

Insurance Claims

Making a claim

You will need an insurance form from your insurance provider. There is a section for you to complete and we then complete our section and attach an itemised invoice to match your claim and any medical history that your insurance company may need access to.

This paperwork then needs to be returned to your insurance company for them to consider and hopefully settle with you.

All insurance policies have an excess which they will deduct from their settlement.

If they have any queries regarding the claim then they will contact you and please feel free to contact us for assistance.

Direct claims payable to AMV

Although we prefer you to settle your account with us and then the insurance company to reimburse you we can claim direct from your insurance company if needed.

For this to happen you must:

1. Agree with us in advance of treatment that this is acceptable.
2. Complete the payee details on your insurance form and name us as the person to whom payment should be made. If there isn't such a facility on your form then direct payment may not be possible.

To ensure payment will be made for large claims it can give you and us peace of mind to get 'pre-authorisation' that a claim will be settled. You can contact your insurance company to ask for one of these. It can be reassuring to know beforehand that there won't be a problem with your claim leaving you with a vet bill to settle yourself.

Ultimately your insurance contract is between you and your underwriter and you must understand that any shortfall in payment or any refusal to pay will mean that we will turn to you to settle your account in full.

As it will be us waiting for settlement and not you then we request that you help us to make this process as efficient as possible. If delays are not avoided then we sometimes find ourselves waiting for very long periods before accounts are settled.

1. Please ask for a claim form as soon as possible so you have one at hand when we need to complete it. Request one as soon as it becomes clear that you will need to make a claim.
2. Ensure the completed forms are sent ASAP and by first class post if it is you that ends up posting the form.
3. We would ask that you pay your excess direct to us at the time of making the claim rather than once they have settled with us. Some companies can sometimes take 1, 2 or more months to settle claims.

Questions and delays

Louise handles all our insurance claims and we aim to complete and send them promptly and efficiently. Please feel free to contact her if you have any questions about your claim or settlement. If Louise is not in the office then another member of staff will be able to access your records and help with any problems. Landline number 01453 543516 during office hours.

Following the submission of a claim, if we have not heard from an insurance company after 1

month we would normally get in touch with you and ask you to contact them and check that they have received the claim and that it is being processed.