

Prymak Referrals Limited

Pet Insurance Claims - Information For Clients

PET INSURANCE

Your pet insurance policy contract is between the policy holder and the insurance company. We can therefore not be held responsible for a claim being refused. It is your responsibility as the pet owner and policy holder to check that your pet's cover is adequate. Please therefore ensure that you are fully aware of the policy cover and its limitations including any exclusions that may exist, the amount that has been used for treatment by your vet leading up to referral, the expiry date of the policy and the excess and any co-payment that applies to the policy.

We usually require our fees to be settled in full by yourself however in some circumstances and subject to strict conditions (detailed in this document) we may agree to submit a direct insurance claim on your behalf. Please advise us as early as possible if a direct claim is required. A direct claim can only be authorised by Prymak Referrals prior to treatment commencing.

We aim to complete insurance claim forms in a timely manner. Please note that many insurers will not process our claim until a claim form from the referring veterinary surgeon has been submitted and processed.

PRE AUTHOURISATION

We are happy to assist with the pre-authorisation process where this is an option within the policy. Please be advised that this can take some time and may therefore not be appropriate in urgent cases.

CLAIM FORM COMPLETION

We do not currently charge a fee for processing insurance forms however if a claim requires further administration above and beyond the completion of the form, for example a request from the policy holder to contact the insurance company to discuss a claim that has been refused, we reserve the right to charge an administration fee of £25 inc VAT. You will be advised if this fee is applicable before commencing with the request.

DIRECT CLAIMS

If a direct claim is agreed we will ask for a deposit equal to your excess. This may be a fixed sum or a percentage of the final invoice (in which case we will make an estimate) or both. Once we have received payment from the insurance company, this deposit is returned to the client, minus any deductions made by the insurance company (i.e. any fees not met by the insurance company). If our fees are not met by the insurance company and they exceed the value of the deposit, the client will become liable for full payment of the remaining balance.

Direct claims can only be submitted if the following criteria is met:

- ✓ Requested and agreed prior to treatment being carried out
- ✓ Production of a valid insurance policy certificate detailing the date of cover, level of cover and excess/co-payment amount applicable.
- ✓ Production of a signed insurance claim form, marked as payment direct to Prymak Referrals Ltd.
- ✓ Payment of deposit equal to insurance excess +/- co-payment
- ✓ Policy holder to contact your insurance company to give permission for us to speak with them about your policy and claim.

We regret that without the above items we cannot offer direct payment settlements.

In accepting the terms of a direct claim you agree to pay any outstanding balance, in full, if your insurance company either declines to accept the claim or does not cover the full claim amount.

Accounts must be settled within 30 days according to the payment terms and late payment details within our terms and conditions.