



INSURANCE CLAIMS INFORMATION

At Coquet Vets we encourage all clients to take out insurance for their pets. Below is some information about how to claim and our insurance protocol.

Insurance

Insurance Claims Information

We never want money to be an issue should your pet require treatment, but there is also no doubt that the provision of high-quality veterinary care can be costly. We hope your pet stays in good health but, ask yourself, could you afford an unexpected veterinary bill of £2000? In the absence of a Pet National Health Service, lifelong pet insurance may offer the best solution for pet owners. It is for this reason we suggest all our clients take out a good quality pet insurance product.

For claims amounting to £300 and above

For any individual visit with a value of over £300 and above we can deal directly with your insurance company, and they will settle your claim directly with us. You will generally have an insurance excess to pay, and this will need to be paid to us on submission of your claim.

Please could you make sure that your insurance company has been given authority from yourself that Coquet Vets can discuss your claim if need be. Sometimes this proves a stumbling block for the insurance team if this has not been done.

To do a direct claim you must provide the following:

- Up to date copy of insurance policy
- Completed insurance claim form, marked payable to Coquet Vets
- Pay excess (including percentage excess if applicable to your policy)

Without the above, you will be required to settle your full balance on discharge.

Please note we do NOT deal directly with the following insurance companies (or any insurance company underwritten by them)

- E and L
- Emporium
- Pet Insurance
- Perfect Pets
- Purely Pets
- Insurance Factory
- Asda
- Purely Pets
- Co-op
- LV

Filling out a claim form

There is often a lot of information needed on a claim form. If you are unsure about any of the information, please contact a member of our team and we will do our best to help you. We must have the policy number, name and address of policy holder and a signed claim form (by policy holder) for us to be able to process a claim.

For claims amounting to £300 and below

For any individual visit with a value of less than £300 you will be required to settle this on discharge or on the day of collection of medications. You can then claim these invoices back from your insurance provider payable directly to yourself. To do this, you will need to provide a completed claims form marked 'payable to owner'. We will process these claims for you, with the exception of Vetsure, where claims can be of any value.

How quickly will your claim be paid?

We aim to process and submit your claim within 7 working days of you handing in the claim form. The time in which the claim gets settled is entirely dependent on your insurance company and can vary from days to months.

Unpaid insurance claims

There are occasions where once the claim is assessed by an insurance company, they will decide NOT to settle a claim, or make deductions appropriate to the policy. We will inform you if this is the case and request the outstanding balance to be settled by yourself in full within 30 days. We strongly advise that you check your policy and make sure you are aware of the terms and conditions, including details of the excess.

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