



Linnet Way
Brickhill
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MK41 7HN
Tel: +(0)1234 261 839
E: info@acornhousevets.co.uk

Making a direct insurance claim at Acorn House Veterinary Hospital

At Acorn House we understand that unexpected veterinary bills can put a real strain on household finances. Whilst it is our preference that clients settle their bill immediately with Acorn House and then claim the money back from their insurance company, we know that many pet owners can struggle as they wait to be reimbursed. For this reason, Acorn House has a system that can be followed if clients need to make a direct claim between the veterinary surgery and the insurance company.

Making a direct claim

If you wish to make a direct claim you **MUST** discuss this with us before veterinary tests and treatment are carried out. Direct claims cannot be requested after treatment has been given or when you collect your pet after surgery.

Before we can agree to a direct claim, we will ask to see your policy certificate and schedule. These must be up-to-date and within your policy year and must display the following information:

- Policy number
- Start date of the policy
- Policy excess
- Value of veterinary fees that your pet is insured up to
- Any time limits on the policy

RVC Veterinary Practices Ltd. Trading as Acorn House Veterinary Hospital
Registered in England and Wales, company no. 11293077
VAT registration no. GB 295 0971 68
Registered office: 4 Royal College Street, London NW1 0TU

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Practices



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- Any exclusions on the policy

In certain circumstances we may also request copies of bank statements to prove that the past 3 months of insurance premiums have been paid.

You must inform our insurance team every time you would like them to process a continuation claim. You can either let our reception team know or email insurance@acornhousevets.co.uk.

What if I make a direct claim but then the insurance company does not pay?

In the event that the insurers decline your claim, only pay a proportion of the claim, or fail to settle the claim within 60 days, you will be liable to settle all outstanding fees.

Does Acorn House charge to process my insurance claim form?

Insurance claims can be settled in different ways

1. 'Pay client' – where you have settled your bill for treatment for a condition in full (our fee of £12.50 per pet, condition, per policy year).

The Insurance team will collate your invoices and send these and a copy of your pet's clinical history, to your insurance company who settle the claim by reimbursing you directly.



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Our insurance team will submit your claim within 2 weeks of notification of your intention to claim on your insurance or your pet's final post operative check (where applicable).

2. 'Direct Claim – pay vet' (our fee of £50 per pet, per condition, per policy year). In some cases, we may be able to claim directly from your insurance company for treatment of your pet. Direct Claims must be arranged in advance of treatment. Their availability depends on our veterinary team's assessment of your pet's history and policy cover. Conditions apply

If you'd like to make a Direct Claim you will be asked to email your policy schedule and certificate to info@acornhousevets.co.uk for assessment by our team. Once a Direct Insurance Claim has been agreed you will only need to pay your policy excess and the Direct Insurance administration fee, once per policy year, for each condition claimed. The administration fee covers the claim approval process, processing and management of the outstanding balance until your insurance company settles the

What do I need to do to make a direct claim?

1. Let the vet know that you would like to make a direct claim prior to treatment commencing.
2. Provide Acorn House with a copy of your insurance policy / schedule prior to the treatment commencing.



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3. When you collect your pet after treatment has been carried out, bring an insurance claim form which you have completed and signed.

4. At this point, you will be asked to pay Acorn House the following:

Your excess and any co-payments along with the direct claim fee of £50 per pet, per condition, per policy year.

5. By agreeing to a direct claim, you are agreeing to our terms and conditions. You agree to settle any outstanding fees that are unpaid by your insurance company after 60 days of Acorn House submitting the claim form. Photographic identification including your name and address is also required at this point.

Other useful information

Please note administration fees are not covered by insurance policies.

Please continue to follow your insurance policy guidelines for notifying the company of an impending claim.

Some insurance companies can perform a 'pre-authorisation claim' to indicate that they are happy to cover upcoming treatment. Should you wish to make a pre-authorisation claim please speak to the veterinary surgeon overseeing your pets care or directly with our insurance team. There is no charge for this service.



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Our insurance team of Michelle Riddle and Clare Munyard are responsible for processing and submitting insurance claims. Please contact them on the usual practice telephone or email address if you have any concerns or queries regarding your claim.

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