

## Terms and Conditions of Business

Thank you for entrusting the care and attention of your horse or pony to Loch Leven Equine Practice Ltd. Below is detailed our Practice Terms and Conditions. Some aspects of the Terms may not be relevant to you and we request that you ask for further clarification if required.

### Fees

All fees and drug charges 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, consumables and diets used. Our written fee list is available on request. You will receive a detailed invoice for every consultation, surgical procedure or transaction with us. Unexpected complications do occur which increase the final costs. In such circumstances all fees are payable.

### Methods of payments

You may settle the account using cash, cheque, direct bank payments or by credit/debit cards (Switch, Solo, Mastercard, Visa, Delta). Accounts can also be settled via our website or by telephone.

### Estimates of Treatment Costs

We will happily provide a written estimate as to the probable costs of a course of treatment. Please bear in mind that any estimate given can only be approximate – often a horse or pony's illness will not follow a conventional course.

### Settlement Terms

Accounts for regular clients of our ambulatory practice are due for settlement 14 days from the date of treatment. New clients will only be offered credit after the initial three visits which must be paid at the time of the visit.

50% of accounts for referral clients are to be paid on collection of the patient from the clinic unless by prior arrangement with the Practice Manager. The remaining 50% is due for payment a maximum of 30 days from the date of discharge. For insured cases a valid insurance claim form plus the policy excess must be provided on collection of any patient from the clinic. For referral clients the insurance payment must be made directly to the practice.

Should an account not be settled within our settlement terms, then a reminder will be sent. Any account which is 30 days or more overdue will be subject to interest charged at 2.5% per calendar month, with a minimum charge of £5.00. Should it be necessary for further reminders to be sent, further charges will be incurred which will be passed directly onto the client. These however, may be deducted if payment is made promptly. After due notice to you the client, overdue accounts will be referred to our debt collection agency and/or solicitor and further charges will be levied in respect of costs incurred in collecting the debt; such as the production of reports, correspondence, court fees, attendance at court, phone calls, home visits etc. Any cheque returned by our bank 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 sum, with further charges added in respect of bank charges and administrative costs together with interest on the principle sum.

### Inability to Pay

If, for any reason, you are unable to settle your account as specified, we ask you to discuss the matter as soon as possible with a member of staff. Please note that instalments or part-payments of any account may ONLY be sanctioned with the express permission of Mrs L. Somerville or Mrs L. Burton.

### Pet Health Insurance

Loch Leven Equine Practice strongly supports the principle of insuring your horse or pony against unexpected illness or accident. Please ask for details about insurance from any member of staff. Please be aware that whilst we prefer to receive payment directly from your insurance company it is ultimately your responsibility to settle your account and we reserve the right to ask you to settle your account and then reclaim the fees from your insurance company. In the instance of a direct payment from the insurance company we must receive the policy excess and any items not covered by your policy within our standard 14 days from treatment.

### Prescriptions

We are legally obliged to inform you that you may obtain relevant veterinary medicinal products from your veterinary surgeon or ask for a prescription and obtain these medicines from another veterinary surgeon or a pharmacy. We can only prescribe relevant medicinal products following a clinical assessment of your horse or pony under our care. A prescription may not be appropriate if your horse/pony is an in-patient or requires immediate treatment.

### Complaints & Standards

We hope that you never have recourse to complain about the standards of service received from Loch Leven Equine Practice. However if you feel that there is something you wish to complain about, please direct your comments in the first instance to Mrs L Somerville.

### Ownership of Records

Case records including radiographs and similar documents are the property of, and will be retained by Loch Leven Equine Practice. Copies with a summary of the history will be passed on request to another veterinary surgeon taking over the case.

### Ownership of Radiographs and similar records

The care given to your horse or pony may involve making some specific investigations, for example taking radiographs or performing ultrasound scans. Even though we make a charge for carrying out these investigations and interpreting their results, ownership of the resulting record remains with the practice.

No addition or variation of these conditions will bind the practice unless it is specifically written in writing and signed by one of the practice partners. No agent or person employed by, or under contract with, the practice has the authority to alter or vary these conditions in anyway.