

# CARA VET GROUP'S PHP MEMBERSHIP TERMS & CONDITIONS

PLEASE READ THE FOLLOWING TERMS & CONDITIONS CAREFULLY.

BY SIGNING UP TO CARA VET GROUP'S PET HEALTHCARE PLAN (PHP), YOU ALSO AGREE TO ABIDE TO THESE TERMS AND CONDITIONS.

**PLEASE NOTE: PHP MEMBERSHIP IS NOT PET INSURANCE.**

1. PHP membership includes unlimited FREE Vet Visits during normal opening hours in either of our locations, 7 days a week (including Sundays). FREE Vet Visits are NOT available on Bank Holidays / Out-of-Hours / Emergencies - a discounted consult fee is applicable on those occasions (20% Discount applies).
2. PHP membership includes the following:
  - a. For Cats: an Annual Vaccination, including a Feline Leukaemia Vaccination, a Full Health Examination and a Wellness Blood Screen. Please note Rabies Vaccinations are **NOT included** as part of PHP membership and are charged for separately.
  - b. For Dogs: a Canine Infectious Respiratory Disease (C.I.R.D.) Vaccination (A.K.A. Infectious Bronchitis / Kennel Cough / Canine Cough Vaccination), an Annual Vaccination & Full Health Examination and a Wellness Blood Screen. Please note Rabies Vaccinations are **NOT included** as part of PHP membership and are charged for separately.
3. The following are NOT included as part of your PHP membership as 'Free Vet Visits':
  - i. Any medication (if required)
  - ii. Additional tests and treatments
  - iii. House visits / Housecalls
  - iv. Visits to other Vets
  - v. Bank Holidays / Out-of-Hours / Emergencies
4. **Unused PHP Allowances / Un-collected Products:** Our Pet Healthcare Plan is similar to a gym membership i.e. we do **not** provide refunds if membership allowances are not used or collected. Please ensure you avail of all the PHP allowances on your plan. To clarify:
  - i. We do **not** provide refunds for uncollected products. The onus is on each owner to collect their pet's allowance of flea and worming control every 3 months.
  - ii. We do **not** provide refunds for unused PHP products nor for unused allowances for PHP services.
5. **Payment Methods:** The following payment methods are the only form of payment accepted:
  - i. You can either choose to Pay-in-Full for the year  
- OR -
  - ii. You sign up to pay monthly via Direct Debit (where you make your 1st monthly payment at Reception and supply your IBAN and details to pay monthly via Direct Debit from a Current Account).  
No other payment method is accepted.
6. If you choose to Pay-in-Full for the year:
  - i. You will receive 12 month's worth of PHP allowances from the Sign-Up date. A year from the Sign-Up date, your pet's PHP allowances will have expired. You can then decide whether to Pay-in-Full for another year's PHP membership; or pay monthly via Direct Debit; or you can simply leave the plan cancelled.
7. If you choose to pay monthly via Direct Debit:
  - i. **Automatic Roll-over:** You will receive 12 month's worth of PHP allowances every year on or around the anniversary of the Sign-Up date. **To clarify, your Direct Debit automatically rolls over every year unless cancelled.** When you visit us on/around the anniversary of your Sign-Up date, you will get allocated a fresh batch of 12 month's worth of PHP allowances by one of our staff members (on the condition that we are still receiving your Direct Debit payments).
  - ii. **Who You Pay:** Your Direct Debit payments will be collected by our Direct Debit Collections Team: *Premier Vet Alliance*. Payments will show on your Statement as being paid to *Premier Vet Limited*.
  - iii. **Available Payment Dates:** Our Direct Debit Collections Team (Premier Vet Alliance) offer 2 payment dates only: the 2nd of each month, or the 16th of each month. No other dates are available. Direct Debits will automatically leave your account on the 2nd of each month (if you sign up between the 2nd - 15th) or the 16th (if you sign up between the 16th - 1st). If you would prefer to change your payment date from the 2nd to the 16th, or from the 16th to the 2nd, simply email your request to [info@caravetgroup.com](mailto:info@caravetgroup.com) and allow 30 days for the change to take effect.
  - iv. **Non-refundable admin fee:** There is a non-refundable joining fee of €5 per owner (for life), which goes straight to *Premier Vet Alliance* (and not to us) for managing your Direct Debit. This fee will be collected with the first Direct Debit payment.
  - v. **Valid Email:** A valid and correct email address is required so that you receive any Direct Debit notifications. The onus is on you to ensure that the email address you supply for the Direct Debit portal is correct. You should receive a Direct Debit confirmation email from *Premier Vet Alliance* within 2 days of signing up. If you do not receive this email, please contact us via [info@caravetgroup.com](mailto:info@caravetgroup.com) to let us know as this also means you will not receive any further communications from our Direct Debit Collections Team: *Premier Vet Alliance*. We do not accept any responsibility for emails that are not received if the email address is missing or not correct. Occasionally, some email providers (especially Hotmail) will place our emails in to your Spam/Junk/Promotions folder. This is out of our control and we accept no responsibility if our emails do not land in your Inbox. If it is a case that you do not receive our emails relating to your PHP membership for whatever reason, you will need to either provide us with an alternative email address that will receive emails from us, or you will need to cancel your PHP membership and simply pay-as-you-go instead.
  - vi. **Reinstating your Cancelled PHP Membership:** If you wish to reinstate your Direct Debit after it has been cancelled, please get in touch with us. Please note:
    - a. If we experience 2 or more instances where your Direct Debit is cancelled and reinstated, we reserve the right to apply a *PHP Reinstatement Administration Fee* of €25 to cover our administration time in getting your plan reinstated.
    - b. If your plan is cancelled 3 times within a given year, we reserve the right to permanently cancel your membership of the PHP. In this case, we will charge for the PHP Products/Services used and you can simply pay-as-you-go from then on.

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8. **Cancellation of your PHP Membership:**
- If your Direct Debit is cancelled at any time other than the anniversary of joining the plan, you will be required to pay the practice either the outstanding amount for the PHP Products/Services received -OR- pay the monthly payments due until the anniversary of the plan – whichever is lower.
  - Cancellation requests must be sent to us via email to [info@caravetgroup.com](mailto:info@caravetgroup.com) and you, the owner, must allow 30 days for the cancellation to take effect.
  - If your Direct Debit is cancelled (either directly by you or if your bank has cancelled your Direct Debit payment to *Premier Vet Alliance* for any reason), *Premier Vet Alliance* will email the email address provided by you on the portal explaining your Direct Debit has been cancelled. Once a Direct Debit has been cancelled, it automatically cancels your pet's PHP membership.
  - To avoid unnecessary cancellation or reinstatement fees, please note the following common bank errors that we receive for a cancelled Direct Debit:
    - 2 consecutive months of Insufficient Funds. Your bank usually begins to process your payment **up to a week before** your due payment date. Therefore, in order to avoid unnecessary cancellation due to there being insufficient funds in your account, please ensure you have sufficient funds in your account up to a week before your payment is due.
    - No Valid Mandate (i.e. incorrect IBAN & BIC supplied; or the IBAN you supplied is for a savings account instead of a current account - payments are only processed by your bank to us from current accounts)
    - Account Closed
    - Account Blocked for Direct Debit by Debtor (i.e this bank error often indicates that you have submitted details for a savings account that your bank refuses to process a Direct Debit from)
9. **Change of Bank Details:** If your bank details change during the year, please ensure that you advise us of your new bank details via email only to [info@caravetgroup.com](mailto:info@caravetgroup.com) (not via phone), with 4 weeks notice to ensure that we and Premier Vet have it all updated for you in time for your next payment date.
10. **Refunds:**
- The only time a PHP refund will be considered is in the specific circumstance that you have paid upfront for the year and your pet has passed away during that year's PHP membership. In this instance, you may be eligible for a partial refund. Refunds in that case are calculated by totting up the [total value of PHP products / services used] since you paid upfront for the year and minusing that figure from the [total value of payment(s) made].
  - Refunds are **not** due if the [total value of payment(s) made] is *less than* the [total value of PHP products / services used] since you paid upfront for the year.
11. **Discounts:** 20% discount for neutering applies to surgical castration only. Discounts do not apply to the use of Suprelorin implants (chemical castration).
12. **Queries:** If you have queries regarding payments for your pet's PHP Membership (Pet Healthcare Plan), please send your query via email only to [info@caravetgroup.com](mailto:info@caravetgroup.com) (not via phone), so that we have an audit trail for our system.
13. If you exceed your PHP allocations within a 12 month period, you will be charged accordingly.
14. **Price Increases:** We normally review our PHP pricing once a year and if you pay via monthly direct debit, your monthly fee may change as a result. You will be given at least 4 weeks' notice of any general changes, and/or specific changes to your monthly fee. This notice will be sent to you, the payer's email address (as mentioned in *Section 7.v*. your most up-to-date email address must be provided to us to ensure you receive important notifications such as these). 4 week's notice will be treated as adequate notice. You will be entitled to terminate if you do not accept any applicable increased Monthly Plan Fee. If you tell us you want to terminate during the 4 week notice period, you will not be charged the increased Monthly Plan Fee.
15. **Transferring Membership:** PHP Membership is not transferable from pet to pet. You should note that this provision also includes the non-transfer of PHP Membership from one pet to another within the same family.
16. **FREE Vet Visits:** Travel Consultations are NOT included under the 'FREE Vet Visits'. This includes visits for passport signing, parasite control, administration related to travel, health certs issuance and blood draws.
17. **Blood Screens:** Our PHP provides an allowance for Wellness Blood Screens. These are different to blood tests we run for sick animals. It is important to note that blood tests for sick pets will incur additional costs - they are not included in the PHP allowances.
18. **T&Cs:** PHP Membership is subject to Cara Vets' PHP Terms & Conditions. These Terms & Conditions are subject to change. For the most recent version, please visit: <https://www.caravetgroup.com/services/pet-healthcare-plan>.
19. If you do not adhere to our T&Cs, we reserve the right to cancel your pet's membership and you can simply pay-as-you-go instead.