
10. If your claim is rejected - Do tell us. We may be able to appeal on your behalf. *There is a charge of a standard consultation fee for each appeal letter or phone call.*

11. Exclusions - Do tell us if the policy has any exclusion. Bear in mind that any condition that was present when the policy was taken out is automatically excluded even if it is not named on the policy. If we can make a claim on your behalf we will.

* *If the exclusion has been added at an annual renewal we may still be able to make the claim as a "continuation claim" that arose before the exclusion had been applied.*



Questions about insurance? Speak to one of our nurses.



How to get the best out of your Pet Health Insurance

1. Choose a reliable insurance policy.

Strange as it might seem vets can't advise on insurance policies unless they are also licensed insurance brokers!! However, any insurance leaflets we display in the waiting room are from companies we believe have given good value in the past.

3. Once you are insured - do tell us.

Insured pets can be given the best of care without having to consider the cost. e.g. £300 on laboratory tests is not unusual. Very few clients are able to proceed with an in-depth medical investigation unless their pet is insured.

2. Avoid any policy that provides only 12 months cover from the start of any illness or injury. If you have one of these policies do let us know right away. It's vital that we investigate any medical problem fully whilst your policy is still in force.

4. Do claim for treatment...

you are entitled to it! Many clients forget to claim or think the claim is too small to bother with. Be warned, some insurance policies will not pay up later if an earlier claim has not been made!

5. Do keep up with treatment.

Once your pet is recovering your pet insurance will pay for a regular check-up and on-going monitoring. Take full advantage of your pet's insurance cover.

P.T.O.



**The Veterinary Health Centre
Daisy St. Blackburn (01254) 53622**