

# INFORMATION ON INSURANCE CLAIMS



Our dedicated insurance claims handlers will do as much as they can to help you with your insurance claim, but please note FSA regulations mean that we are not able to negotiate claims on your behalf without your consent. If you wish us to deal directly with the insurance company, then please write to the insurance company and inform them of this.

We ask that you request the insurance company to pay the Rainbow Equine Hospital directly. If this is not possible then you will be responsible for the full balance within 30 days of discharge. After this interest will be applied to your account for which you will be responsible.

Please contact our insurance team at [insurance@rainbowequinehospital.co.uk](mailto:insurance@rainbowequinehospital.co.uk)

## **Frequently asked questions:**

### **What happens about my excess?**

Excesses will either be a set fee (Fixed Excess) usually around £140.00 or a percentage of the final invoice (Percentage Excess) usually around 15%. You will be required to pay your fixed excess to the first veterinary practice that has seen your horse. If you have a percentage excess policy, we will require this to be paid up front on the day of arrival.

### **Will the insurance company pay Rainbow Equine Hospital Ltd directly?**

In most cases, yes. We ask that you ensure that this is stated on the form that you submit. If this is not stated then you will be invoiced for the full amount and be expected to pay in full within a month of treatment being administered. After this time, interest will be applied to your account for which you will be responsible.

### **What is a Pro-forma?**

Some insurance companies require explanation of procedures and their costs to be submitted to them prior to them being performed – this is a pro-forma. Common procedures that require this are MRI, bone scan, CT, anaesthesia or surgery. Your insurance company will provide you with the relevant form.

### **What happens with my claim form?**

The senior clinician in charge of your horse will complete the form and this will be emailed directly to the insurance company. We try to ensure this is done within 30 days of your horse being seen, in busy periods this is not always possible and may take a little longer.

### **What about continuation claim forms?**

Please check with your insurance company if they require continuation forms to be completed each time the horse is seen for the same condition. If so please bring a continuation form with you to the appointment or email it to [insurance@rainbowequinehospital.co.uk](mailto:insurance@rainbowequinehospital.co.uk)

### **I haven't heard anything about my claim?**

If more than 30 days has gone by and you have heard nothing about your claim then please contact the hospital to ensure that we have your claim form and are processing it correctly.

### **Why do I keep receiving invoices when my horse was insured?**

If you are waiting for settlement of a claim please do not worry that you will continue to receive monthly invoices from Rainbow Equine Hospital Ltd until the claim is settled and the balance is cleared. Remember that you are responsible for your excess and certain charges relating to hospitalisation, livery, post-operative care and these will require settlement within 30 days of discharge or settlement of the claim.