

Terms and Conditions of Business

We will always provide an estimate of anticipated costs in advance of commencing any treatment, which is discussed with the owner during the initial consultation. On occasions, there may be changes in a patient's condition, complications, additional diagnoses, prolonged hospitalisation and other issues which may lead to costs exceeding the initial estimate. We will always endeavour to explain these costs to the owner and update the estimate prior to these costs being incurred but there can be rare occasions when this may not be feasible due to the patient's urgent clinical need and/or inability to contact the owner.

Consultation fees

Every pet that is referred to us is booked in for an initial consultation with one of our clinicians, which will incur a consultation fee. If your pet is not admitted to the hospital, settlement of the consultation fee is due at the time of your appointment. The consultation charge will be greater for emergency or short-notice appointments. Consultation fees are available in the Price Guide section on our website or on request.

Insured patients

If your pet is insured, we can consider setting up a direct claim, where we will claim our fees directly from the insurance company. You will need to bring the current valid insurance certificate or policy schedule with you, and an up-to-date claim form. If your pet is admitted to the hospital, a deposit is required. If we are claiming directly from your insurance company, we will request a deposit of £250, as long as this covers your policy excess. This deposit may need to be increased if your policy has a percentage excess, or if your estimate for treatment is larger than your policy limit. We accept all debit and credit cards except for American Express.

Once your pet has been discharged, we will complete the appropriate section of the claim form and forward it directly to your insurance company. There is a one-off fee of £18.00 for this service, which is not usually covered by most insurance companies. Please note, a further claim form will be required for each future visit.

Once we have received payment from the insurance company, the deposit is returned to the client, minus any deductions made by the insurance company (i.e. the excess if one applies, the admin fee and any other fees not met by the insurance company). If our fees are not met by the insurance company and they exceed the value of the deposit, the client will become personally liable for them.

Clients should be aware that we cannot guarantee their insurance company will cover their pet's treatment and they are therefore encouraged to contact their insurance company to verify their cover prior to referral. We are happy to help with the preauthorisation process for those clients with insurance policies where this is an option, and no additional fee is charged for this. Clients should contact us well in advance of their appointment if a pre-authorisation is required as some insurance companies can take up to 7 days to grant a pre-authorisation.

Royal Sun Alliance (RSA) Underwritten Insurance Policies

As a cost control measure, Royal Sun Alliance recently launched a 'Preferred Referral Network', agreeing fixed treatment costs with 'preferred' referral practices. In order to incentivise the use of these preferred providers, they have introduced financial penalties for customers of Argos, Homebase, John Lewis, Marks & Spencer, More Than and Tesco pet insurance policies who choose referral practices that are not on the list.

We, and many of our professional colleagues, believe that this is contrary to the interest of vets, their clients and their patients. At Anderson Moores we have campaigned against the RSA network because we feel very strongly that owners should have the freedom of choice in the referral decision, supported by advice and guidance from their local vet. Insurance companies should not become involved in clinical decisions. We also believe that owners should not be financially penalised for choosing the best care. In order to support our RSA policy holders, Anderson Moores will reimburse any owner who is charged this £200 fee so they can choose the best care for their sick pet, without fear of being financially penalised.

This strategy has been introduced to demonstrate our absolute objection to any insurance companies which seek to restrict clinical choice. Please note that the refund will only apply if the deducted amount is claimed within 12 months of the initial consultation at Anderson Moores Veterinary Specialists.

Uninsured cases

If your pet is admitted to the hospital, a down payment of £500 is required. The balance of payment is expected in full when the patient is discharged from the hospital. All owners will receive an itemised invoice for their pet's treatment at this time. We accept all debit and credit cards except for American Express. We cannot take cheques, offer extended credit or offer payment plans.

If your outstanding account reaches £5000 and your pet is remaining in the hospital, we would kindly ask that you make an interim payment to clear the account. If your pet goes home at the weekend, we cannot always guarantee all items will have been invoiced and so there may be additional items invoiced after discharge.

Your Data

Please note that your details will be held securely on our Practice Management System (PMS).

Feedback

We welcome your feedback on your experience at Anderson Moores. To provide feedback please visit www.pet.ic/c/LDXcN

Feedback is regularly reviewed and acted upon.