

Pet Insurance Claims – A Guide for Clients

At Animal Tracks, we strongly recommend pet insurance to ensure that your pet will receive the very best treatment, at the most unfortunate of times. Often owners can be shocked at the cost of emergency treatments and surgeries. If your pet needs to be referred to a specialist, fees can run into the thousands.

Pet insurance is also very helpful if your pet happens to be diagnosed with a disease that will need lifelong medications and/or ongoing tests. Consider the following:

- If your dog fractures a leg, orthopaedic surgery could cost \$5000 or more
- If your pet is diagnosed with diabetes you will have yearly expenses for insulin and blood tests for the remainder of your pet's life
- If your pet develops a condition such as Addison's disease, the yearly costs to maintain a dog can be thousands of dollars

Insurance can help you cover the cost of these unexpected bills, leaving you free to concentrate on helping an important member of your family recover.

How do I claim through my insurance?

Each time you come to the clinic please provide a claim form from your insurer to be completed by the vet (make sure the 'owner'/'policy holder' section is complete, including your policy number and signature). Our vets will endeavour to complete the form at the time of consultation. Once you have finalised your account we will provide an invoice for the consultation to be submitted with your claim form. You may then take the form and invoice with you to submit to your insurance company in order to have the funds paid directly back to you.

If on the day of your appointment you do not have a claim form, please complete your section of the claim form, with the date of the consultation and email, post or drop the form into our clinic. We will then complete the form and notify you **via phone or email** when it is available for collection.

Here at Animal Tracks we process over 40 claims per month. The form at first point is passed to the relevant vet to complete. They have to read through all the clinical history, obtain correct clinical diagnosis and the details of all procedures claimed for treatment. Please allow up to 7-10 business days for your form to be completed. Normally we do not charge for our time. Occasionally if a claim takes an unusually large amount of time for us to complete, there may be a small fee.

To ensure the efficient processing of your claims, if you have any queries please **email** us via animaltracksvet@gmail.com with the following information:

1. Pet's name and surname
2. Owner's name and contact phone number
3. The date of the consultation your claim relates to
4. Any claim reference number from your insurer (if applicable)

Upon receiving your claim, your insurance company should process it and make payment to you. Insurance companies differ, but most tend to make payment within 4-6 weeks of receiving the claim.

Please note Animal Tracks does not recommend any particular insurance company. We would always advise that you familiarise yourself with the 'small print' of your insurance policy to avoid disappointment. Some policies are more restrictive than others, most specify the maximum length of time you have from time of illness/injury to submitting a claim, and many have certain conditions that need to be fulfilled, e.g. keeping the pet's vaccines current, in order to make a successful claim. Please remember that you, the client, have the responsibility for your insurance contract directly with your chosen insurance company.