

# Insurance Booklet



[www.penbodevets.co.uk/pets](http://www.penbodevets.co.uk/pets)

  
**Penbode Pet Vets**  
Since 1840

## **Pet Insurance Explained**

Choosing the right health insurance for your pet can seem very daunting when you start browsing through comparison websites, but it is important you choose a policy that will ensure the cover you require is provided throughout your pet's life. You are more likely to claim on your pet insurance than on your home insurance so at Penbode Vets we strongly recommend insuring your pet for illness and injury in order to provide you with peace of mind that the best treatment can be given if the unthinkable were to happen.

## **Making a Claim**

When making a claim you will need to obtain a claim form from your insurance provider and complete the section which contains your personal details, details of your pet, when you first noticed your pet was unwell, and whether it will be a direct or indirect claim.

Once we have your insurance form, we will then complete the remaining sections and send it to your insurance company along with a copy of your invoice and pet's clinical history. Please remember that your pet insurance policy is an agreement between yourself and the Insurance company. We are not able to speak to your insurance company about your policy.

## **Excess and Co-Payments**

As with most insurance there will be an excess to pay. Some insurance companies may also ask you to cover your excess plus a set percentage of your vet bill (co-payment).

### **Indirect claim**

Indirect claims are paid directly to you. It is expected that our invoice is paid in full at time of treatment, not when you receive your insurance payment.

### **Direct claim**

Your excess is to be paid to us at the time of treatment. Once we have received payment from the insurance company, we will then invoice you for any co-payments or exclusions that have been taken out of the claim by your insurance company. This is dictated by your insurance company, not Penbode Vets.

## Remittance Received

Once remittance has been paid to Penbode Vets we will either email or text you through a notification to say that payment has been received. We will also include any co-payments or exclusions that apply and expect these to be paid within 7 days of receipt.

## Continuation Claims

This is where a policyholder may claim for further vet fees or repeat medication for illnesses, injuries or conditions requiring follow-up treatment. It is your responsibility to inform Penbode Vets if you wish us to submit a continuation claim on your behalf.

## Our charges

We charge a £20 fee per animal, per year for **direct claims**. This does not limit you to the number of claims you can make.

If you settle your balance in full and your insurance company settle to yourself (Indirect claim), the £20 fee will not apply.

## TERMS AND CONDITIONS

- 1) Claim forms must have all relevant policyholder sections completed.
- 2) All forms must be signed and dated in the relevant sections and must state whether indirect or a direct claim.
- 3) All co-payments/unclaimable items are to be paid within 7 days of receipt of email/text notification of insurance payment being received.
- 4) By offering a direct claim we are not creating a contract between ourselves and the insurance company. Responsibility for any amounts not paid by the insurance company remain with you and are required to be settled in line with our standard terms of business.
- 5) The excess is a payment which must be paid at time of treatment. If you do not know how much your insurance excess is we will charge a minimum of £100.00 to cover this.

Please note if your policy runs into a new policy year while making a claim you may be required to pay another excess.

- 6) It is your duty to inform us if you wish us to submit a continuation claim on your behalf. (Please note all claims will be submitted within 7-10 working days)
- 7) A £20.00 yearly charge per animal will be required for us to complete any direct claim forms.
- 8) It is your responsibility to inform Penbode Vets if you change insurance provider.

# Insurance Contract

Customer name :

First line of address:

Street :

Town :

County:

Post code:

Name of animal:

Sex:

Age:

Species:

Breed:

Policy number:

Insurance Group:

Excess amount:

Co-payments percentage:

**I have read and understand the terms and conditions contained within  
this booklet.**

**SIGNED:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**PRINT NAME:** \_\_\_\_\_

# Insurance Contract Penbode Copy

Customer name :

First line of address:

Street :

Town :

County:

Post code:

Name of animal:

Sex:

Age:

Species:

Breed:

Policy number:

Insurance Group:

Excess amount:

Co-payments percentage:

**I have read and understand the terms and conditions contained within this booklet.**

**SIGNED:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**PRINT NAME:** \_\_\_\_\_

# Penbode Pets

NORTH ROAD  
**HOLSWORTHY**  
DEVON  
EX22 6HB  
Tel: 01409 253822

HILLHEAD  
**STRATTON**  
BUDE  
CORNWALL  
EX23 9AB  
Tel: 01288 359500

ASHLEIGH HOUSE  
THE SQUARE  
**BRADWORTHY**  
DEVON  
EX22 7SZ  
Tel: 01409 241241

INNS PARK  
**CAMELFORD**  
CORNWALL  
PL32 9RX  
Tel : 01840 213277