

Insurance Claims Terms & Conditions

It is our policy to collect fees at the time of treatment. Claims will only be sent once you have settled your account with the practice.

Indirect claims - A fully completed claim form is sent to your insurance company, together with a detailed receipt from us. The insurance company will then refund you any payment that is due, this will be less any excess or uninsured costs.

Direct claims - In exceptional circumstances we may agree to make a direct claim on your behalf. This is authorised by a senior member of the team and is for 'one off' treatments rather than ongoing treatment. The insurance company will then pay us, less any excess or uninsured costs.

We will charge you an administration fee of £20.00 for each direct claim we submit (effective from 01/02/2023).

We must see a copy of your insurance certificate, with full policy details in order to authorise a direct claim.

Please note that:

- It is your responsibility to settle your account with us after 60 days if the insurance company has not reimbursed us by then.
- By offering a direct claim we are not creating a contract between ourselves and the insurance company. The responsibility for any amounts not paid by the insurance company remains with you, and these amounts are required to be settled in line with our standard terms of business.

What we need from you:

- **Payment:**
Indirect Claims – Full payment of your invoice(s) is required, before your claim can be processed.
Direct claims – Administration fee and policy excess along with any co-payment (where applicable).
- **Claim form** - We require a fully completed and signed claim form or online submission.
Claim forms that are not completed correctly may result in a delay in submitting your claim.
You must provide a separate signed claim form, for each claim you wish to make.
If your insurer does not use paper claim forms, please contact them for details of how to submit a claim.