



Norwood Road Veterinary Practice Ltd

## Terms of Business

### Fees

Fee levels are determined by the practice from time and time and are based upon the time spent on a case and according to the drugs, materials and consumables used. You will be charged for each visit your pet makes to the practice. Your invoice details the cost of treatment with us.

Where we recommend treatment, we will provide you with an itemised estimate of the anticipated costs of treatment for your pet. There may be situations in which it is difficult for us to be accurate and as such we cannot guarantee the estimate will be the total final cost. We will always try to give you an idea of a likely bill, but please enquire if this has not been discussed.

All fees are subject to VAT.

### Consent

Written signed consent for procedures is required in all cases of admission to the hospital and any alterations will be agreed prior to action being taken. Consent is also required for the use of medications in species for which they were not licensed e.g. rabbits, rodents and exotic species. In this case a consent form will be provided to allow this to be done without asking for specific permission in each and every separate case. This is required as the majority of veterinary drugs are not licensed for use in small mammals, reptiles, birds, fish, amphibians and invertebrates. We must then use drugs which have a proven activity and efficiency despite this lack of licence

### Prescriptions

Prescription charges apply to any prescription requested by a client which is not filled and dispensed by Norwood Road Veterinary Surgery. Please speak to the receptionist about prescription charges.

### Drug supply - New Medicines Regulations

You may obtain Prescription Only Medicines, Category V, (POM-V's) from your veterinary surgeon OR ask for a prescription and obtain these medicines from another veterinary surgeon or pharmacy.

Your veterinary surgeon may prescribe POM-V's only for animals under his or her care.

A prescription may not be appropriate if your animal is an in-patient or immediate treatment if necessary.

You will be informed, on request, of the price of any medicine that may be prescribed for your animal.

The general policy of this practice is to re-assess any animal requiring repeat prescriptions every four months, but this may vary with individual circumstances. The standard charge for a re-examination is our "reduced consultation fee".

Further information on the prices of medicines is available on request.



## Return of unused drugs

We are happy to accept unused medications back into the practice for disposal only. However as drugs which have left the premises are no longer fit for resale, no refund can be given. Drugs purchased from any other supplier will not be accepted for disposal

## Payment Methods

The practice does not offer an account facility, All clients are required to settle their account in full at the time of treatment or prior to collection of your pet.

We accept most credit and debit cards including American Express, but not cheques of any type. A finance facility is available and all Finance options are provided by leading credit suppliers and are subject to status and a minimum value as set by the credit supplier.

Products that have not been paid for may only be released at the discretion of the Head Vet for medical reasons.

## Non Payment of Fees

If payment is not received within 60 days, we reserve the right to refer your account to our Solicitors for collection. Their associated costs of collection together with any court fees and statutory interest will be added to your account. We are not obliged to continue non-emergency treatment for your pet if your account remains unpaid at any time.

## 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 the Directors of the Practice or the Company Secretary.

## Radiographs, Diagnostic and clinical records

These remain the property of the practice, but we are happy to send copies of these records to another veterinary surgeon if you move practices. You are welcome to arrange an appointment to go through your records with a veterinary surgeon at our practice. We never discuss or sell confidential records to any third party.

## Pet Insurance

### ***If your pet is insured:***

Insurance companies offer different levels of cover and we strongly recommend that you check your policy details for level of cover. You should also check what items are **excluded** from cover. Please be aware that it is your responsibility to settle our account and then reclaim fees from your Insurance Company.



## Pet Insurance (continued)

### ***Prior to committing to treatment it is important that you establish and confirm:***

- That the condition being treated is covered by your insurance policy as some annual policies do not cover on-going conditions or conditions recommended for treatment during previous visits.
- In the event of an on-going claim there are no exclusions in place or limits to what you can claim.
- Your annual limit, per condition, for claims on the policy.
- How much you have already claimed (this can be at our practice, or in the case of referrals, your usual practice).
- Your level of excess on your policy.
- Any other matters that may affect your insurance claim

We do not track your insurance policy. It is your responsibility to ensure that your limits are not exceeded and that exclusions are fully understood by the Policy Holder. If insurance policy limits are exceeded it is your responsibility to settle outstanding amounts.

If you are in doubt as to whether or not the recommended treatment will be covered by your insurer, it is your responsibility to contact your insurer to confirm that the condition and treatment is covered and obtain a pre-authorisation number for the claim before treatment commences. The pre-authorisation number for your claim should be given to us prior to the commencement of treatment.

You should obtain a claim form from your insurer, complete your part of the form in full and bring it with you to your first appointment along with your policy document. You must settle your account in full at each appointment. We will complete our part of the claim form and return it to you after the treatment, along with our invoice to submit to your insurance company for reimbursement.

Under the Financial Services Authority (FSA) rules, we are unable to discuss claims with insurers.

### **Direct Claims for insured clients**

At the discretion of the Practice, we may be able to request settlement of claims on your behalf, directly with your insurance company.

This facility is only available for fees over £500 of which a £250 deposit is required at the point of treatment. This will need to be paid at your first appointment and will be refunded to you when your insurance company settles your claim. Any excess payment will be deducted from the refund.

The facility does not extend to ongoing medication or treatment.

If we agree to collect payment direct from your insurer, we will charge you an administration fee of £20.00 which will not be reclaimable. This will need to be paid at your first appointment.

We will require you to sign an indemnity letter that details your liability should the insurer decline payment for any reason.



### Direct Claims for insured clients (continued)

Direct settlement of claims should be agreed with the vet treating your pet. You must complete and sign a direct payment of insurance claim form before treatment can begin.

Direct claims are for initial diagnosis and treatment. We can not offer a direct claims service for payment of ongoing medication required for your pet unless the value is over £250. Repeat prescriptions not covered by a direct claim will need to be paid for when collected.

***Insurance companies offer different levels of cover and we strongly recommend you check your policy details for level of cover. You should also check what items are excluded from cover.***

You will need to give us details of your insurance company, policy number and pre-authorisation number for the claim.

### If your pet is not insured

We are happy to provide an estimate of the potential cost of treatment. You should note that this will not be an exact quotation. The nature of our work means we can not give an exact quotation but if fees are rising in excess of the original estimate, further costs will be discussed by the veterinary surgeon before carrying out further investigations, treatment or procedures unless in the opinion of the veterinary surgeon treating your pet, there is an urgent medical condition that must be treated immediately.

Interest free finance is available, subject to status, for sums over £250. Please discuss this in the first instance with the veterinary surgeon before commencement of treatment.

### Out of hours Emergency Services

In the event of veterinary care being required outside of our normal hours, you can be seen by "SLERC", the South London Emergency Veterinary Centre, which is our emergency service provider. Their address is:

**23 The High Parade, Streatham High Road, London, SW16 1EX**

**Tel: 020 8677 0976**

They are staffed by a dedicated night team for continuity of care. They are a **separate business** to ours, requiring **payment directly**. Their notes are faxed to us before we open each day.

We do occasionally hospitalise patients overnight at our clinic, in circumstances when we feel intensive care is not required. On these occasions, our staff will examine them as required. However, we do not have staff present overnight. In cases where you or we feel overnight monitoring is required, we will liaise with the emergency clinic and arrange for your pet to be transported there or you may prefer to take your pet to them yourself.



### Complaints procedure for clients

We hope that you will never feel the need to complain about your experience with us. However if you do have concerns then these should be raised with the Veterinary Surgeon treating your pet, and can hopefully be sorted out at this level. More serious complaints should be addressed in writing to the Clinical Director. We will then investigate the complaint and respond in writing.

Norwood Road Veterinary Surgery will not tolerate any aggressive or abusive behaviour to any staff member at any time.

Any client behaving in such a way will be asked to leave the premises immediately and will then be notified in writing that they must find alternative veterinary cover.

We reserve the right to refuse to see clients that may have previously been asked not to return to the practice or who are currently in dispute with the practice.

This may have been caused by (but is not limited to)

- non-payment for treatment and services or
- aggressive, rude or threatening behaviour to staff.

### Variations in Terms of Trading

No addition or variation of these conditions will bind the practice unless it is specifically agreed in writing and signed by one of the Practice directors or Company Secretary. No agent or person employed by, or under contract with, the Practice has the authority to alter or vary these conditions in any way.

---