

Policy on payment of insurance excesses

This is a common cause of confusion for clients, as many will have already paid an insurance excess at their own practice.

But there's really no need to worry because clients will still ultimately only end up having paid one excess fee per claim (or one excess per claim year depending on their policy) once the whole claim process is completed. But they may have had to pay the value of the excess fee to their own vets and to us in the short term.

Our policy is to insist that clients who want us to do a direct insurance claim, will still need to pay us the excess fee (as well as any costs not covered by the insurance like hospital fees, and any part of the claim that has been rejected by the insurer for whatever reason).

The reason for our policy is because we commonly find that our claim forms get to the insurer first, and so insurers often take the excess fee off our claim. We then find ourselves chasing around to get clients to pay us the missing value of the excess.

In the event that any excess fee is not subtracted from our direct claim, we promise to refund this second excess to the client promptly, just as soon as the insurer has settled our claim. We usually do this by posting a cheque.