

This document details our Practice Terms and Conditions of business. By accepting our services you are contractually agreeing to these terms. By registering as a client, you are granting West Midlands Referrals Ltd permission to contact your previous Vet(s) for any relevant medical history.

## **WORKING HOURS**

Normal working hours are Monday-Friday 8.00am-7.00pm. Treatment outside of these times is likely to incur significant extra costs. Our vets can be contacted by phone out of hours for urgent matters.

## **FEES**

All fees, consumables and drug charges are subject to VAT at the current rate. Professional fees vary with the time spent on a case and according to the drugs, resources, materials and consumables used. Details of our fees and itemised invoices are available on request. Whenever possible we give an estimate in advance of costs of treatment. This is an estimate, not a quotation, but we make every effort to avoid unexpected extra costs. We offer fixed prices for many procedures which include all expected costs, but our fixed prices don't include complications. Details of our fixed price scheme is available on our website. On occasion you might be invoiced additional costs at a later date from the initial consult/surgery date (eg for external lab fees). In giving instructions, either in person or via an agent, for an animal to be treated, you will be responsible to settle our fees.

## **PAYMENT TERMS AND METHODS OF PAYMENT**

Other than in exceptional cases of genuine clinical emergency, authorised in advance by the partners, WMRs does not extend credit. We can offer direct insurance claims for amounts in excess of £300. Lesser amounts, insurance excess fees (see below), and accounts where clients are self funding, must all be settled at the of consultation or at the time of admission for a procedure. (Previously we asked for payment at discharge, but unfortunately from Spring 2018 we had to change policy because of an increasing number of cases where we were left with bad debt).

We obviously accept there will be a reasonable delay in payment where direct insurance claims are being made. To enable direct insurance claims WMRs requires that all relevant documentation/preauthorisation is completed in advance. If you are unable to do this, WMRs may decline to allow a direct claim. In this case, payment at the time of admission for a procedure will be required and WMR will then assist you in seeking reimbursement from your insurer.

- If an account balance remains unpaid 90 days after the date of the invoice, we reserve the right to charge an administration fee of £5.00
- If an account balance remains unpaid after 90 days, the balance will be increased by a further 20%
- If an account balance remains unpaid after due notice to you and if satisfactory repayment arrangements have not been made with ourselves, the matter will be referred to a Debt Collection Agency in which case a further 20% will be added to balance.

Our preferred method of payment is by Debit Card, Visa, Maestro, Switch or Credit Card. We can also accept cash or bank transfer. Our bank details are available on request. If you find yourself unable to settle an outstanding account due to unforeseen circumstances please call the Practice straight away to discuss this matter with either a Partner or administrator, especially if your animal requires further treatment. We pride ourselves on being reasonable.

## **INSURANCE**

WMRs is a member of the RSA preferred referral practice network and can offer direct claims (subject to approval) to clients insured with Argos, Marks and Spencers, John Lewis, More Than, Tesco, and Homebase, as well as with non-RSA insurance companies.

We don't make any charges for processing insurance paperwork. To allow us to assist you with the processing of insurance claims, you must fully complete a Data Consent Insurance Form and give written GDPR consent so that pre-authorisation process can be completed with your insurance company in advance of any elective surgery. This usually takes a few working days. For preauthorised direct claims, the insurance claim form must be signed so that payment is made direct to WMR. You can choose to avoid any waiting if you pay directly and then claim reimbursement from your insurer, but this is at your own risk.

Even if you are insured and asking us to make a direct claim, you will still need to pay us excess and any costs not covered by your insurance (eg hospital fees), and any part of the claim that has been rejected by your insurer for whatever reason (eg policy limit exceeded). Even if you have already paid your excess at your own vets, you will still need to pay us the excess as insurance companies often subtract the excess from our claim rather than from the claim from our referring general practitioner. In the event that any excess fee is not subtracted from our direct claim, we promise to refund this second excess promptly.

If you require WMRs to liaise with your insurance company, you must first instruct them to speak with us. Please be aware that your insurance company will request the clinical history from us so ensure you have answered all questions on the forms correctly and completely. Any discrepancies may cause a delay or rejection of your claim for which WMRs accepts no responsibility.

If your claim is rejected by your insurer for whatever reason, or if your insurer has not settled a direct claim within 2 months, then the outstanding account balance remains your responsibility. This will be subject to late payment surcharges and ultimately to debt recovery action as above.

## **DATA PROTECTION AND RECORDS**

To allow us to provide efficient veterinary services, we require you as an owner to provide us with accurate information including your full name, address, contact details (phone numbers and often an email address), animal details, details of agents looking after the animals (eg bringing them to WMRs on behalf of the owner), and details of the practice(s) that have been treating the pet. We require you to update information promptly if it changes.

We promise to use your personal data only in the course of providing or ensuring continuity of veterinary care for your pet, or for reasons of insurance claims or settling unpaid accounts. A summary of what data we store, how we store it, and where we might share it is given on the GDPR consent form that we require clients to sign at the outset of receiving veterinary services from WMRs. Our GDPR policy is also available on our website.

Case records, radiographs, scans etc remain the property of, and will be stored by West Midlands Referrals Ltd. Upon request, copies of records with a summary of history of your animal(s) will be passed on to another Veterinary surgeon taking over the treatment and care of your animal(s).

## **MEDICATION AND PRESCRIPTIONS**

There are strict legal restrictions on supply of medications. We can only supply medications to animals in our care. Most ongoing medications are supplied by your own general practice. In cases where they are unable to supply the required medication (most often this relates to unusual medication for ophthalmology cases) we can provide ongoing dispensing services subject to re-examining the case at least every 6 months. These rechecks for repeat prescriptions are chargeable.

## **OVERNIGHT HOSPITALISATION**

We will treat your pets as we would our own. Where there is no clinical need for supervision, on occasions pets may be left secure and unsupervised. On occasion we take patient home ourselves. Where there is a need for close supervision for analgesia, fluids or because of tubes and drains etc, then we can provide this care without the need for you to have to transport pets to/from out of hours emergency veterinary care providers.

## **DISPUTES**

Any dispute with fees/services presented must be received in writing within 5 working days of the date of the invoice. To avoid account increases through late payment (as detailed above), clients are advised to settle their account, and in the case of a dispute this payment is made without prejudice.

## **COMPLAINTS**

WMRs is proud to receive very few complaints, but if you have any grievance, please direct your comments in writing to the Head Receptionist or the partners.

## **SECOND OPINIONS**

It is every clients' right to seek a second opinion, so please feel free and comfortable asking for one without fear that you will cause upset. In the first instance we'd suggest that you seek another opinion within our practice, but if you wish to seek a second opinion at another practice we will advise you of appropriate choices for this and promptly forwards all case details to the practice that you ultimately choose, thereby ensuring continuity of care.

## **VARIATION IN TERMS AND CONDITIONS OF BUSINESS**

No addition or variation of these conditions will bind the Practice unless specifically agreed in writing by the Directors of West Midlands Referrals Ltd. Variation or alterations of the terms and conditions of business can only be made by the Directors.

Terms and Conditions may be revised from time to time and will be posted on the website