



They can rely on you You can rely on us

Pet Health Plans from your practice, for cats and dogs
Providing the preventive veterinary care and health checks your
pets need throughout their lives – in easy monthly payments



Be Life Confident

You, your vet and a happy, healthy pet

Your pet is a wonderful member of your family.

Throughout your cat's or dog's life, he or she will rely on you to provide attention, love, reassurance, excitement and companionship.

Your pet will also depend on you to provide preventive veterinary care to help him or her live longer, feel healthier and have a fuller life.

Pet Health Plans are a new way to provide and pay for the regular veterinary care your pet needs. It's not insurance. A Pet Health Plan is a positive healthcare plan - covering the regular visits not covered by pet insurance - designed by your veterinary practice to include health checks and preventive care and treatments your pet will need throughout its life. You can pay for it monthly, so you spread the cost of the healthcare your pet will actually need and receive, whilst saving money and enjoying extra benefits from your practice, too.

So whatever the breed or age of your cat or dog, whether insured or not, a Pet Health Plan can help your pet enjoy the happy, healthy life he or she deserves.



Pet Health Plans

A new way to provide for your pet's essential healthcare

Excellent healthcare at a predictable, affordable price

Take out a Pet Health Plan today and give your cat or dog regular access to important routine veterinary care at your practice, including nose-to-tail health checks, preventive treatment and the booster vaccinations required for protection from common infectious diseases and parasites. Your vet has designed your practice's Pet Health Plans to provide the healthcare your pet needs, that pet insurance doesn't cover. You simply pay a monthly fee.

A Pet Health Plan gives you:

- A new, easy and cost-effective way to spread the cost of your pet's essential healthcare;
- Regular access to your own practice for structured 10 Point Health Checks, preventive treatment and advice, with a Health Check Record Book so you and your vet can record and monitor your pet's health easily throughout its life;
- The essential healthcare your pet needs, not covered by insurance, so you can choose to budget for routine healthcare with a Pet Health Plan alone, or use your Pet Health Plan alongside your pet insurance;
- A healthcare plan designed by your vet for your pet, whatever its age or breed;
- Reassurance that you're doing the best for your pet at every stage of its life.

You, your pet and your Pet Health Plan

The help and reassurance you need

If you already take your pet to the vet regularly for its health checks and boosters, a Pet Health Plan will allow you to spread the cost and can save you money, with extra benefits from your practice.

Perhaps pet ownership is new to you and you are not sure of your pet's veterinary needs. Or perhaps you know you should take your pet to the vet more regularly but are confused about what the vet might do, or are concerned about the cost. Your Pet Health Plan offers an easy way for you to plan and record visits, provides structured health checks, allows you to budget for predictable monthly payments – and you can rest assured that you're doing the best for your pet.

Your pet may be covered by pet insurance. This is designed to provide some cover for unexpected new illnesses or accidents but it won't cover vaccination boosters, parasite treatments or routine health checks. Furthermore, your pet insurance may not even be valid if vaccinations are not kept up to date. Your Pet Health Plan is not insurance – it's a payment plan for routine care - and funds some of the treatment not covered by insurance, which may be required to keep your insurance valid. Pet Health Plans work well alongside pet insurance.

The attention your pet needs, throughout its life

Just like a person, your pet's health may well need more attention in early and later life. Remember, cats and dogs age more quickly and more suddenly than humans, so it's important to monitor their health to pick up early warning signs of conditions or illnesses. Pet Health Plans take this into account and enable your vet to deliver increased benefits for you and your pet at crucial life stages through Puppy and Kitten to Adult and Senior Plans.

Working together for a longer, happier life

Your veterinary practice has created their Pet Health Plans to suit your pets – there's a Plan for dogs and a Plan for cats, with variations for age and weight.

Your practice will give you a copy of what is included in their Plans but to give you an idea, for your monthly fee your pet will receive consultations including:

For kittens or puppies (joining at under 6 months old, until they are twelve months old)

- Primary vaccination course;
- Nose-to-tail 10 Point Health Check;
- Flea, worm and parasite treatment;
- Six-monthly consultations;
- Neutering;
- Micro-chipping;
- Advice on diet, exercise and training.

For adult pets (1 – 6 years old, or younger if neutering is not required)

- Nose-to-tail 10 Point Health Check every six months;
- All required vaccine boosters;
- Year round flea treatment;
- Year round worm treatment;
- Year round parasite treatment;
- Diet and exercise advice;
- Chip check.

For senior pets (7 years and older)

- Everything included for adult pets plus enhanced senior health screening and care.

Working together for a longer, happier life

When you join Pet Health Plans, you will receive a Health Check Record Book in which to keep a record of each visit and all vaccination certificates and test results for your pet.

Your practice can tell you the Pet Health Plan monthly fee for your pet, depending upon whether it's a cat or dog and its age and weight. Your Pet Health Plan is provided by your practice and they receive payment for the ongoing care of your pet.

Pet Health Plans are administered on behalf of your practice by The Practice Business. The Practice Business will collect your payment and forward it monthly to your practice.

The Pet Health Plans team at The Practice Business is available to you on 0800 169 9958, from 8.30am to 7pm Monday to Friday. They work closely with your practice and can help you with any queries you might have on your Pet Health Plan, payments, if you change address or bank details, want to register a new pet at any time, need to change practice or if, sadly, you lose a pet.



How to join Pet Health Plans

Getting started on a Pet Health Plan is simple and you can join straight away.

At your veterinary practice:

Your practice will have all the information and advice available, including exactly what your Pet Health Plan will include and your monthly payment. Your practice will help you complete the joining form (available in the practice) with details about you and your pet (or pets) and forward the form on your behalf to the Pet Health Plans team at The Practice Business.

Over the phone to the Pet Health Plans team at The Practice Business

You can call the Pet Health Plans team direct on 0800 169 9958 between 8.30am and 7pm Monday to Friday. As long as you know the approximate age and weight of your pet, the Pet Health Plans team can tell you how much your monthly fee will be with your practice and process your membership immediately over the phone.



How payments are made

Payments

Pet Health Plans will collect your fees monthly by Direct Debit on behalf of your veterinary practice and forward payment to them so they can provide your pet's ongoing care as specified in your Pet Health Plan. You can pay annually in advance by annual Direct Debit, cheque or credit card if you prefer.

Joining fee

When you join you will pay a £10 joining fee. This is a one-off payment to make you, the owner, a lifetime member.

There will also be a £5 enrolment fee for each cat or dog you register onto a Pet Health Plan. These fees will be added to your first payment.

Discounts for more than one pet

If you have more than one pet registered at any time you will automatically enjoy a 5% discount on your total payment.

Pet Health Plans will write to you confirming your membership details, your Direct Debit or other payment method and send you a Health Check Record Book for each pet registered.

Agreement details

You will find the full details of the Agreement between you and your practice on Pages 10 and 11 of this booklet. If you join a Pet Health Plan over the phone with the Pet Health Plans team at The Practice Business, you will be asked to confirm that you have read and understood these terms before your membership is confirmed. These terms will also be on the contract you sign if you join at your practice.

Protecting your pets from illness

Regular preventive care and monitoring can help prevent your pets becoming unwell, and allow you to pick up early warning signs before conditions develop. Your practice can provide an ideal combination of advice, treatments and examinations to keep your pets in good condition.

Neutering:

Neutering has significant health and wellbeing advantages for your pet as well as benefits to the community. Neutering avoids unwanted pregnancies; prevents roaming; reduces nuisance behaviour; reduces mess in the house; reduces risk of some diseases and reduces strays and abandoned pets.

Parasite control:

Pets can get fleas, worms and parasites. These can cause serious health problems for your pet and can also affect people. When correctly administered by your vet, simple treatments can control these parasites.

Vaccination and disease prevention:

A number of potentially fatal infectious diseases can affect your pet. Fortunately vaccines are available for many of these and it's vitally important that these vaccines are 'topped up' with boosters every year to maintain protection. What's more, you may find your pet insurance is invalid without them.

Early detection of potential problems:

Just like people, pets can develop long-term health problems, particularly in later life. Effective treatments are available for many of these but early detection is crucial. Your vet can keep a detailed record of your pet's health by performing health checks and tests when required. Starting any required treatment early can potentially add years to your pet's life.

Microchipping:

Pets sometimes wander and get lost. Having your pet microchipped gives you the best chance of being reunited. Once your pet is microchipped, it's just as important to have it checked regularly to ensure it's still in place and functioning – and remember to notify any change of address to your practice.

Your Pet Health Plan Agreement details

The 'small print'

When you complete the Pet Health Plan application form at your practice, you will find these details on the back of the form you sign. If you wish to join Pet Health Plans over the phone, you will be asked if you have read and understood these details before your membership is confirmed.

Please speak to your veterinary practice to confirm what is included in your Pet Health Plan with them.

Welcome to your Pet Health Plan from your veterinary practice. The Agreement you have with your practice means you can enjoy the benefits of preventive healthcare for your pet(s).

Pet Health Plans are administered by The Practice Business for and on behalf of your veterinary practice. The Practice Business' role is to provide administrative services to support the contract between you and your practice. This includes passing your payments onto your practice on a regular basis.

Please remember, your Pet Health Plan Contract is between you and your specified veterinary practice and is not transferable to another. However, if you are considering changing your practice please contact Pet Health Plans who will advise you on how to re-register, ensuring your pet's health is not compromised.

The following points make up the 'terms and conditions' of your Contract with your veterinary practice and are effective from 1st October 2007. These are very 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, should you wish to.

1. **Explanation of terms used** – In this Agreement, 'the Contract' means these terms and conditions and the Contract formed between you and your veterinary practice which you have signed; 'your veterinary practice' and 'your practice' means the veterinary practice named on the Pet Health Plans Application Form.
2. **Plans, categories and fees** – The fee for your cat or dog will be set by your practice, based on its species, age and weight.
3. **Treatment to which you are entitled** – The Contract entitles your pet to receive all routine treatment required to maintain your pet's health, as prescribed by your veterinary practice. A list of inclusions is available from your practice.
4. **Treatment to which you are not entitled** – The Contract is limited to the provision of routine preventive health care and only entitles your pet to the treatment required to monitor its health, as specified by your practice.
5. **Treatment by another veterinary practice** – Your Contract is with your practice. Where you choose for your pet to have routine care or treatment provided by a practitioner independently of your practice, your pet will not be covered by your Pet Health Plan.
6. **Payment** – You must pay your initial joining fee, which covers you for life, each pet's joining fee and monthly fee by Direct Debit in favour of The Practice Business as collecting agent for your practice, or annually by invoice.

Any other amounts due to your practice for treatment not covered by the Contract are payable directly to your practice. Your liability to pay the monthly or annual fee continues until the Contract is ended in accordance with these terms and conditions and no refund of fees will be allowed except in the case of administrative error or death of the pet or client.

7. **Alteration of monthly fees and categories** – Your practice will normally review your pet's monthly fee once a year in April. Your pet's monthly fee will also change as different age and weight thresholds are reached. Should your pet's fees change, you will be given at least one month's written notice (correspondence sent to the last known address by ordinary post will be treated as adequate notice).

8. **Direct Debit changes** – Following a decrease in monthly fee or variation in discount available to you, your Direct Debit will be changed at the next available collection date. Where you are given notice of an increase in your monthly fee, your Direct Debit will be changed at the end of the notice period, unless in the meantime you end the Contract.
9. **Your responsibilities** – The date of birth and weight of your pet(s) entered on your Pet Health Plans Application Form will be the date of birth and weight used to determine the fee category your pet(s) falls into. If the month of birth is unknown, we will use 1st January of the specified year for this purpose. If the year of birth is unknown, an estimate should be made.

You are responsible for ensuring your pet(s) attend(s) the practice regularly and that you comply with the advice and treatment your veterinary practice prescribes for your pet(s). If, in the reasonable opinion of your practice, they are not able to maintain your pet's health due to any act or omission on your part, your practice may end the Contract immediately by giving notice to that effect.

If your personal details change, you should notify The Practice Business. If your pet is lost or deceased, you should notify your practice and The Practice Business.

10. **Ending the Contract** – You may cancel your Contract by contacting The Practice Business or your practice within the cancellation period, which is 14 days following conclusion of your contract. Following this period, you may end the Contract by giving not less than 21 days' notice to your practice and to The Practice Business, expiring on the last day of a month. The practice may end the Contract by giving you written notice expiring on the last day of a month, after no less than one month's notice.

11. **Non-payment** –

Non-payment of one fee – If we fail to collect a monthly payment The Practice Business will inform you accordingly and attempt to collect two payments from your account in the following month.

Non-payment of two fees – If you default on two successive payments, The Practice Business will inform you your Contract has been subsequently cancelled.

Refunds – If The Practice Business (acting on behalf of your practice) agrees to refund your fees for whatever reason, your registration for those months will be treated as unpaid and the conditions relating to non-payment will fully apply to you.

12. **Clinical Records** – By signing the Pet Health Plans Application Form, you consent to the disclosure of your pet's medical notes and other records for the purpose of any review, assessment or consideration of the care provided by your practice, which may take place under the terms of their membership of Pet Health Plans; but not for any other purpose without your further consent.
13. **Variation of these terms and conditions** – The terms and conditions of this Contract may be varied on one month's written notice given to you by your practice. If you do not wish the Contract to continue having regard to any variation notified to you, you may end it as detailed in condition 9. If you do not do this by the time the notice expires, you will be deemed to have accepted the variation.
14. **Contract not transferable** – As your Contract is between you and your practice alone, you may not transfer it to another practice. If you need to change to another participating practice, a new Contract will be required and the monthly fees may be different.
15. **Treatment outside the Contract** – This Contract does not prevent you and your practice agreeing that they will provide treatment outside your entitlement under the Contract. You will be responsible for paying for such treatment.
16. **Liability** – The Practice Business administers Pet Health Plan registrations and collects monthly fees on your practice's behalf.

This Contract is not with The Practice Business and The Practice Business has no liability to a member of Pet Health Plans (whether in respect of negligence, breach of Contract, defective or unsatisfactory treatment, or otherwise) in connection with any Contract it administers on your practice's behalf.
17. **Disputes** – All practices are required to have an in-house complaints procedure. If you are unhappy with any aspect of your pet's veterinary care, you should approach your practice directly.
18. **Notices** – Any notice given to you by your practice under these terms and conditions is considered valid if The Practice Business gives it to you on your practice's behalf. Any notice given by your practice or The Practice Business is valid if sent to your last known address by ordinary post.
19. **Pet Health Plans services** – The Practice Business may record and monitor telephone calls for training purposes and for use in the event of any subsequent queries.

Governing Law and Jurisdiction – Both parties agree that this Agreement shall be governed by and construed in accordance with the Law of England and Wales and the parties hereby irrevocably submit to the exclusive jurisdiction of the English Courts.

The
PRACTICE BUSINESS

The Practice Business, Victoria Road, Winchester SO23 7RG
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The Practice Business is a trading name of Denplan Limited,
incorporated in England and Wales with registered number 1981238, whose
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Denplan Limited is part of the Global AXA Group.