

# A GUIDE TO YOUR *pet insurance* PET INSURANCE CLAIM



Insurance claims work a little differently depending on your provider and their processes, but here are the three steps to follow to ensure your claim is completed as quickly as possible:

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## STEP 1: SUBMIT THE INSURANCE DETAILS FORM:\*

The claims process cannot begin until you fill out the Insurance Details form that we have emailed to you, so submit it as soon as you can. **The Insurance Details form does not initiate your claim.**

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## STEP 2: INITIATE YOUR CLAIM WITH YOUR INSURANCE PROVIDER:

This varies depending on your provider, but we will advise what you need to do once your insurance details forms has been submitted to us. Only then can we start the claims process.

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## STEP 3: KEEP AN EYE OUT FOR COMMUNICATIONS:

You may need to submit further information to Vets Now or to upload information on your insurer's website, depending on your insurer's process. We will let you know what we need from you - and the quicker you respond, the quicker we can settle your claim.

## What happens next?

- Following **completion** of the above three steps, your insurance company will either:
  - a. Reimburse you
  - b. Settle your invoice with Vets Now directly
- Please note that timelines will vary and may take **several weeks**

## Tips for a seamless process

- Ensure **all details** are accurate and filled out completely
- For **direct claims**, payment instructions should be to pay the Vets Now clinic
- Vet details should be for **the Vets Now clinic you visited** (and not your usual day time vet)
- The email address to be provided to insurer is **insurance@vets-now.com**
- If you have questions or it's been a while and you aren't sure what's happening with your claim, check the insurance FAQs on our website or contact **enquiriesteam@vets-now.com**

[vets-now.com/insurance](https://vets-now.com/insurance)

\*Please note that Vets Now add a £25 administration charge to all insurance claims processed by our clinics across both standard insurance claims as well as all direct claims. The fee reflects the time to process the claim and the professional declaration made by the vet that the treatment was appropriate and has been charged correctly.