



THE UNIVERSITY *of* EDINBURGH  
**The Royal (Dick) School  
of Veterinary Studies**  
**The Hospital for Small Animals**

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## **Information for Insured Clients**

### **Making a claim**

We always need the policyholder's permission every time we make a claim on your insurance policy for you. So that we can process your insurance claim as quickly as possible, please:

- Contact your insurance company before your visit to find out the way in which they require you to submit a claim.
- If your insurance company uses online claims links, they will usually require you to log the claim with them first, then they will contact us on your behalf and provide an online link that we can use to submit your claim information.
- If you are with Many Pets, please email directly us at [vetclientinsurance@ed.ac.uk](mailto:vetclientinsurance@ed.ac.uk) to request that we claim for you and supply us with the policy number and policyholder details.
- If your insurance company allows us to claim proactively online for you using a portal, please email us at [vetclientinsurance@ed.ac.uk](mailto:vetclientinsurance@ed.ac.uk) to request that we claim for you and supply us with the policy number and policyholder details.
- If your insurance company requires you to submit a claim form, please obtain a form, either by downloading it online, or by requesting it from your insurer. You will need to ensure that you have fully completed the policyholder section of the form and submit it to us on or before the date of your first appointment. You can do this by either sending us a scanned copy to [vetclientinsurance@ed.ac.uk](mailto:vetclientinsurance@ed.ac.uk), posting it to the hospital or bring it with you when you come for your appointment.
- If you wish the insurance company to reimburse you, please be aware that your account must be paid in full before we will submit a 'Payment to Policyholder' claim for you. This type of claim will be prioritised.
- We are unable to make 'direct' insurance claims for non-UK based clients. The client must pay their account and submit a 'payment to policyholder' claim.
- Please let us know if there are any veterinary fee limits or exclusions and any time restrictions that are applicable to your policy.
- If the claim you have requested to be processed is the first claim for the condition treated, your veterinary fees excess will be payable at your first consultation.
- Please note that we are unable to submit a direct claim with Napo Pet Insurance. If you are insured with this insurance company, you will need to pay your account in full and we will submit a 'Payment to Policyholder' claim for you.
- Please note if you have not notified us ahead of time that you wish to make a claim, invoices will be emailed to the email address you have provided. You will



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then need to contact us to give us your permission to claim, or you will need to activate your claim with your insurance company in line with their requirements.

### **Pre-Authorisation Requests**

- If you are submitting a Pre-Authorisation request, please note that there is a non-refundable fee of £18.15, payable to the hospital before we submit your request to your insurer.
- Please ensure that you submit your request a minimum of 3 working days before your appointment.  
In most cases we will submit your pre-authorisation request to your insurance company within one working day, however, please bear in mind that your insurance company will require time to assess your request. This typically takes around 1-2 working days but can take longer with some insurers and in more complicated cases.
- We will submit emergency pre-authorisation requests for you within a shorter time period, however, please be aware that you may not receive an answer from your insurance company in time.

### **Prior Fees**

If you have been referred to the HfSA from another vet, then please be aware that fees already incurred, which are relevant to the condition, may count against any financial limitations in your insurance.

It is important to make our clinicians aware of any financial limitations there may be before agreeing to your pet's treatment, both due to your insurance and your own financial position. Our vets are happy to discuss the diagnostic and treatment options available and agree the best plan for your pet taking into account financial boundaries of which they are made aware.

### **Settlement of Fees**

Once remittance is received from your insurance company, our Clinical Finance team will be in touch to let you know if there are any deductions left for you to pay.

If you need to contact our Clinical Finance team, you can do this via email at [clinicalfinanceaccounts@ed.ac.uk](mailto:clinicalfinanceaccounts@ed.ac.uk) or by telephone on 0131 650 7650 (Option 3)



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### **Declined Insurance Claims**

In the unfortunate circumstance that your claim is declined by your insurer, payment is required directly to the Hospital for Small Animals.

### **Contacting the Insurance Team**

If you have any questions please do not hesitate to ask at any time, as we are always happy to help.

Email: [vetclientinsurance@ed.ac.uk](mailto:vetclientinsurance@ed.ac.uk)

Tel: 0131 650 7650 (Option 2)

Opening hours: Monday – Friday (9am – 5pm)