

Blaircourt Equine Veterinary Clinic Ltd

Directors: Mark Meter BVSc MRCVS, Patrick Traill BSc BVSc MRCVS & Ralph Hege DVM MRCVS

Registered Office: The Barns, Crows Lane, Woodham Ferrers, Chelmsford, Essex, CM3 8RR

Tel. 01245 429025, Fax. 01245 329015, www.blaircourt.com

TERMS & CONDITIONS OF TRADING WITH EFFECT FROM 11th SEPTEMBER 2017

1. ESTIMATES AND COSTS OF TREATMENT

We are happy to provide verbal or written estimates of the probable costs of your animal's treatment. **This is not a quotation.** Please bear in mind that some conditions do not respond to treatments as predicted and any ongoing costs will be discussed prior to further treatment.

2. PAYMENT PERIOD

All fees incurred at the pet clinic for small animals must be settled at the time of treatment.

All routine and a selection of elective equine procedures must be paid for at the time of the booking.

Any pre-ordered medication that is being dropped to your yard or posted to you must be paid for at the time of ordering. Medications served over the counter must be paid for at the time of collection at the clinic.

Non-routine treatment on account will only be available to clients who have a known credit history and will be at the discretion of the vet or practice manager.

All invoices must be paid in full within 14 days of the invoice date.

3. CHARGES ON LATE PAYMENT

We reserve the right to apply a late payment administration fee of £18.00 inclusive of VAT every 14 days until the full balance is cleared.

4. PURSUIT OF DEBT

Any debt outstanding for longer than 60 days from the invoice date will be passed to a debt collection agency. This will incur an administration fee of £40.00 inclusive of VAT and a 20% surcharge will be added to all balances referred.

5. NOTIFICATION OF QUERIES AND COMPLAINTS

Notification of queries and/or complaints must be notified to the veterinary practice, verbally or in writing, within 14 days of the invoice date. The veterinary surgeon or practice manager will respond within 14 days of receiving the complaint, either verbally or in writing.

6. INSURANCE

For details regarding equine insurance please refer to our separate 'Making an Equine Insurance Claim Guidelines' sheet attached.

We are happy to help with processing insurance forms for all small animal insurance claims, but they must be signed by the **policy holder**. If we have agreed to accept payment direct from your insurer, please contact them regularly to ensure they are in receipt of all the necessary information to proceed with your claim. You should ensure that your policy payments are up to date and that you are aware of any pre-existing conditions or exclusions on your policy. Any accounts not settled by your insurer within 45 days of submission date must be settled immediately by yourself.

7. LAW

In the event of a default of this Agreement, these Terms and Conditions of trading shall be governed by law under English jurisdiction.

8. DATA PROTECTION

With regard to using the data we have collected about you or your animal/s we will comply with the provisions of the Data Protection Act 1998. By instructing us to treat your animal/s you automatically authorise us to use the data in the course of our work and send you details of any services and promotions we provide. We will, unless specifically requested otherwise, pass information about you or your animal's clinical histories and diagnostic imagery to your insurance company or referral practices when necessary. We may also pass on personal and financial information to our debt collection services, if required.

9. PRESCRIPTIONS AND DISPENSING MEDICATION

You can obtain the medication that your animal/s needs from us. Should you wish to purchase "Prescription Only Medication" category V (POM-V) medication/s elsewhere, Blaircourt can issue you with a written prescription, for which there is a charge. Prescriptions can only be produced for animals under your and our care, which have been examined within the last 6 months. The cost of such re-assessment is available upon request. A prescription may not be appropriate for an in-patient or where emergency treatment is necessary. Ideally a minimum of 24 hours-notice must be given when ordering any medication or prescriptions.

10. MISSED APPOINTMENTS

24hrs notice is required for cancellation of appointments in the pet clinic. Those clients who miss three appointments will receive a consultation fee.

11. THIRD PARTY ACTIONS

Blaircourt Equine Veterinary Clinic Ltd is in no way endorsing or recommending any third parties referred to on the website or contained in the information provided by Blaircourt. Blaircourt is not responsible or liable for any third party actions.

12. TERMINATION OF SERVICES

It would be very sad if the relationship between us breaks down, or we no longer meet your veterinary needs. If this is the case, you can terminate our services without notice. We will request that any outstanding debt on your account be paid immediately. Likewise, we reserve the right to withdraw our services to a client who fails to settle their account on time and will inform you in writing of this. We strongly advise that you make immediate alternative arrangements should you have an emergency situation.

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Making an Equine Insurance Claim

This document forms section 6 of the terms and conditions of Blaircourt Equine Veterinary Clinic Ltd.

- ✓ **Before authorising any investigation or treatment of your horse, please ensure that you have spoken to your insurance company and you are fully aware of what is covered on your policy.**
- ✓ **The following information is important and refers to each individual insurance policy. If you are unsure of anything please contact your insurance company to discuss.**
 1. Ensure that your policy payments are up to date and that the first notification of the illness is not within the cooling off period (generally 14 days from the date you took the policy out). This is not the case for accidental injuries with extensive external wounds.
 2. Ensure there are no relevant exclusions on the policy – your insurance company will be able to tell you if you are unsure.
 3. It is important to note that if your horses' clinical history contains any pre-existing conditions or associated conditions that may be relevant to the condition that you are hoping to open a new claim for; there is a risk that the insurer **may** decline your claim.
 4. Ensure that this condition was not picked up on at the time of the pre-purchase vetting, as a pre-existing condition.
 5. Ensure you are able to supply sufficient vaccination and dentistry history to satisfy the requirements of your claim.
- ✓ Even if you intend to make a claim on your insurance for the cost of veterinary treatment, the costs will still be payable by you, unless we have agreed to accept payments directly from your insurance company. In this instance, the appropriate box must be ticked on the insurance form, which advises them that we are the accepting the payment from them.
- ✓ Should we not agree to direct payment from your insurers, payment terms may differ from our usual 14 days. We reserve the right to ask for full or partial payment of the treatment at the time of the treatment or upon discharge.

We are happy to submit all your invoices to your insurance company on your behalf

- ✓ If you intend to make a claim for your horse's treatment, please notify your insurance company and obtain a claim form straight away. Complete your section and then send to us within 14 days of the commencement of the injury/illness/disease. Do not wait until the end of treatment. You will also need to pay your livery (if not covered by insurance) and your insurance excess (including any percentage excess) at the time of treatment or upon discharge from the clinic.
- ✓ We will forward the original completed claim form and initial invoices direct to your insurer and will give copies to you for your records. Continuation invoices will be sent to the insurance company and again, you will receive a copy. This system applies whether we are accepting payment direct from the insurance company, or you are covering the costs yourself. Please ensure that you keep all of this paperwork together, so that you can keep a track of the amount you have claimed for.
- ✓ If we have agreed to accept payment directly from your insurer, once the claim has been submitted, please contact your insurers regularly to ensure that they are in receipt of all the information that they require, and that the claim is being processed. Please note that any accounts not settled by your insurer within 45 days of the submission date must be settled immediately by yourself.

If your insurer chooses to decline a claim the debt becomes immediately payable by yourself.