

BELL EQUINE

VETERINARY CLINIC

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BELL EQUINE VETERINARY CLINIC LTD
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A Guide to running your Insurance Claim

We are happy to process your insurance claim forms without any extra charge.

Please bring your insurance policy details to your initial appointment and, if possible, a completed claim form.

Please keep in contact with your insurance company; they will be able to inform you of any exclusions on your policy that may affect your claim and how much your excess will be. If you have not done so already, please make payment for your excess as soon as possible. The Bell Equine office will add any associated invoices for veterinary treatment to your claim form and send it to your insurance company on your behalf. **Please note**, most insurance companies do not cover over night livery fees. This cost will be taken out of your hospital pre-payment (please see our information on 'payment of fees') or be payable on discharge.

Due to the large number of invoices we process, we are unable to send invoices directly to your insurer unless we have a claim form to go with it, so **it is your responsibility to forward any invoices for further treatment once the initial claim has been processed.**

If your horse requires a more complex procedure (such as MRI, Scintigraphy, CT, a general anaesthetic etc) you may need to obtain pre-authorisation; please check with your insurance company whether this is the case.

Please make sure you follow up your claim with any further invoices for additional treatment. Some insurance companies require a completed continuation claim form to be sent with any additional invoices (for example Pet Plan, Scottish Equestrian Insurance Brokers, KBIS, Animal Friends, Insurance Emporium or Stoneways). Other companies request you send them further invoices as you receive them (such as NFU, E&L, Horse Insurance.co.uk, SEIB and Carriagehouse). If your insurance company requires a continuation claim form this can often be download from your insurer's website.

It is your responsibility to pursue your claim and provide any further information to your insurance company.

PLEASE NOTE: Whilst we are happy to accept payment direct from your insurance company, they will usually only pay the discounted amount for early payment. They take the view that you should minimise costs by using our prompt-payment discount system. So it is better to pay us promptly before the early payment discount is lost and be reimbursed by your insurance company. If you think that your treatment may get close to the total vet fees coverable by your insurance company, it might be advisable to pay at the time of treatment to take advantage of this discount.

We appreciate that many large bills may have resulted from unforeseen events and in this economic climate, finances are difficult for us all. Should you find yourself unable to comply with these procedures, please discuss with us at the earliest opportunity.

If you have any queries, please contact us on 01622 813700 and speak to our accounts team.