



# STABLES EQUINE PRACTICE

OUTSTANDING VETERINARY CARE

## INSURANCE – MAKING A CLAIM

- All veterinary treatments must be paid for within the terms of your account directly by the horse owner/keeper. The policy holder may then claim some costs back from their insurer in accordance with their insurance policy.
- Where an animal is insured, the account is the responsibility of the owner/keeper of the horse and any contract of insurance is between the owner/keeper and the insurance company. The Stables Equine Practice is not responsible for invalid claims for whatever reason. Your vet is an independent third party and must have received signed consent before they can communicate with your insurance company directly.
- It is your responsibility to always notify your insurance company of any potential claim as soon as possible and you should send your claim form to The Stables Equine Practice for completion of the veterinary section within seven days. We will forward completed forms to your insurance company and notify you when this process has been completed. Copies of all documents submitted to insurance companies are kept at the practice.
- If an insurance claim includes ongoing consults and treatments it is the policy holder's responsibility to notify their insurance company of additional fees (invoices) they wish to claim. It is not possible for us to automatically identify such items but we are happy to forward invoices directly to your insurance company if you advise us - usually by telephone. Please note that some companies will require an additional continuation claim form each time a group of invoices is submitted.
- **IT IS COMMON FOR CLAIMS TO TAKE 4-6 WEEKS TO BE PROCESSED AND PAID OUT. HOWEVER THEY OFTEN TAKE LONGER THAN THIS. IN OUR EXPERIENCE YOU CANNOT BE TOO PROACTIVE IN GETTING CLAIM FORMS COMPLETED AND CHECKING THEY HAVE BEEN RECEIVED AND ENTERED INTO THE PROCESSING CHAIN.**
- In order for us to process your claim efficiently please complete the details required on the following page (items in **BOLD** are essential) or a copy of your insurance certificate and exclusions with your insurance certificate and exclusions with your claim form.



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**INSURANCE CLAIM PROPOSAL FORM**

<b>Company Providing Insurance</b>	
<b>Name of Owner (as it appears on insurance certificate)</b>	
<b>Name of Horse (as it appears on insurance certificate)</b>	
<b>Age of Horse</b>	
<b>Breed of Horse</b>	
<b>Policy No</b>	
<b>Claim No (If claim is already open)</b>	
<b>Vets fees limit per incident</b>	
Vets fees limit per annum (if applicable)	
<b>Insurance excess</b>	
Do you have mortality insurance?	
Do you have loss of use insurance?	
Are feed supplements covered?	
Is there a diagnostic limit?	
Is remedial farriery covered?	
Are alternative therapies covered?	
Is hospitalisation/livery covered?	
<b>Known exclusions</b>	

In some circumstances, such as when the fees for treatment are anticipated to be high, it may be possible for The Stables Equine Practice to authorise the insurance company to settle the claim directly with the practice. This needs to be discussed in the first instance with the Practice Manager at the start of the claim and subsequently authorised by a Director.

I hereby authorise The Stables Equine Practice to communicate with my insurers on my behalf following treatment of the above animal.

Signature:

Name:

Date: