

## Direct Claim Agreement

At Wood Veterinary Group, we realise that at times the cost to care for your pet can be large, whether for surgery or long-term treatment, however, we have a strict policy when it comes to claiming for your pet's treatment. A direct claim will only be considered if the costs are over £500.00. In exceptional circumstances we will consider a direct claim for lower costs, but this must be authorised and at the discretion of a clinical director.

In return for processing a direct claim, we ask you to read and sign to agree to the following:

1. For all direct claims a deposit of £200.00 is required per condition, per policy year. There is an administration fee for direct claims of £30.00, per condition per policy year. This will be in addition to the £200.00 deposit.
2. Once a direct claim is complete any deposit remaining will be returned to you, any excesses and other items not covered by your insurer will be deducted from the deposit.
3. We are unable to process your claim until a Clinical Director has authorised the direct claim, you have completed and signed this form, paid your deposit and admin fee, and supplied a signed claim form or arranged for a portal/link to be sent to the practice. It might be necessary to provide continuing links/forms throughout the year from your provider. These should be requested when collecting medication or attending a revisit. It may also be necessary to provide your date of birth for security reasons as it is requested by some providers.
4. Insurance companies usually deduct an excess from any claim, the excess amount and frequency varies between providers. Your policy will have a limit for vet's fees, you should be aware of this limit and the ongoing cost of your pet's treatment. You should make sure you are aware of your policies terms and conditions regarding limits for vet's fees and excesses.
5. When we receive payment from your insurance company, we will send you an invoice or statement showing deductions made. Most insurance companies will also write to you explaining deductions before we contact you. If you have any queries regarding deductions, you should contact your insurer first.
6. Excesses and deductions not covered by the initial deposit must be settled on receipt of an invoice/statement.
7. If for any reason your insurance company does not settle within 8 weeks of us submitting a claim, you will be responsible for settling any outstanding balance. We cannot guarantee that a condition or course of treatment will be covered. There are many reasons for a claim to be declined, i.e. pre-existing conditions. It is important you are aware of what is covered by your provider and contact them if you have concerns, a pre-authorisation may be advisable.

I hereby authorise Wood Veterinary Group Ltd, to discuss my insurance policy and claims with my insurance provider to administer this direct claim.

I have contacted my insurer and given them authorisation for Wood Veterinary Group to discuss my policy with them and provided policy details to Wood Veterinary Group Ltd

I authorise Wood Veterinary Group Ltd to continue to direct claim with my insurance company for 12 months or policy renewal whichever is reached first and will present forms/links when required

I understand if my insurer does not cover my claim, I will be liable for the full amount on my account

I have read and understood these terms and conditions

All prices correct at time of issue, Wood Veterinary Group Ltd reserve the right to make amendments according to practice policy.

Owners Signature \_\_\_\_\_

Pets Name \_\_\_\_\_

Owners Name \_\_\_\_\_

Date \_\_\_\_\_