



EST 2026

TERMS OF BUSINESS

Our ethos

Our aim is to provide tailored, flexible, and pragmatic care for you and your horse.

Instructions

Outside of extenuating circumstances, we can only accept instructions from the named owner of the horse according to our records. If you require additional names to be added to the account, please don't hesitate to get in contact with us. NB, legally we can only register clients and take instructions from persons over 18 years-old.

Responsibility for work

All services are provided by Whitedown Equine, not by any individual Director or employee. Accordingly, no Director or employee shall have personal liability to you, whether for negligence or otherwise, for any work undertaken or advice given by the practice.

Costs

Charges are based on duration of examination and discussion, as well as pharmaceuticals, diagnostics, and consumables used. We will always provide fee structures, estimates, or discussion prior to undertaking work if requested, and a full receipt or invoice is provided at every stage.

Payment

Our goods and services are payable in full at the time of consultation or provision. Our team carry Payment On Service card machines with them to ensure this can occur smoothly for you.

Prompt Payment

Each invoice will have a 10% discount applied to all charges settled at the time of issue. This discount cannot be applied to direct insurance claims (when we receive payment later). Thus, we recommend indirect claims (i.e. reclaim from your insurance company after paying us).

Late Payment

Invoices or balances remaining on account more than 28 days past date of invoice will be subject to late payment fees as follows:

Under £50 - £5 per month

£51-£500 – 10% per month

Above £501 – 15% per month

Debt existing over 60 days after point of invoice will be passed onto a debt collection agency.

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***Methods of payment***

Cash

Credit/Debit card - Switch, Solo, Delta, Mastercard or Visa

Apple/Google pay

BACS (Bank Automated Credit Service)

Out-of-hours charges

Out-of-hours visits are subject to an additional charge of £160 (before examination and treatment). This covers visits outside of 08.00-17.30 Monday to Friday, and those on Bank Holidays.

Ownership of records, X-rays and similar documents

Your horse's care may require specific diagnostic procedures, such as blood tests, X-rays, or ultrasound examinations. While fees apply for performing and interpreting these investigations, all resulting clinical and diagnostic records remain the property of the practice. Copies of case records can be provided on request and, where appropriate, shared with another veterinary surgeon continuing the case.

Prescription Only Medicines - Veterinary (POM-V)

You may obtain Prescription Only Medicines Veterinary, (POM-Vs) from your veterinary surgeon OR ask for a prescription and obtain these medicines from another veterinary surgeon or a pharmacy.

Your veterinary surgeon may prescribe POM-Vs only for animals under their care. A prescription may

not be appropriate if immediate treatment is necessary. You will be informed, on request, of the price of any medicine that may be dispensed for your animal. The general policy of this practice is to re-assess an animal requiring repeat prescriptions every 12 months, but this may vary depending on circumstance. A re-examination for POM-V medication is charged at £40, excluding appropriate visit charges if required, and may need to occur earlier than 12 months in certain circumstances.

Marketing

We will never share your details with external companies for marketing purposes, but from time to time, we may send you carefully selected marketing materials and newsletters by post or email. Please indicate your preference for this on the client detail consent form.

***Cancellation policy***

Visits or appointments cancelled after 3pm the day before the appointment will incur a cancellation fee. Cancelled pre-booked visits will be charged at £66 and cancelled flexible visits will be charged £44. Appointments cancelled before the 3pm cut-off will not be charged.

Complaints and standards

We aim to provide the highest standard of care and hope you never feel the need to raise a concern. However, if you do have any questions or complaints regarding our service, please contact the Clinical Director.

Changes in terms of business

As an evolving business, the terms of business will change over time. The most current and up to date version will always be available to view on request or on our website – www.whitedownequine.co.uk

Applicable law and jurisdiction

These Terms & Conditions shall be interpreted in accordance with the laws of England and Wales. The English Courts have jurisdiction in any dispute arising out of our work on your behalf.

If any terms or provisions of this agreement (or parts thereof) are to become invalid, illegal or unenforceable, the remainder shall survive unaffected to the fullest extent permitted in law.

Insurance Claims

The contract for veterinary services is between the client and the practice. Payment of all veterinary fees remains the sole responsibility of the named account holder at all times, regardless of any insurance policy or claim. Insurance is an agreement between the policyholder and their insurer to reimburse eligible veterinary fees and does not alter the client's responsibility to settle their account with us.

As a discretionary service, we may agree to accept direct payment from your insurance company. This facility is offered entirely at our discretion and may be withdrawn at any time. To be considered for direct payment, a fully completed and signed claim form, together with any information required by us, must be submitted within 7 days of the initial consultation or treatment. Failure to provide the required documentation within this timeframe will result in the withdrawal of the direct claim facility, and all invoices will become payable by the client in accordance with our normal payment terms.



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Clients remain responsible for paying any policy excess, excluded items, administration fees and any treatment not covered by their insurance policy. It is the client's responsibility to understand the terms of their policy, including any exclusions, financial limits, claim periods and remaining cover available. We are unable to advise on the level of cover remaining under your policy.

Insurance companies will not routinely discuss claims with us. It is therefore the client's responsibility to monitor the progress of their claim, respond promptly to any requests from their insurer and inform us immediately if further information is required to avoid delays.

Where we have agreed to accept direct payment, if the insurance company declines the claim, only pays part of the claim, or fails to settle the outstanding balance within 30 days of the claim being submitted, the full outstanding balance immediately becomes the responsibility of the client and must be paid upon request. Any delay or dispute with your insurer does not affect your obligation to pay for the veterinary services provided and may be referred to a debt collection agency.

We reserve the right to refuse or withdraw the direct claim facility at any time and to require payment directly from the client in accordance with our standard payment terms.

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