

BELL EQUINE

VETERINARY CLINIC

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BELL EQUINE VETERINARY CLINIC
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BEVC Hospitalisation – Payment and insurance

(An information guide, should your horse need to be admitted)

DEPOSIT: A deposit of £500 will be requested upon admission. This payment will be offset against your hospital invoice. Should your bill be less than £500 then a refund will be made to you for the difference should your account go into credit as a result. This Deposit is required even if you are insured. This will cover your insurance excess of between £125-£500 (depending on your policy) and also your livery costs which your insurance company is unlikely to pay. Please check your policy to see what cover you have.

If you have an excess of £500, you will be asked to pay the livery in addition to this.

If you have been sent to us as a referral and have already paid an excess, a deposit at a discretionary amount will still apply.

The £500 deposit is required whether you are a client of Bell Equine or have been referred from another practice.

INSURANCE: If you have veterinary fees insurance cover on your horse or pony, please bring the details with you. If you have had to come to the hospital in an emergency, it is very important that you advise your insurer of the situation as soon as you can and request a veterinary claim form.

You may need to obtain pre-authorisation for complex procedures such as MRI, Bone Scan, CT etc. Please check with your insurance company whether this is the case.

Most insurance companies allow you to download a claim form from their website.

On your claim form, it is important that you fill out the policy holder's part in full, sign where indicated and, unless you have settled your outstanding account with us in full, please confirm that you wish the insurance company to pay Bell Equine directly. Then forward the form to us for completion.

As noted above, your excess and any livery that you are liable for, must be paid before your horse is discharged.

If you have come as a referral from another practice and already have an ongoing claim, please check with your insurance company if you need a continuation claim form completed. Please make sure your own vet has already sent off their claim for the start of treatment as insurers will not look at our claim until the first vet to treat has sent in their claim.

In all cases where you are requesting your insurance company to pay us direct, we will also ask you to sign an authorisation form allowing us to speak to your insurance company if needed.

PLEASE NOTE: Whilst we appreciate that you have insurance to cover large veterinary bills, sometimes it is in your best interest to pay us straight away and then get your insurance to reimburse you. We offer a 5% discount on all bills settled immediately and up to 14 days from the date of invoice.

If you already have an ongoing claim, or are close to your claim limit, paying the bill with a 5% discount will give you more spending room within your claim limit. Some insurance companies will deduct our 5% discount even if they take a while to settle (please check your policy) and, as this discount is only available for payment within 14 days of the invoice, you will be liable for this lost discount amount.

If your insurance company takes a while to settle and you are charged interest, please be aware that they will not pay this. **It is always your responsibility to chase up our payment** and, once we have submitted a claim form on your behalf, it is **also your responsibility to forward any future invoices** that arise as part of your ongoing claim.

We appreciate that many large bills 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.

Check List for hospital admissions and insurance claims:

- Have you paid the deposit?
- Have you completed the policy holder's section of the claim form?
- Have you signed the form?
- Have you indicated that insurers are to pay Bell Equine direct?
- Have you signed the form giving us permission to communicate with insurers directly on your behalf?

If you have any queries, please contact us on **01622 813700**.