

Orchard House Pet Insurance Policy.

Claiming on your pet insurance policy should be simple and straightforward. The following information is intended to help make the process as smooth as possible.

When claiming on your pet insurance please be aware:

- 1) We have to disclose a full medical history to the insurance company on their request.
- 2) Insurance companies will charge separate excesses for each condition per policy year.
- 3) It is best to process an insurance claim as quickly as possible. It may not be necessary to wait until all treatment has been completed before starting the process. Continuation claims can be submitted for future treatment.
- 4) If a condition has been noted on your pets' record, the insurance company may rule it to be a '**pre-existing**' condition even if no treatment was advised or undertaken. Pre-existing conditions are usually excluded from claims under the policy conditions.

Submitting a claim to your insurance company:

- 1) Bring in a claim form. You may have one at home, or you may have to contact the insurance company. Many companies now have claim forms that you can download from their website.
- 2) You will find there are different sections on the form for you, (the owner) and for us (the veterinary practice) to complete. Please ensure that you have filled in all the relevant sections before bringing the form to the surgery. If you are unsure about any part of it, we will be happy to advise you. Make sure that the policyholder signs the form.
- 3) Payment for all treatment, products and service should be made in full to Orchard House Veterinary Centres.
- 4) We will complete the section for the veterinary practice, provide all the supporting receipts. After it has been checked over by the vet in charge of your pet's case, it will be emailed or posted by us to the insurance company.
- 5) You will receive payment directly from the insurance company.

If you are authorised to make a direct claim, follow the above steps, and **please note the following terms and conditions apply:**

- i. Direct claims have to be authorised by the Practice Manager, Assistant Practice Manager or Practice Principle.
- ii. We are **unable** to process new direct claims for accounts **under £200.00**
- iii. The excess, any percentage excess as well as products and services not covered by the insurance are payable on the day of treatment. If the excess is not known, you will be asked to pay a £100 excess. If the excess is less, the difference will be refunded to you, minus any exclusions the insurance company make, if it is more, you will be liable to pay the difference within 30 days.
- iv. An administrative fee of **£14.50** is due for every new direct claim.
- v. We **do not** process direct claims with Equine and Livestock, Animal Friends or those insurance providers underwritten by them.
- vi. In the event of the claim being declined you will be liable to pay all outstanding balances within 30 days of notification from the insurance company.

- vii. If your policy does not cover the full amount of the fees you will be liable to pay the balance within 30 days of the claim being processed.
- viii. We have to disclose a full medical history to the insurance company on their request.

Please note: Insurance companies will charge a separate excess for each condition per policy year.

Insurance companies we can do direct claims for

Allianz Insurance Plc

Animal Care Options
Co-operative
Pet ID
Petplan
Sainsbury's
Scottish Pet
Stoneways

Royal and Sun Alliance Insurance Plc

Argos
Homebase
John Lewis
M&S
More Than
Tesco

Acromas Insurance Company Limited

Saga

Agria International Forsakring AB

Agria
Kennel Club
Vet UK

Atlas Insurance PCC Limited

Vetsure

Aviva Insurance Limited

Aviva
NCI (Lifetime Policies)

Cranbrook Underwriting (for and on

behalf of QIC Europe)

Healthy Pets
Advent Underwriting Ltd
NCP (Lifetime Policies)
Bark
Safewise
Pet Protect
Vets Medicover

Alpha Insurance A/S

Avid
Petguard

Ultimate Insurance Co Ltd

AA
Admiral
Computerquote
Kwik Fit
Legal and General
Paws and Claws
Purely Pets
UIS
Vet Savers

Zenith Insurance Plc

Asda
Buddies
Debenhams
Esure
PDSA
Protect Your Bubble
Pets at Home
Petwise
Sun Life

Liverpool Victoria Insurance Company Ltd

LV=

Pinnacle Insurance Plc

American Express
Helpucover
Post Office

UK Insurance Ltd

Churchill
Direct Line
Vets Medicover

Livestock Insurance Company Ltd

E&L
Pet-Insurance.co.uk
Welovepets.co.uk

Red Sands Insurance Company (Europe) Ltd

