

R.P. McElroy BVSc CertVOphthal MRCVS R.J. McElroy BVSc CertVOphthal MRCVS
I. Fernandez LVM CertVOphthal MRCVS I. Mathieson BVMS CertVOphthal MRCVS,
J. Premont BSc BVMS MANZCVSc MVSc MRCVS Dipl. ECVO
M. Sercombe BSc(Hons) BVSc MRCVS MBA CertVOphthal

Apollo House, 41-43 Halton Station Road, Sutton Weaver, Cheshire, WA7 3DN.
Tel: 01928 714040 Fax: 01928 713704
Email: admin@eye-vet.co.uk



CLIENT INFORMATION

FEES AND INSURANCE

Fees

We request that payment of the consultation fees be settled at the time of your visit. We accept cash, credit and debit card.

Written estimates of treatment or surgery costs will be given to you before your pet is admitted. These are approximate estimates only and may differ depending on drugs given, the length of anaesthetic times and medications thereafter.

If your pet is admitted for a procedure they must be accompanied by a person over 18 years of age. This must be either the owner(s) or somebody appointed by the owners to take responsibility of informed consent and agreement to settle all fees.

Payment for the procedure and settlement of your account must be undertaken before your pet is discharged.

Should the ophthalmologist deem it necessary to perform further procedures not discussed previously, he/she will telephone you to inform you of the intended procedure, the approximate costs and to get your permission to do so.

EYE-VET



INSURANCE AND DIRECT CLAIMS

Eye Vet Policy regarding insurance

We request that all payments are paid in full at the time of consultation. If your pet is insured please submit a claim form to reception in order for us to claim back the fees.

We only set up direct claims for surgeries and procedures over and above **£500** on each occasion. Any costs incurred at follow up appointments will return to payment at the time of treatment, in order for this amount to be claimed back from your insurance company.

If you require a 'direct claim' to be set up you will need to discuss this with our customer care team well in advance of your pet's planned surgery/procedure.

'Direct claims' are a lengthy process, and may delay surgery and treatment of your pet. The administration of direct claims is time consuming and costly to Eye Vet and we therefore issue an administration fee of **£25** to set up. This fee is **non-refundable** and will be applied upon each individual direct claim.

Protocol for Direct Insurance Claims

1. You must, in the first instance, contact a member of our customer care team and discuss the potential of undertaking a direct claim on your behalf. As stated, this must be requested and confirmed in advance of any further treatment being given. **We are not able to set up a direct claim for you after a consultation or treatment has been given.** Further to this, direct claims cannot be arranged upon **admit** or **discharge** of your pet.
2. You must contact your insurance company and obtain information regarding your policy. Please check that the condition the animal is being treated for is not a **pre-existing condition** and therefore may not be covered. Please be familiar with your policy, including your level of cover and policy dates. Clients can find it upsetting if they find that their policy details are different to what they thought.
3. You will need to give permission for '**Eye Vet**' to speak to your insurance company on your behalf and have access to your policy details. **All policy details will be kept confidential.**
4. The Eye Vet team will then contact your insurance company and ask questions regarding your policy. We will inform them of the planned treatment, the approximate costs, and the procedure dates.
5. Direct claims are agreed at the discretion of the customer care team at the time of arrangement. Our decision on accepting a direct claim is final. Direct claims are an additional service which we are not obliged to carry out.
6. As a policy, direct claims with your insurance company can only be set up for surgery/procedure fees over and above **£500** and are subject to the above criteria and be confirmed by Eye Vet. Consultations, minor procedures and medications are all excluded from this service.

7. Should a direct claim be confirmed, we require you to settle your excess amount and the administration fee of £25 at the time of your visit. Your policy excess must be paid to us in full regardless of whether you have already paid this to your first opinion vet. Any accounts which fall in to credit will be promptly reimbursed when your claim is settled.

Further information

- All insurance companies require a completed claim form from your own vet in order to process a claim form from a referral practice. Therefore, please ensure you have submitted this to prevent delays in processing the claim. This is the case even if the amount you are claiming falls below your policy excess.
- Insurance companies can withhold details from us under data protection. Where this occurs, this may delay the process furthermore and the insurers may contact you for further information. Please be forthcoming and honest with your answers to them.

Pre-authorisation

In some instances, pre-authorisation of the direct claim or general claim may be needed. Please note not all insurance companies offer pre-authorisation and many will only offer pre-authorisation for surgeries over £1000. Further to this, pre-authorisations usually take between 5-10 working days to process. This can delay your pet's treatment. Despite all efforts, insurance companies do not give a 100% guarantee for pre-authorisations.

To prevent any complications, and to reduce the delay in your insurance claim, we request that you:

1. Check your policy direct with your insurance company. Check that your pet is actually insured for the current problem, and how much he/she is insured for with this problem. It is also useful to know whether your pet is insured for that one particular condition on its own or if the claim will be added on to any other claims that you have made for the pet for any other conditions.
2. Check that your policy is in date. Occasionally, clients think they have insurance but have not kept up to date with payments or there may have been changes in the small print of the policy which deems some conditions exempt. Discovery of this can be upsetting.
3. Submit a completed and signed claim form to be paid to **'Eye Vet'** in advance of the surgery.

Please note: Eye Vet Referrals does not offer the service of direct claims from the following insurance companies or those underwritten by:

- E&L
- Animal Friends

- Petinsurance.co.uk
- Vet Medicovert
(There are now some additional insurance companies operating under the same underwriters as the above. Please note these companies may also be excluded from our direct claim service).

Disclaimers

- We reserve the right to decline a request to undertake a direct claim if we feel there are any doubts whatsoever in the cover of your policy. This decision is final and will be made by a member of our 'customer care team'.
- Should a direct claim be agreed, any discrepancies in payment from your insurance company is liable to you. By agreeing to these terms of conditions you agree that you are liable for any outstanding monies payable to Eye Vet.

Thank you for your cooperation

The Eye Vet Team

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