



**A guide to  
pet insurance claims**

Do you have pet insurance?

**We offer indirect and  
direct claims**



# A guide to pet insurance claims

## What is an indirect claim?

An indirect claim is when your insurance company reimburses you after you have paid for your pet's treatment.

## What we need from you:

### Before your claim is processed, please:

- make full payment of your invoice(s) for your pet's treatment
- provide us with a separate signed claim form for each treatment that you wish us to make a claim for
- complete the relevant policyholder sections and sign that form(s) for payments to be made to you, the policyholder, by your insurance company.

No administration fee is charged for processing your claim.

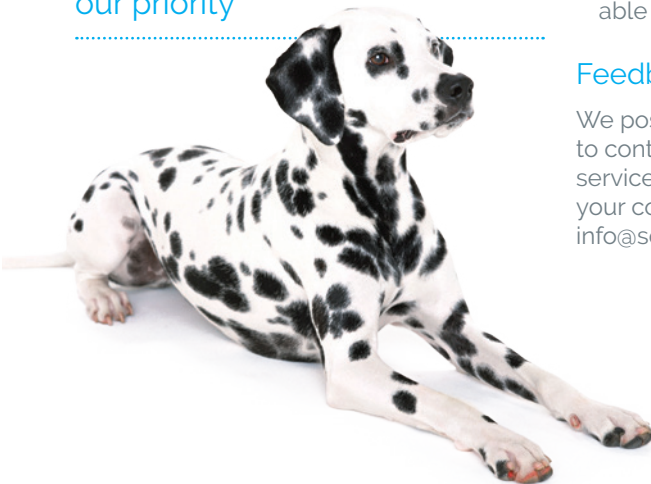
Rest assured that your pet's safety, comfort and care are our priority

### What we will do:

- we will complete the relevant sections of your claim form which will be signed by the clinician in charge of your case, or an alternative authorised staff member
- we will aim to complete and send your claim form(s) to your insurance company within five working days, providing you have completed the relevant policyholder sections
- we will send copies of your pet's clinical notes, if requested, and any other information that your insurance company may require
- it can take the insurance company seven to fourteen days to log your claim on to their system before you will be able to discuss your claim with them.

### Feedback:

We positively encourage feedback to continuously build and improve our service. If you would like to pass on your comments, please email [info@southfields.co.uk](mailto:info@southfields.co.uk).



# What is a direct claim?

A direct claim is when your insurance company pays us directly for the cost of your pet's treatment. Under certain circumstances, we may arrange to claim the treatment costs of your pet directly from your insurance company.

Consequently, you will benefit from not having to pay 'upfront' for your pet's treatment and then having to wait for your insurance company to reimburse you, especially if large fees are involved for complex cases.

We charge an administration fee to process direct claims because they require a significant amount of administration time on our part and our receipt of payment is delayed by several weeks.

## What we need from you:

To arrange a direct claim, we need your help.

### Prior to your first appointment, please:

- read your insurance policy details thoroughly so you can confirm the information we have is correct
- contact your insurance company, to give your permission for us to speak with them about your policy and any outstanding claims
- call us on **01268 564664** to confirm that you have given your permission to enable your insurance company to speak to us regarding your policy.

### At your first appointment, please:

- bring your original insurance documents with you.

### Claims forms:

Each claim form must:

- have all policyholder sections completed
- be signed and dated in the relevant sections stating the payment comes direct to us (Southfields Veterinary Specialists).

### Payments:

A £31.50 administration fee is chargeable at each new referral appointment made. Rechecks and follow-ups are included in the initial charge.

Any excesses or shortfalls in insurance cover will need to be paid in full at the time of discharge, or following payment from your insurance company.

### Please note that:

- It is your responsibility to settle your account with us 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. The responsibility remains with you, and these amounts are required to be settled in line with our standard terms of business.



## What we will do:

We will undertake all the necessary administration work relating to making your claim, including:

- completing your claim form, which will be signed by the clinician in charge of your case or an alternative authorised staff member
- sending your claim form to your insurance company, normally within five working days, providing you have completed the relevant policyholder sections and paid your deposit
- liaising with your insurance company to ensure they have received your claim form and have all the information they require
- writing to you to inform you if we have not received payment from your insurance company
- sending copies of your clinical notes, if requested, and any other information that your insurance company may require.

for any amounts not paid by the insurance company

## The RSA Insurance Group Preferred Referral Provider Scheme

RSA Insurance Group underwrite a number of pet insurance policies, including those by More Than, M&S, Tesco and Argos.

RSA has introduced a 'preferred referral provider' scheme; a network of referral veterinary practices they would prefer you to use for your pet's treatment. The list of preferred providers is relatively limited and does not include many of the large and well-respected referral centres. Southfields is not currently on this list.

If you choose to be referred to Southfields, your insurance company may seek to withhold £200 from your claim as we are not on the list of preferred referral providers. This will be deducted in addition to your normal excess, as detailed in your policy documents.

If your insurance company chooses to withhold £200 from your claim, please provide us with the documentation from your insurance company stating that the £200 payment has been withheld.

We will discuss this with you and, we will endeavour to cover the cost of the £200 fee.

# General insurance information

## What is pre-authorisation?

Pre-authorisation is an agreement by your insurance company to pay a claim before a treatment commences or if treatment is expected to exceed a certain amount.

- You need to allow at least 7 working days for your insurance company to complete and approve a pre-authorisation claim before the treatment of your pet can commence.
- Some insurance companies do not allow pre-authorisation.
- If your insurance company does allow pre-authorisation, and time permits, we recommend you seek advice directly from your insurance company.

Please make sure you have read your full insurance policy schedule before attending your appointment.

## What is an excess?

An excess 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 or per year, depending on your policy and level of cover.

You may be required to pay another excess if your policy runs into a new policy year while making a claim.

Some policies charge a percentage excess, as well as a fixed excess, on the total of a claim.

Some insurance companies do not cover certain items or may 'cap' the amount they will pay for routine treatments such as consultations.

Please make sure you have read your full insurance policy schedule before attending your appointment.

## What is a referral?

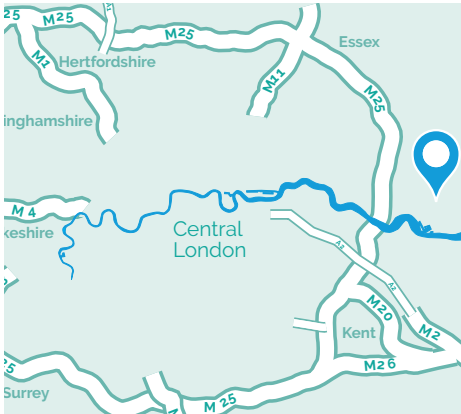
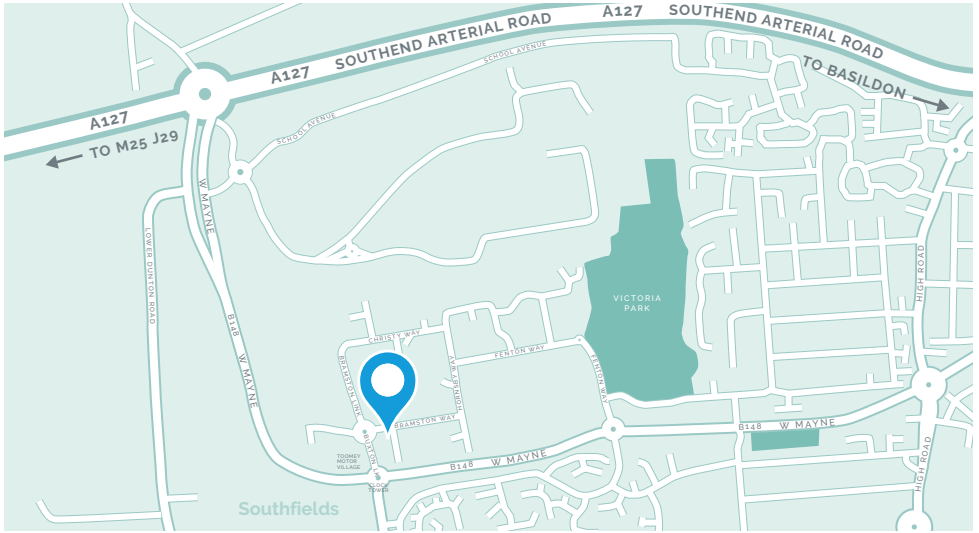
A referral takes place when your regular vet recommends that your pet is referred to a consultant vet at a referral centre.

Your insurance company will also require a claim from your regular veterinary practice for the initial treatment of your pet, before it was referred to us for further investigation and treatment of the same condition.

Some insurance companies will not process our claim until they have received the claim from your regular veterinary practice, who referred your pet to us.

It is therefore important that you ensure your regular veterinary practice has submitted their claim form to your insurance company.





## Directions

Southfields Veterinary Specialists is located in the Southfields Industrial Area within 10 minutes of Junction 29 of the M25 and minutes from Basildon.

### By public transport

C2C train services run from London Fenchurch Street to Southend-on-Sea. We are 2 miles and a taxi ride from Laindon Railway Station.

### By car

#### Satellite navigation details SS15 6TP

Take Junction 29 of the M25 and follow the A127 towards Southend. Exit at Laindon (sign posted) approximately 5 minutes from the M25.

Follow B148 signs for Laindon and Southfields Industrial Area.

At the first roundabout, which has a clock tower, take the first exit on to Burton Link.

You will approach a smaller roundabout and take the third exit onto Bramston Way. We are the first building on the right.

If you become lost, call us on **01268 564664** and we shall guide you to us.

# Southfields

veterinary specialists

## Southfields Veterinary Specialists

No.1 Bramston Way, Southfields,  
Laindon, Essex SS15 6TP

T: **01268 564664** F: 01268 564665

E: [info@southfields.co.uk](mailto:info@southfields.co.uk)

[southfields.co.uk](http://southfields.co.uk)

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Committed to excellence