

Mackie & Brechin

Client information sheet: insurance claims.

Thank you for enquiring about how to make a claim on your pet insurance. It is our standard policy that all work is paid for at the time of treatment and that the cost of treatment is then claimed back to yourself from your insurance company. The following is a guide to the process. If you have any questions please call on 0131 333 3203 or email insurance@mackieandbrechin.co.uk.

How do I make a claim?

Each condition will require a separate claim to be made on your insurance. This is the case even if two conditions are treated and claimed for at the same time. Sometimes multiple claims can be made on the same form but they would still be counted as separate claims.

When you decide to make a claim for a condition please contact your insurance company in the first instance. You may want to check eligibility, amount covered per condition and over what time period and excess payable. They may prefer the claim to be initiated online, via a form or through an email.

Excess

For each new claim there will be an excess to pay. If your pet has had multiple treatments at the same time your insurance company may charge you multiple excesses. If you wish to discuss this with us please let us know before initiating a claim.

New claims.

Each new condition will require a separate claim for which there will be an initial administration fee to cover the time spent in completing the claim and submitting all supporting documents. Please ask for the up to date cost of this.

Continuation claims.

There is a reduced administration fee payable each time a continuation claim is made (ie. for ongoing treatment of a condition that has already been claimed for and an initial fee has been paid). Please ask for the up to date cost of this.

How quickly will my claim be processed?

We aim to complete claims within 10-14 days of receipt. The time taken for your insurance company to accept a claim and make payment will vary but is normally within a month.

Direct claims.

Please note that we do not routinely accept direct claims (where your insurance company pays us directly after a claim has been made). If there are exceptional circumstances please ask to speak to our practice manager.

Check list

Once you have decided to initiate a claim please ensure you have:

- [] Provided your policy number
- [] Filled in the condition you are wanting to claim for
- [] Signed the form