

## Terms and Conditions - The Yorkshire Equine Practice

### Fees

All fees and drugs are subject to VAT at the current rate. Fee levels are determined by the time spent on a case and according to the drugs, materials and consumables used. Fees and drugs are itemised in the invoices generated by the practice.

### Standard Credit terms

The practice standard terms for all equine accounts is for payment of account invoiced to be received within 14 days of invoice date. Any variation from the standard terms must be agreed in writing and be signed by the owner of the Practice.

### Methods of Payment

Accounts may be settled with:

- Cash
- Cheque
- Credit or Debit Cards – Mastercard, Visa, Solo, Maestro, Switch
- BACS Transfer
- Receipts should be obtained for all cash payments.

### Settlement Terms

All accounts to be settled within 14 days of the invoice date. Any amount not settled within 14 days of invoice date will become immediately subject to our standard credit charge, or 2.5% per month ( compound ).

The practice will make reasonable attempts to contact clients with an overdue account. The account facility will be placed on hold. Thereafter, if the account remains unpaid, the debt will be referred to a debt collection agent for recovery and the consequent administration costs will be added to the account and the client may be sacked from the practice.

Extended credit is not offered by the Practice (excluding insurance cases) over the normal 14 day terms. Requests to pay by instalments may be considered on an individual basis if the client cannot pay in full within 14 days of the invoice date. If the Practice agrees to an outstanding debt being settled in instalments, the client will be required to sign a payment schedule, detailing the amounts due and the dates by which each payment must be made. Failure to make any of the payments by the scheduled date will incur an administration fee of 5% of the outstanding balance. If two payments are missed, without prior contact with the practice, the instalment plan will be terminated, and the entire outstanding balance will become immediately payable and a final demand for payment issued. All outstanding balances remain subject to the standard credit charge until the completion of the payment plan or until the balance is paid. Any account with an outstanding balance greater than 14 days from the date of the original invoice (other than outstanding insurance claims) will be placed on hold. At the discretion of the Practice and provided the instalment schedule is adhered to, additional veterinary work will be carried out, only on a payment at the time of treatment basis. At the completion of an instalment payment plan the return of credit account facilities will only occur at the discretion of the Practice owner.

Any client cheque returned as unpaid, any credit card payment not honoured and any cash tendered that is found to be counterfeit will result in the original account being restored to the original amount with further charges being added in respect of bank charges and administrative charges, incurred by the Practice, in addition to the application of the standard credit charge, backdated to the date of the failed payment.

### Inability to Pay

If for any reason you are unable to settle your account as specified, we ask that contact is made at the earliest opportunity. Failure to contact the Practice, or failure to respond to requests from the Practice will result in accelerated attempts to recover the debt through official channels, however the Practice prefers to achieve a mutually acceptable arrangement.

### Insurance

The Yorkshire Equine Practice strongly supports the principle of insuring your horse against unexpected illness or accidents. **Please be aware that it is your responsibility to settle our account and then reclaim the fees from your Insurance Company.**

**Payment of the insurance excess and any items not covered by your insurance policy, must be paid by the client.**

Outstanding insurance claims will be subject to the standard credit charge from 60 days after submission of the claim form.

After submission of the initial claim form, further fees and continued medications should be paid for by the client and invoices forwarded, by the client, to the insurance company for re-imburement.

When a horse's treatment costs exceed the limit of cover on an insurance policy, the amount in excess of the insured limit is payable along with the insurance excess, and any fees not covered under the terms of the insurance policy. Where the amount in excess of the insured limit reaches £1000, that amount becomes due immediately.

### Negative Account balances

If a client account shows a negative balance, i.e. the account is in credit, then application can be made to the practice and the credit amount will be paid to the account holder, only, by means of a practice cheque. Accounts in credit will not receive interest.

### Complaints and Standards.

Errors with accounts should be addressed, as soon as possible.

All practice personnel strive to offer the best possible level of veterinary care for your horse. However, if you feel the standard of service you have received is insufficient, complaints should be addressed to Mr Peter Hynes MVB MRCVS in writing. All complaints will be thoroughly investigated and a response made in writing.

### Return of Medicines

In accordance with legislation and the RCVS guidelines on the safe disposal of medicines, the Practice cannot and will not refund the cost of returned medicines.

Unused medicines should be returned to the practice for disposal and no charge will be made for this service.

### Withdrawal of Veterinary Services

In the event of failure to comply with the above terms and conditions, the Yorkshire Equine Practice reserves the right to withdraw veterinary services. The client will be informed in writing. Emergency first aid veterinary attention will be provided, if requested but should be paid for at the time of treatment.