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Making a direct insurance claim at Acorn House Veterinary Hospital

At Acorn House we understand that unexpected veterinary bills can put a real strain on household finances. Whilst it is our preference that clients settle their bill immediately with Acorn House and then claim the money back from their insurance company, we know that many pet owners can struggle as they wait to be reimbursed. For this reason, Acorn House has a system that can be followed if clients need to make a direct claim between the veterinary surgery and the insurance company.

Making a direct claim

If you wish to make a direct claim you **MUST** discuss this with us before veterinary tests and treatment are carried out. Direct claims cannot be requested after treatment has been given or when you collect your pet after surgery.

Before we can agree to a direct claim we will ask to see your policy certificate and schedule. This must display the following information:

- Policy number
- Start date of the policy
- Policy excess
- Value of veterinary fees that your pet is insured up to
- Any time limits on the policy
- Any exclusions on the policy

In certain circumstances we may also request copies of bank statements to prove that the past 3 months of insurance premiums have been paid.

What if I make a direct claim but then the insurance company does not pay?

In the event that the insurers decline your claim, only pay a proportion of the claim, or fail to settle the claim within 60 days, you will be liable to settle all outstanding fees.

Does Acorn House charge to process my insurance claim form?

When clients settle their bill with Acorn House immediately, and then claim the money pack from the insurance company, Acorn House does not make a charge for completing the insurance form and submitting the medical records to the insurance company.



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Because direct claims require an increased amount of administration by our staff and result in a delay of payment of our fees, we do charge clients an administration fee of £37.00 for processing a direct insurance claim.

What do I need to do to make a direct claim?

1. Let the vet know that you would like to make a direct claim prior to treatment commencing.
2. Provide Acorn House with a copy of your insurance policy / schedule prior to the treatment commencing.
3. When you collect your pet after treatment has been carried out, bring an insurance claim form which you have completed and signed.
4. At this point, you will be asked to pay Acorn House the following:

Your excess

The direct claim fee (£37.00)

If more than one condition is being claimed for you will need to pay an excess for each condition, however only one direct claim fee will be charged by Acorn House.

5 By agreeing to a direct claim you are agreeing to our terms and conditions. You agree to settle any outstanding fees that are unpaid by your insurance company after 60 days of Acorn House submitting the claim form. Photographic identification including your name and address is also required at this point.

Our administrative team of Michelle Riddle and Clare Munyard are responsible for processing and submitting insurance claims. Please contact them on the usual practice telephone or email address if you have any concerns or queries regarding your claim.

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