

Terms and Conditions of your Equine Health Plan

These terms and conditions, the Equine Health Plan application form and the leaflet together ('Terms') form the basis of our contract with you, the pet owner ('you', 'your'). These terms are important, and we strongly advise that you read through them carefully and keep them in a safe place, so that you can refer to them in the future.

Your plan is administered by RIDINGS EQUINE VETS LIMITED (referred to in these Terms as 'we, us, our').

We collect payments to pay for your plan.

Treatment

1. Treatment your horse is entitled to – the treatment paid for by Your Plan entitles the horse you name on your Health Plan Application Form ('your horse') to receive specified routine preventative healthcare, services and treatments required to maintain your horse's health, as prescribed by Your Vet, and as described in the Equine Health Plans leaflet ('treatment').
2. Nothing in Your Plan prevents you and Your Vet agreeing that they will provide additional healthcare, service, and treatments outside your horse's entitlement under Your Plan. Any additional healthcare services or treatment which are not included in Your Plan will incur an additional charge which is payable separately by you to Your Vet.
3. Treatment by another veterinary practice – Your Plan entitles Your Horse to receive treatment by Ridings Equine Vets Limited. If you choose for your horse to have healthcare, services or treatments provided by a veterinary practice other than Ridings Equine Vets Limited, these services will not be covered by Your Plan.
4. Products prescribed by Your Vet must be used in accordance with your vet's instructions and must not be used on any horse other than your horse. If your horse is sensitive or allergic to the products prescribed under Your Plan substitute products may be available, which may result in an additional charge. Please discuss your horse's clinical requirements with your vet.

Payments and your Direct Debit

5. By entering into Your Plan, you are agreeing to pay 12 equal payments by direct debit, which will be requested monthly on your preferred day of the month as specified by you in the Health Plan Application Form. If you do not pay your instalments, without default, we reserve the right to terminate Your Plan and obtain from you a sum equal to the difference between the value of treatments received and the value of the payments made by you.
6. If you need to change the date for payment collection, you should contact us by telephone (07747 771182) or by email (info@ridingsequinevets.co.uk) at least 5 working days prior to the due date for collection.
7. Non-payment – If any of your direct debit payments are returned to us unpaid by your bank, we will inform you and will arrange a subsequent attempt to collect the payment from your bank account. If this happens we will charge you an administration fee of £10.
8. Non-payments of two or more fees – If two or more attempts to collect your direct debit payments are returned to us unpaid by your bank, we reserve the right to terminate Your Plan and obtain from you any unpaid amounts for treatments your horse has received. You will also be subject to our cancellation fee at Clause 13.
9. You must pay the direct debit payments until either all of the direct debit payments detailed in the Health Plan Application Form have been paid by you or until Your Plan is terminated in accordance with clause 8 above. We will not refund fees paid or payable by you

except in the case of our administrative error (in our reasonable opinion) or the death of your horse, in which case we will only refund sums you have already paid for if your horse has not received treatment. You must collect all prescribed treatments within 3 months after the termination or expiry of Your Plan, whichever occurs sooner, following which you will not be entitled to collect any prescribed treatment.

10. Your Vet reserves the right to review and increase your direct debit payments by giving you at least 28 days' notice in writing. The new direct debit payments shall apply following renewal of Your Plan.

Terms and Termination

11. Your Plan is an annual contract and we will write to you no later than 28 days prior to the expiry of Your Plan to offer you continuation terms on behalf of Your Vet. If you do NOT wish to renew Your Plan for a subsequent year, then you should notify us at least 7 days prior to the expiry of Your Plan and we will renew it accordingly.
12. The 5% discount for veterinary services not included in Your Plan only applies when such work is paid for within your credit terms with Ridings Equine Vets Limited. Late payments will not be eligible for 5% discount.
13. If you fail to keep up with payments under Your Plan, we will terminate it in accordance with Clause 8 above.
14. If you change your mind and wish to cancel Your Plan, you have 14 days from paying the first payment in which to do so. You should contact us in writing at Stapleton Park Estate, Bankwood Road, Darrington, Pontefract, WF8 3DD or via email. The first payment is non-refundable, but we will cancel Your Plan and not request any further direct debit payments. You will be liable to pay Your Vet the full value of any treatments received prior to the date of the cancellation of Your Plan. If you wish to cancel Your Plan after 14 days, you will be liable for the cost of treatment received on the plan and a £25 cancellation fee.

Conditions

15. You MUST be over 18 years of age.
16. Your Plan may not be transferred either from your horse to another horse, or from you to a third party.
17. THIS IS NOT AN INSURANCE POLICY.
18. These terms are subject to English law.
19. The actual saving compared to the full price of the products in Your Plan will be calculated by Your Vet. All new Equine Health Plans are subject to our acceptance of your Health Plan Application Form and we reserve the right to refuse to enter into terms with you.

Your Responsibilities

20. You are responsible for ensuring your horse attends you vet regularly and that you comply with the advice and treatment your vet prescribes for your horse.
21. If your personal details change you should notify Your Vet immediately.
22. If your horse is lost or deceased, you should notify Your Vet who will cancel Your Plan.

Disputes

- If you have any problems with the administration of Your Plan or if you have any questions about these terms, please contact us by telephone (07747 771182) or email (info@ridingsequinevets.co.uk).
23. If you are unhappy with the treatment or any aspect your horse's veterinary care, you should contact your vet.

The Direct Debit Guarantee



The guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit Ridings Equine Vets Limited will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request Ridings Equine Vets Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request. If an error is made in the payment of your Direct Debit by Ridings Equine Vets Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when Ridings Equine Vets Limited ask you to. You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Ridings Equine Vets Limited.