



Veterinary
Specialists

Insured Pet Information

March 2024

If you have insurance cover for your pet, this brochure covers the information we need in advance of your visit and explains how the claims process works. Please take a little time to review it, which will help us ensure your claim proceeds as smoothly as possible.

We understand that having an ill pet is a worrying time and we will always do our best to ensure your experience at Dick White Referrals is as stress-free as possible. Dick White Referrals strongly supports the concept of pet insurance. Please ask for assistance if you are unsure about any aspect of the insurance process.

Making a Claim

In order to make a claim you need a claim form (provided by your insurance company) and you must fill out the section marked 'policyholder' with some basic details about you and when you first noticed your pet's illness, then sign as indicated. You then submit the partially completed form to us where we will add the clinical details and sign and date the form. We then submit it 'online' to your insurer on your behalf, along with all supporting evidence (clinical records and receipts).

If your pet has been treated at more than one hospital for a condition, you will usually need to give one form to each practice you have been to. Some insurance companies will wait for the claim form from the first vet your pet visited before processing claim forms from any other vet practice. The insurer will then 'assess' the claim and decide whether they will pay for the condition and how much is due back to you based on your policy terms and conditions.

Please note: for some companies such as Directline, Waggel, BoughtByMany and Argos (there may be others) you must first register the claim with them and they then send us a web link, individual to your claim, so that we can complete it for you.

Direct Claims

The normal process is that you settle your veterinary bill and the insurer will pay you back when they have processed your claim. In some circumstances the insurer can pay the vet directly. In this instance the claim is submitted in the normal manner but the payment is made to the veterinary practice and you are only required to settle your policy excess plus anything over the limit of your policy or items that are excluded from the benefits on your policy.

We are happy to offer a Direct Insurance Claim service providing the following steps are taken.

- It is your responsibility to check your insurance cover prior to treatment.
- Call your insurance provider giving them permission to speak to us.
- **Provide a completed claim form, together with a copy of your Policy Schedule and Certificate Insurance** for the current policy year (this can be obtained from your insurance provider or was sent to you at the policy renewal).
- Complete a Dick White Referrals **Direct Insurance Claim Application form** (Usually via an online form. PDF copies can be supplied on request).
- We offer a digital Direct Claim Application form; to apply for the direct insurance service please complete the link sent to you

- If you require a pre-authorisation, this can be arranged at your request, please call our finance team on 01638 572012 in advance of your appointment or e-mail insurance@dwr.co.uk. Please enquire with your insurance company as to whether they require a completed pre-authorisation form, they will then send this to our insurance team for you.
- Under all circumstances, you will be responsible for any costs or shortfall not covered by your insurance, together with the policy excess, which will be requested upon the discharge of your pet.

In the event that your Insurance Company declines to settle your claim, or any part thereof, for any reason, you will be liable for the costs.

We are very happy to help you by processing the claim with your insurance company in this way. Please note there is a £50 processing charge for this option (this applies to new appointments as from 1st March 2024) which you will need to pay at your first appointment and only applies to your initial claim.

If you are unable to access our Direct Claim Application Form via the link above, the following information is what we will need plus a scanned copy of the Direct Claim Application Form.

Please be aware that failure to provide any of the information or documents will result in a request for a 50% deposit of the higher end of the estimate on admission and the remaining full payment upon discharge.

- Registration form – fully completed
- Claim form - fully completed (please **sign** the policyholder signature section, but leave it **undated**)
- DWR Direct insurance claim service application form - fully completed
- Copy of the Insurance Policy Schedule
- Copy of the Certificate of Insurance for the current policy year

How do I know if a condition will be covered?

Unless a pre-authorisation is submitted, an insurance company will never guarantee a particular claim will be covered. However if the following conditions are true, a claim is more likely to be accepted:

- ✓ You have held your pet's policy for several years or since birth with no claims.
- ✓ You have not changed insurers
- ✓ The problem could not be prevented by vaccination and your pet is fully vaccinated and up to date
- ✓ Your pet undergoes regular examinations (at least yearly) with your regular vet and these are up to date
- ✓ The particular problem is not excluded on your policy

If any of the following conditions are true you should carefully check with your insurance company and/or ask us to submit a pre-authorisation request:

- Your policy is still within the first 14 days of inception (where cover may be restricted).
- Your policy has got exclusions or restrictions under which this problem may fall.
- Your policy has pre-existing conditions listed*.
- Your policy has only recently been taken out and your pet has had health issues in the past.
- You have changed insurers**.
- You have changed insurers and had made claims through your previous company.
- Your pet's vaccinations/annual health examinations are overdue (by more than three months).

* A pre-existing condition is one that existed or where symptoms were identified prior to the start of your current policy. When we submit a claim your insurance company will ask for a full history from us and/or from any previous vets your pet has attended. They will soon be able to deduce if a condition was pre-existing.

** You should take care to avoid changing insurance companies if you have claimed for any conditions, because the new company is very likely to exclude these, leaving you without cover for those conditions.

What items are claimable?

This depends very much on your policy; some policies cover complimentary treatments like acupuncture, behaviour therapy, physio or hydrotherapy, if practiced by qualified individuals and if indicated by your vet. Most policies cover treatment for consultations, hospitalisation, surgery, medications, fluid therapy, imaging and diagnostic procedures. Some do place restrictions on the maximum they will pay for certain costs (such as consultations or hospitalisation).

What is a referral and is it covered?

A referral is the process of seeking specialist advice or surgery from someone other than the primary vet. This might be carried out by a different individual within the primary practice, or in an entirely different practice/hospital. It is quite common for insurance companies to request that you inform them prior to seeking a referral, and we recommend that you do so to avoid falling foul of your policy terms and conditions. Referral treatment is usually more expensive than general practice care and can often cost several thousand pounds depending on the case.

Levels of cover

There are around eighty different companies offering pet insurance at the time of writing. Many of them underwritten by the same entity; although the policy terms can differ significantly between companies. With pet insurance you definitely get what you pay for; low cost policies often offer a low level of cover and may

place a restriction on the amount you can claim; either by time (you get 'x' months of cover from the start of a problem then cover stops for that problem) and/or by monetary value (you can claim 'x' thousand pounds for a problem or within a time period and then cover stops). Better policies refresh the cover you get each year (giving 'x' thousand pounds per year which is reinstated at policy renewal). These usually cost a little more. It is important to know which type you have so please look at your policy documents carefully.

Getting 'pre-authorisation'

If your pet needs expensive treatment you may want to know in advance if a problem is covered. We call this pre-authorisation and it involves submitting a pre-authorisation form, along with a full clinical history from all vets involved, an estimate for treatment and an idea of what your vet thinks the problem might be (if no diagnosis has been reached yet).

The insurance company will then 'assess' the claim and advise you whether it is approved or declined; allowing you to make informed decisions. This process can take a few days, so is only carried out in occasional circumstances (and only if offered by your insurer).