**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 and your bill is expected to be over £500, we can consider setting up a direct claim, where we will claim our fees directly from the insurance company. You will need to supply a current valid insurance certificate or policy schedule with you, and an up-to-date claim form, if your insurer still uses these. You should also contact your insurers in advance to discuss the proposed treatment to establish if the condition is expected to be covered, what excesses or deductions will apply and how much cover you have remaining for the referral. 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 minimum deposit of £250. This deposit may need to be increased if your policy is expected to have excess or co-payments imposed on it, or if your estimate for treatment is larger than your policy limit. We accept all debit & credit cards.

Once your pet has been discharged, we will submit your insurance claim via the relevant method to your insurance company. There is a one-off fee of £28.00 for this service, which is not usually covered by most insurance companies. Please note, a further claim form or link will be required for each subsequent visit for those insurers who still use these.

Once we have received payment from the insurance company, the deposit is returned to the client, minus any deductions made by the insurance company (e.g., 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, and we will invoice you initially via our My Pet Portal payment system.

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 discuss and 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**

Royal Sun Alliance have a ‘Preferred Referral Network’, agreeing fixed treatment costs with ‘preferred’ referral practices. To incentivise the use of these preferred providers, they have financial penalties for customers of John Lewis, More Than, Marks & Spencer’s & Tesco Pet insurance who choose referral practices that are not on the list. AMVS has chosen to not be a preferred provider.

To support our RSA policy holders, AMVS will reimburse any owner who is charged this £200 fee so they can make what they feel is the best choice for their sick pet, without fear of being financially penalised. 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, we will require a down payment of 50% of the higher estimate given to you during your consultation. If during your pet’s stay, 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 you are given a revised estimate during your pet’s stay, we will ask you to make another down payment of 50% of the higher revised estimate, e.g. if you are given an initial estimate of £1500 - £3000 we shall ask for an initial down payment of £1500. If you are then given a revised estimate for further treatment of £3000 - £4000, we would ask for another down payment of £2000. 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. 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 & credit cards and also use a system called My Pet Portal to conveniently arrange ongoing payments or request balances following claim settlements. We cannot take cheques, offer extended credit or offer any form of payment plans.

**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.lc/c/LDXcN Feedback is regularly reviewed and acted upon