

BELLEQUINE



VETERINARY CLINIC

Telephone: 01622 813700
Fax: 01622 812233
admin@bellequine.com
www.bellequine.com

BELL EQUINE VETERINARY CLINIC LTD
MEREWORTH
MAIDSTONE
KENT ME18 5GS

A Guide to running your Insurance Claim

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

Please keep in contact with your insurance company; they will be able to let you know if you have any exclusions on your cover that may affect your claim and how much your excess will be. If you haven't done so already please make payment for your excess as soon as possible. The Bell Equine office will have added any associated invoices for veterinary treatment to your claim form and sent it on to your insurance company on your behalf. If you think that we have missed an invoice please contact us.

If your horse requires a more complex procedure (such as MRI, Bone Scan, CT etc) you may need to obtain pre authorisation for it. Please check with your insurance company whether this is the case. Make sure you follow up with any further invoices for additional treatment. Some insurance companies require a completed continuation claim form to be sent with any further invoices (Pet Plan, Scottish Equestrian Insurance Brokers, KBIS, Animal Friends or Stoneways for example). Other companies just need you to send them further invoices as you receive them (NFU, E&L, Horse Insurance.co.uk, SEIB, Carriagehouse for example). 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 and they will not then pay for any interest (currently 2.5% monthly) that has been added to an overdue account. They take the view that you should minimise the costs by using our discount system that is available for early payment. So it is better to pay us promptly before the early payment discount is lost and get reimbursed by the insurance company. If you think that your treatment might get close to the total vet fees coverable by your insurance company it may be advisable to pay at the time of treatment to take advantage of our 10% 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.

February 2015