
PET INSURANCE

In January 2005, the Financial Services Authority has given responsibility for the regulation of the general insurance industry and this included Pet Insurance. This change was made in the interest of policy holders and its impact on pet insurance is detailed below.

As a practice, we will only be allowed to make available to you a selection of information pamphlets. We are not allowed to give advice or recommendation for or against specific companies.

We are required to complete the veterinary section of any claim form submitted to us.

We can no longer initiate contact, enter any dialogue or correspond with any pet insurance company on a client's behalf, unless the insurance company communicates with this veterinary centre first.

This will leave the practice in a very insecure position with regard to bills left outstanding until the insurance company choose to settle the claim. This is particularly so where a dispute arises between the insurance company and the client over what is and what is not covered.

Therefore, we will no longer allow bills to remain outstanding until a claim is settled.

We will however, ensure that any claim forms submitted are completed promptly (most companies turn around claims within the 'interest-free' period of the majority of credit cards!) For those clients with a longer-term problem, we can submit continuation claims over the period. This will not affect the amount of excess payable.

Please talk to us if you have serious concerns about any of these matters.