

Insurance Claim FAQs

This guidance document gives an overview on what to expect when claiming for behaviour.

Will my policy cover Behaviour Support?

These days most well-known insurers **do** cover pet behaviour disorders as a standard. That said, **some don't** cover behaviour at all, and others have specific stipulations on cover (e.g. *only covering behaviours caused by an accident or illness, not covering behaviours for pets with a history of aggression, or not covering behaviours where the insurer believes an owner's actions or environment have contributed to the problem behaviour*). Also, non-behavioural aspects of your policy may affect whether you can claim, like if your pet's behaviour issue is a 'pre-existing condition', or if you've reached your annual claim budget.

The following FAQ answers apply **only** where your policy covers behaviour problems and specifically will cover your pet's current behaviour problem at the time you enquire with me. To check whether your insurer will cover your pet's current behaviour, contact them directly.

Will my policy cover Training sessions?

Some insurers do offer coverage for general training sessions (*to teach pets new skills, or to address basic training problems such as jumping up, teething, walking on the lead well, etc*). However, **most don't**, instead only covering behaviour disorders after a veterinary referral.

Will my policy cover services from Pets Explained?

The vast majority of insurers stipulate the treatment provider (*behaviourist*) supporting your pet must be certified with a specialist accrediting body (*either the APBC, CCAB, or ABTC*). I'm accredited by the APBC & ABTC, satisfying this criteria for all insurers to my knowledge.

Before behaviour support takes place, most insurers require your pet's veterinary surgeon to send a referral to the treatment provider (*behaviourist*). If your vet has provided me a referral for your pet, your policy should cover any Behaviour Consultation package listed on my website. Where applicable (*for non-local clients*), some insurers may not cover travel fees.

Will my policy cover behaviour sessions or packages after the 1st package?

After a behaviour package ends, some clients go on to book individual sessions, or packs of sessions to continue their pet's behavioural progress. Insurers vary on whether they cover additional sessions, which may depend on other factors like whether your policy's annual limit has been reached. In my experience, my clients' insurers have accepted claims for following sessions provided they target the same behaviour problem as the original package. The best way to answer this question for your pet is to **ask your policy provider directly**.

What insurers have you worked with before?

Though I'm sure many others exist, I've had clients successfully submit claims for Behaviour Support services for all of the most well-known providers on the market. The insurers most commonly used by my clients up to now include: ManyPets (*formerly Bought By Many*), Waggle, The Kennel Club, PetPlan, Agira, Napo, EveryPaw, and many others.

See Page 2 for FAQs on the claims process re: submitting and processing behaviour claims.

Making a Claim

The below FAQs focus on the process of submitting and/or processing behaviour claims.

Will Pets Explained support me in making an insurance claim?

Absolutely. After behaviour support ends I'll provide the information requested by your insurer in order to process your claim (*invoices, treatment dates, behaviour plans, etc*).

Do I need to contact a Vet to make an insurance claim for Behaviour Support?

No; not for the purpose of making a claim. Though you've probably always gone through your vet for insurance claims before (*because most claims are for veterinary treatment*), in this case the claims form should be filled out by the behaviourist providing the service. However, before you book behaviour help you will need to contact your veterinary surgeon to organise a **referral** to the behaviourist. If your pet hasn't seen their vet for a while before you request behaviour referral, they'll often want to see your pet first. This gives opportunity for vets to check if a health issue is causing or influencing your pet's behaviour problem.

When should I submit a claim for Behaviour Support packages?

Though you've likely submitted previous claims for veterinary treatment straight away, note the process is quite different for behaviour support. Veterinary treatment will have taken place by the time you pay and submit a claim, so insurers will process them right away. As behaviour packages require upfront payment, most insurers won't process claims until they can confirm the 'treatment' has taken place. In fact, when I attempt to submit claim forms for clients, most forms won't allow me to submit if the treatment's 'end date' is in the future. For this reason, behaviour claims are best submitted **just after** your package is completed. The exception to this rule is **pre-authorisation** policies. Not every insurer offers them, but pre-authorisation allows providers to process claims and pay out *before* treatment takes place.

My insurer requires an Itemised Invoice for my claim. Can you help?

I can absolutely provide an invoice for your insurance claim. Note that the claims process is designed for veterinary treatments, which always provide itemised invoices. I don't provide the elements of my behaviour support packages separately (*I prefer not to offer Assessment sessions without at least 1 follow-up to check the plan is understood and achievable for owners, and that it's working for that particular pet*). For this reason, **I cannot provide an itemised invoice** as requested in most claims processes – but this **won't stop your claim from being accepted!** Insurers accept the invoice I provide and check in after your package has ended to confirm all sessions are complete, before processing your claim as normal.