



## INSURANCE INFORMATION SHEET

This information sheet is designed to help guide you through the process of dealing with an insurance claim for your injured horse.

If your horse is insured you must contact the insurance company as soon as possible after the horse has been examined. They will generate a claim form containing at least two sections. One section is for you to fill out AND sign. Another section is for the veterinary surgeon to complete. Once all sections have been completed the form is returned to the company.

Most insurance companies will give an option for them to pay the practice directly or to pay you directly. If you opt for the insurance company to pay the practice direct we will take responsibility for any further paperwork required and will send all relevant invoices directly to the insurance company. If you opt to have the insurance company pay you directly all further paperwork is your responsibility. You must also be aware that **our normal payment terms will apply to any claim being paid directly to you.** Therefore payment must be made to us within 30 days of receipt of any invoice. Interest will be charged at 2% above the current base rate of LloydsTSB Bank plc on any outstanding balances and if no payment has been received within 90 days court action may follow.

There are a large number of different insurance companies each with different terms and conditions. It is essential that you read these terms and conditions so that you are aware of what aspects of the claim the company will pay for and what aspects the company expects you to be responsible for.

Please be aware that you are responsible for any excess that you have on the policy. You are also responsible for any costs not covered by your policy these can include livery charges and some diagnostic charges. You must be aware that **our normal payment terms will apply to any costs that are not covered by your policy.** Therefore payment must be made to us within 30 days of receipt of any invoice. Interest will be charged at 2% above the current base rate of LloydsTSB Bank plc on any outstanding balances and if no payment has been received within 90 days court action may follow.

If you have any queries please don't hesitate to contact the office.