**Making a claim – what you need to do**.

* Inform your insurer provider and vet that you wish to make a claim. Check your policy details to establish what is and isn’t covered and check the time scales on notifying them as some insurance companies have strict time scales for submitting your new claim.
* Your insurance company will provide you with a claim form. Please complete all details required by the policy holder and sign and date. Please email to carol@mghorsevets.co.uk or alternatively post to McGonnell and Gillatt.
* Once the treating vet has completed the form we will email the form along with **all** the clinical history and invoices relating to the claim to your insurance company and email a copy you.
* Payment:
	+ Please note that your account with McGonnell and Gillatt is the responsibility of the named account holder. For insurance claims, the role of the insurance company is to reimburse the policyholder for the fees paid by them for the veterinary treatment. Therefore all invoices must be settled within our normal payment terms, even if you have not been reimbursed by the insurance company by the time payment is due.
	+ If you would like us to consider accepting payment directly from your insurance company, you will need to provide us with a completed claim form and pay your policy excess and administration fee within 14 days of the first treatment date of the claim. If we do not receive your completed form or payment within this time you will need to settle the invoice and ask the insurance company to reimburse you.
	+ Even if you have asked your insurance company to pay us directly, you will still receive your monthly statement, whilst there is an outstanding balance will be responsible for settling the account if they are slow, or refuse, to pay.
* Continuation claims
	+ We will send invoices for any additional treatment that is related to the ongoing claim. This may require a continuation form being signed and completed by you depending on what insurance company you are with. Please check with your insurance company.
* Important things to note
	+ Insurance companies will not discuss claims with us, so it remains your responsibility to contact them regularly to check on the progress of your claim, and to let us know immediately if there is anything they require from us.
	+ It is your responsibility to remain aware of how much money has been claimed, how much remains and when your claim period ends. There are often other factors outside out control such as physio treatment, remedial farrier which may have been paid direct to you, which we would not have included in your claim total.
	+ We charge an administration fee of £25 for each NEW claim for completing/processing and writing veterinary reports required by your insurance company.