PAYMENT / INSURANCE POLICY

Thank you for choosing Arthurs Veterinary Specialists Limited for your pet's specialist care.
This document explains our payments policy in full. The purpose of this policy is to avoid our clients having the unexpected surprise of your pet's treatment costs not being covered when you thought this treatment was covered by the insurance company. Also, the simple reality is that by minimizing our bad debt, we are able to continue to offer the most competitively priced specialist-level small animal orthopaedic service that you will find.

Regarding payment for treatment:

- All payment is due in full at the time of completion of treatment i.e., when you pick up your dog or cat
- For surgical procedures, we ask for 50% deposit of the estimated fees at the time of admission, and the balance is payable as above, at the time of discharge.
- We can agree to do a direct claim with your insurance company. We do this frequently, but this facility is strictly offered at our discretion on an individual case-by-case basis. If we do not think your insurance company is likely to pay for the treatment, we will not agree to do a direct claim.

Insurance claims / Direct claim
In order for us to agree to do a direct claim, we need you to send us, prior to your first appointment with us in full:

- The Insurance company & your pet's policy number
- Your pet's full insurance policy, including the policy insurance certificate as PDF attachments. These will show details of cover, insurance limit, policy number, excess fee payable and any exclusions that may apply.
- Please advise us how much money you have already spent or claimed for the condition.
- You contact your insurance company and give them consent / instruct them to discuss your pet's insurance policy details in full with ourselves.
- Please confirm when you took out this policy.
- Please confirm whether you have ever changed insurance providers and if so provide these details to us.

Once we have all the above information, we will review and decide whether we are able to do a direct claim or not. If we decline to do a direct claim, it is almost certainly because there is too much doubt or risk that your insurance company will honor the claim. If so, you can decide to proceed with the recommended treatment and pay yourselves; we will still assist you in processing a claim with your insurance company,

Please note that :

- **We do not offer to do direct claims for treatment costs of £500 or less.**
- **If we do not have all the information above, we will not offer to do a direct claim i.e. full payment for treatment will be expected.**
- **In the unlikely event of your insurance company declining to pay for your pet's treatment, ultimate responsibility for any monies owing to us is yours.**

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Insurance Pre-authorisations:-

In order for us, and us as the policyholder, to gain clarity and confidence as to whether an insurance company will pay for a specific and proposed treatment plan, we can do a 'pre-authorisation' request.

- Pre-authorisation is a process whereby the insurance company reviews and approves certain medical services, treatments, or procedures before they occur, ensuring they are medically necessary and covered under the specific policy. It helps the provider confirm the service will be covered, allowing the insurer to prevent unnecessary costs and verify the treatment is appropriate and up-to-date.
- However, pre-authorisation does not guarantee full payment, as the final cost depends on the policy's terms, conditions, and any potential deductibles or excess charges.
- Not all insurance companies offer a 'pre-authorisation' request, so this option is not always possible.

Please ask if you have any queries; please ask to speak with our reception team if you require clarification or need help with any of the above.

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