

Insurance claims

Do you have insurance?

We offer indirect and direct claims



Langford Vets



University of
BRISTOL

Indirect claims

When your insurance company reimburses you directly.



What we need from you

- Full payment of your invoice(s) is required to us before your claim can be processed
- No administration fee charged
- You must provide a separate claim form for each visit you wish us to make a claim for.



What we will do

- We will complete your claim form and have it signed by the clinician in charge of your case (or an alternative and authorised staff member)
- We will aim to send it to your insurance company within five working days, providing you have completed the relevant policyholder sections and paid your account in full
- We will send any of our clinical notes, if requested, and any other information that the insurance company may require.

Direct claims

When your insurance company reimburses us.

What we need from you

- A £25 administration fee is charged per claim and is payable at the time of each visit
- You must provide a claim form for each visit you are claiming for
- Claim forms must have all relevant policyholder sections completed
- All forms must be signed and dated in the relevant sections stating that payment comes direct to us (Langford Vets Ltd)
- At your initial visit you must provide us with a copy of your valid insurance certificate/schedule, which shows the limit on the policy, the excess amount on the policy, the start date of the policy and any exclusions that may exist on the policy
- Prior to your first Langford Vets visit we ask that you contact your insurance company to give permission for us to speak with them about your policy and outstanding claims.

What we will do

- We will complete your claim form and have it signed by the clinician in charge of your case (or an alternative and authorised staff member)
- We will aim to send it to your insurance company within five working days. We will aim to call your insurance company within 14 working days after sending your claim form to check that it has been received by them
- We will aim to call your insurance company again within 14 working days after the first call, if we have not received payment, to check the status with them
- We will write to you and inform you if we have not received payment from your insurance company after 45 days of sending your claim
- We will send any of our clinical notes, if requested, and any other information that the insurance company may require.

Please note that:

- It is your responsibility to settle your account after 60 days if the insurance company has not reimbursed us by then
- By offering a direct claim we are not creating a contract between ourselves and the insurance company – responsibility for any amounts not paid by the insurance company remain with you, and are required to be settled in line with our standard terms of business.

Excess

This is a payment which must be paid by you, regardless of whether you are making an Indirect or Direct claim.

- It is charged per condition
- If your policy runs into a new policy year whilst making a claim you may be required to pay another excess
- Some policies charge a percentage excess, as well as a fixed excess on the total of a claim (which again must be paid by you)
- Please make sure you have read your full insurance policy schedule before attending your appointment.

Referrals

If your animal has been referred to us for treatment by another veterinary practice.

- Your insurance company will also require a claim from the practice that referred your animal to us, for the initial treatment of the same condition that your animal has been referred to us for
- Some insurance companies will not process our claim until they have received the claim from the referring practice. It is therefore important that you ensure your referring practice has submitted their claim form to your insurance company.

Pre-authorisation

This is when your claim is pre-agreed with the insurance company before treatment of your animal commences.

- Some insurance companies insist on this before any treatment or if treatment is expected to be over a certain value
- At least 10 working days is required before the treatment of your pet for pre-authorisation claim to be completed and approved by an insurance company
- Some insurance companies do not allow you to do a pre-authorisation; you should seek advice directly from your insurer
- We recommend that if your insurance company allows pre-authorisation and time permits you obtain pre-authorisation for your peace of mind
- Please make sure you have read your full insurance policy schedule before attending your appointment.