

**Direct Insurance Claims:
Terms and Conditions**

Dore & Totley Veterinary understand the concerns of treatment costs for some owners, especially if your pet is involved in an accident. In most cases we will offer the facility to claim direct from your insurance company providing the following terms and conditions are met:

1. Clients must contact their insurance company giving consent for Dore & Totley Veterinary to discuss the policy.
2. An appointment must be made to bring in the full policy documents to be checked and copied initially and then every year at time of policy renewal.
3. A signed claim form must be left prior to treatment ready for completion as needed.
4. Full excesses and any part of the treatment cost not covered by the policy (including percentage costs of total claims not covered) will be paid at the time of treatment.
5. Clients must inform Dore & Totley Veterinary as soon as they are aware of any changes to their policy, including additional exclusions.
6. Where-ever exclusions or full claimed amount is not settled in full by the insurance company the client agrees to pay the balance in full within 7 days of being made aware of the declined payment.
7. Clients must sign and adhere to the pre-authorisation form and will be held to the terms and conditions. Any breach of the terms and conditions will result in the full outstanding amount being payable immediately and the offer of further direct claims being withdrawn.
8. Dore & Totley Veterinary reserve the right to change these terms and conditions and withdraw the offer of processing direct claims subject to