

## Practice Policy – Pet/Equine Insurance

We strongly support the principle of insuring your animals against unexpected illness and accidents. Veterinary science has advanced over recent decades, meaning that the range of procedures and treatments on offer is huge. The cost of caring for your sick or injured animal to the best of our ability can therefore be significant. Policies vary widely in their scope and it is your responsibility to read all insurance policy documents before choosing the level of cover most suitable to you. More information on the different types of insurance can be found at [www.abi.org.uk](http://www.abi.org.uk)

It is practice policy that clients pay for their treatment and seek reimbursement from their insurers themselves; an insurance policy is a contract between you and your insurer. We will, however, do everything possible to assist you in completing insurance claims promptly and accurately.

Please read the information below which explains the procedure for completing an insurance claim.

1. You (the client) pay us at the time of treatment.
2. You are responsible for contacting your insurance company to obtain a claim form (these are often available online).
3. You should complete and sign the owner's section of the claim form before bringing the form to us (the practice).
4. Our team will fill in and sign the veterinary section of the claim form.
5. Our Head Receptionist will then complete the process by sending the form to your insurance company and will liaise with them regarding any questions that may arise. (In line with the GDPR Regulations (2018) please note that by providing us with your claim form you are agreeing for us to share your personal data with your insurance company).
6. Your insurer then approves an amount and reimburses you directly.

### Important information to note

- In exceptional circumstances we may authorise a direct claim with your insurance company. In this situation a claim is also made according to the procedure above, but with the omission of point 1. Instead of you paying us at the time of treatment, the claim is processed by the insurance company and the practice is paid by them directly. Please note that you are still responsible for the policy excess and for any treatments not covered by the terms of insurance. This should still be settled by you at the time of treatment. Direct claims are only permitted with the express authorisation of our Head Receptionist, which should be obtained in advance of any treatment whenever possible.
- When claiming for pre-planned or elective treatment, we recommend that you contact your insurer for pre-authorisation to help speed up the process. If you choose this option, we will provide an estimated cost of the treatment upon request.
- Should a situation arise where you would like us to speak with your insurer on your behalf, you will need to provide them and us with permission to do so.

The practice offers 5 weeks of free insurance with Agria Pet Insurance for newly acquired animals under 18-months old. This company offers life-long cover, and the details can be found on their website or by calling their number on 0333 030 100.

Fair Processing Notice: Hay Veterinary Group LLP is a data controller. We use client data to allow us to fulfil our contractual agreement to provide veterinary services to our clients. More details on our data sharing are available on request or can be found on our website: [www.hayvets.co.uk](http://www.hayvets.co.uk)