

## Terms and Conditions

- I agree and understand that I must contact my insurance company and provide authorisation for Park Vet Group to act on my behalf.
- I understand that my application for an Insurance Claim Service is dependent on me providing a) my insurance policy details, completed claim form/link, b) completion of my **Insurance Claim Service Agreement** herewith and c) payment of the required administration fee. All of which must be verified/approved before a Direct Claim or Owner/Indirect Claim can be processed.
- I understand that if my pet's insurance policy is not in my name, the policy holder must contact Park Vet Group to give authorization and subsequently my account will be placed into joint ownership
- I acknowledge that veterinary fees can exceed insurance cover and that the I (client) is responsible for any unpaid balance. Recovery action will commence if PVG are unable to facilitate your claim due to non-compliance of the **Insurance Claim Agreement T & C's**.
- I understand that not all treatments are covered by insurance, including neutering, some dental procedures, pre-existing conditions, and preventative care as per the T & C's of my policy.
- For **Direct Claims**, I understand that a **£20.00** administration fee plus any policy excess and percentage co-payment with any additional policy exclusions will be payable.
- For **Owner/Indirect Claims**, I understand that full payment is required upon collection of my pet and an administration fee of **£15.00** will be requested.

## Useful Information

Upon completion of this form, you authorise Park Vet Group to submit insurance claims on your behalf. This form only needs to be completed once per condition and claim type. If your insurer changes, you must complete a new agreement. You are responsible for ensuring your insurer's requirements are met.

Please submit your **Insurance Claim Service Agreement Form** with your policy details, claim form/link and a payment of the claims administration fee to our Client Care Team or alternatively please send via email to [insurance.administrator@parkvetgroup.com](mailto:insurance.administrator@parkvetgroup.com).

We reserve the rights to decline/reject our claim processing service or add/remove variation to our services and costs upon prior notification to our clients.

**For all account queries please contact our Client Finance Team by phone or email at [payment.queries@parkvetgroup.com](mailto:payment.queries@parkvetgroup.com).**

Thank you for trusting Park Vet Group with your pet's care. We are committed to supporting you and ensuring your insurance claim is handled with care and efficiency.



## Veterinary Insurance Services

At Park Vet Group, we understand that your pet is part of the family. To help you focus on their care, we offer assistance in managing insurance claims. Our aim is to make the process as smooth and stress free as possible by offering two types of claim handling services – Direct Claims and Owner/Indirect Claims.

**Please note:** It is always advisable for the Policyholder to gain pre-authorisation from their Insurer prior to a procedure being scheduled, thus to avoid any unforeseen costs incurred by the policy holder due to rejected claims.

## LINNAEUS

Linnaeus Veterinary Limited is a limited company registered in England and Wales with company number 10790375 whose registered office is at Friars Gate, 101 Stratford Road, Shirley, West Midlands, United Kingdom, B90 4BN

[parkvetgroup.com](http://parkvetgroup.com)



## Owner/Indirect Claims

An Indirect Claim is when your insurance company reimburses you directly. Full payment of all of your invoices will be required prior to the claim being processed. We aim to submit your claim within a 28 working day period, post discharge/upon once the treatment condition has been completed. Although, processing times and settlements may vary between Insurers.

### What we need from you:

- Full payment of all of your invoices before your claim can be processed
- **For Owner/Indirect Claims, an administration fee of £15.00 per condition will be requested and £15.00 per condition for each continuation claim (one claim per month) thereafter. Requests for backdated historic treatment to be claimed for, will incur an additional charge**
- The claim form must be signed by the policy holder
- All required sections of the claim form must be filled out correctly
- A completed claim form/link to be sent for each condition and continuation you wish to claim for
- If your insurer provides an online claim link, please email it to [insurance.administrator@parkvetgroup.com](mailto:insurance.administrator@parkvetgroup.com)
- A completed **Insurance Claim Service Agreement Form** herewith for each condition.

### What we will do:

- Complete and sign the claim form by the responsible vet or authorised staff member
- Submit the claim promptly to your insurer by post or electronically
- Attach the full clinical history and any relevant payment records
- Provide information requested by your insurer such as blood results or imaging reports
- Supply you with a full statement of your account and treatment summary of your claim

**If you experience financial difficulties, please contact our Client Finance Team or email: [payment.queries@parkvetgroup.com](mailto:payment.queries@parkvetgroup.com).**

## Direct Claims

A Direct Claim is when your insurance company reimburses Park Vet Group directly. This service is discretionary. It is typically offered to clients facing financial hardship or under special circumstances. Any payments made towards your treatment will be offset against any policy deductions and refunded or charged to the client upon the claim settling.

### What we need from you:

- **A Direct Claim Administration Fee of £20.00 will be requested per condition and £15.00 per condition for each continuation claim (one claim per month) thereafter.**
- **In accordance with PVG Deposit policy a contribution payment towards your excess will be requested to cover part or all of your policy excess. Exclusions/Over limit fees and all claim shortfall payments due are to be paid by the client either before/during or within 7 days payment settlement of the claim/s. No further claims will be submitted unless previous shortfall payments have been paid in full.**
- The claim form signed and dated by the policy holder, confirming that payment is to be made directly to Park Vet Group
- A completed claim form for each condition you wish to claim for
- Payment for any non-insured work at the time of treatment
- A copy of your insurance certificate or policy schedule showing policy limit, excess amount, start date, and any exclusions
- A completed **Insurance Claim Service Agreement Form** herewith along with one copy of photo identification
- Authorisation for your insurer to communicate with us about your policy and claims

### What we will do:

- Complete and sign the claim form by the responsible vet or authorised staff member
- Submit the claim to your insurer promptly by post or electronically
- Attach your pet's clinical history and relevant documents
- Provide any further information your insurer requests such as blood test results or x rays
- Supply you with a full statement of your account and notify you of any shortfalls or refunds due

**Please note: that if your insurer declines to pay your claim, or we do not receive ALL of the above completed documentation within 3 days of discharge you will be responsible for settling the account within 7 days and normal recovery action will commence. Insurer Pre-authorisations do not create a contract between Park Vet Group and your insurer, therefore, do not automate an insurance agreement with PVG & the client. Any disputes must be addressed directly with your insurance provider.**



## Insurance Claim Service Agreement/Application Form

To help you focus on the care of your much-loved pet, we are pleased to offer our service to process your insurance claim. We respectfully request the following information from you.

### This form must be completed by the insurance policy holder/Joint PVG Account holder.

Full Name: \_\_\_\_\_

Address: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Email: \_\_\_\_\_

Pet Name: \_\_\_\_\_

Species/Breed: \_\_\_\_\_

Insurance Company: \_\_\_\_\_

Policy Reference: \_\_\_\_\_ Policy Limit: \_\_\_\_\_

Policy Excess: \_\_\_\_\_ % Excess: \_\_\_\_\_

Policy Start Date: \_\_\_\_\_ Renewal Date: \_\_\_\_\_ Condition to Claim: \_\_\_\_\_

Estimate of costs: \_\_\_\_\_

Type of Policy – e.g. Lifetime/12 month: \_\_\_\_\_

Exclusions: \_\_\_\_\_

### Please confirm your preferred claim process:

**Direct Claim** – Park Vet Group is paid directly by your insurer. £20.00 Admin Fee

**Owner/Indirect Claim** – Client pays in full/Insurer reimburses the client. £15.00 Admin Fee

By signing this document you agree to the Terms and Conditions detailed below:

**Client/Policy Holder** (Print Name): \_\_\_\_\_

**Client/Policy Holder** (Signature): \_\_\_\_\_

Date: \_\_\_\_\_

**Office Use only: Agreement Received/Uploaded to PMS by PVG Associate):** \_\_\_\_\_

**Payment Received:**  **Direct Claim Fee £20.00**  **Owner/Indirect Claim £15.00**