

Terms and Conditions- The Minster Veterinary 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 30 days of invoice date. Any variation from the standard terms must be agreed in writing and be signed by a Practice Partner.

Methods of Payment

Accounts may be settled with:

Cash
Cheque with current Bankers Card
Credit/Debit Cards – Mastercard, Visa, Solo, Maestro, Switch
BACS Transfer
Via Paypal on the website (available early 2009 onwards)

Credit/Debit cards can be used in person or over the telephone in any of our surgeries.

BACS transfers should be arranged via contact directly with the accounts department, which is based at; The Veterinary Surgery, Salisbury Road, York, YO26 4YN. Tel:01904 643 997 or accounts@minstervets.co.uk.

Receipts should be obtained for all cash payments.

Account Application

As from 1st November 2008 all new clients will be required to submit an application form and have that application accepted before a credit account facility will be granted to that client. Any pre-existing account facility will be subject to the standard terms and conditions and if outstanding balances exceed the 30 days from invoice (other than outstanding insurance claims) then the account facility will be placed on hold and to reinstate account facilities, a completed application form will need to be submitted and accepted. Until a credit account has been established, all clients will be required to pay all fees at the time of treatment; the acceptable methods of payment being, cash, debit or credit card only, cheques are not accepted for payment at the time of treatment.

A credit account application form can be printed from the website, www.minstervets.co.uk/equine/accounts_info or will be posted if requested from any surgery.
A credit reference check will be conducted for all credit account applications.

Settlement Terms

All accounts to be settled within 30 days of the invoice date.

Any amount not settled within 30 days of invoice date will become immediately subject to our standard credit charge, or 2% per month (26.82% APR) which is charged on a daily basis. This rate may vary at the discretion of the Practice.

The accounts department will make reasonable attempts to contact clients with an overdue account on at least two separate occasions, meanwhile the account facility will be placed on hold. Thereafter, if the account remains unpaid, a final demand for payment will be issued. If the account remains unpaid at this stage, 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. Alternatively, outstanding debts may be pursued through the county court system, if no response is received to the final demand for payment.

Extended credit is not offered by the Practice (excluding insurance cases) over normal 30 day terms. Requests to pay by instalments may be considered on an individual basis if the client cannot pay in full within 30days 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 30 days from invoice (other than outstanding insurance claims) will be placed on hold. At the discretion of the Practice and provided the instalment scheduled 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 upon receipt of an account application form and at the discretion of a Practice Partner.

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 with either a member of the Accounts department or a Practice partner at the earliest opportunity. Failure to contact the Practice, or failure to respond to requests from the Accounts department will result in accelerated attempts to recover the debt through official channels. The Practice will always prefer to achieve a mutually acceptable arrangement.

Insurance

The Minster Veterinary 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. By prior arrangement and upon completion of the relevant authorisation form, it is possible to arrange for the Insurance company to settle your account directly with the Practice, for large sums. There will be an administration fee charged in addition to payment of the insurance excess and any items not covered by your insurance policy, which must be paid by the client prior to submission of the insurance claim form. For further information and advice on the Practice policy for insurance claims, [click here](#).

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.

Referred Clients or Clients without either an authorised credit account or a valid insurance policy will be required to pay a deposit of £1000 prior to any emergency surgical procedure on their horse. The remainder of the account will be due for payment, in full, prior to discharge of the horse. In the unfortunate circumstances that the horse is euthanased or dies, the outstanding balance becomes due, immediately.

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 prior to the discharge of the horse along with the insurance excess, administration fee 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.

Where clients pay their account and claim the sum back from their insurers, no administration fee will be charged by the Practice.

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 accounts department 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, either to the Equine Administration staff (01904 788840) or poppleton@minstervets.co.uk) or directly to the Accounts Department (01904 643997 or accounts@minstervets.co.uk)

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 either the Equine Clinic Manager, or a Practice Partner. All complaints will be thoroughly investigated and a response made in writing by one of the Practice Partners.

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 Minster Veterinary 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.