

# 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 from Monday - Saturday only. FREE Vet Visits are NOT available on Sundays / Bank Holidays / Out-of-Hours / Emergencies - a discounted consult fee is applicable on those occasions (20% Discount applies).
2. To clarify:
  - a. PHP membership includes the following for Cats: an Annual Vaccination, including a Feline Leukaemia Vaccination, a Full Health Examination and a Pre-Anaesthetic Blood Screen at time of any surgery. Please note Rabies Vaccinations are **NOT included** as part of PHP membership and are charged for separately.
  - b. PHP Membership includes the following 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 an Annual 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. Sundays / Bank Holidays / Out-of-Hours / Emergencies
4. Our Pet Healthcare Plan is similar to a gym membership i.e. we do not provide refunds if membership allowances are not used. The onus is on each owner to collect their pet's allowance of flea and worming control every 3 months.
5. The following payment methods are the only form of payment accepted: You can either choose to Pay-in-Full for the year - OR - 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. 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. 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. Please note your Direct Debit payments roll over each year unless cancelled. 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.
  - iv. Direct Debits will leave your account on the 2nd of each month (if signing up between the 2nd - 15th) or the 16th (if signing up between the 16th - 1st). 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. 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 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.
  - vi. 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:
    - a. 2 consecutive months of Insufficient Funds (please ensure there are sufficient funds in your account on or around your payment date to avoid cancellation)
    - b. 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)
    - c. Account Closed
    - d. 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)
  - vii. 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.



**Cara Veterinary Group**  
Supporting Responsible Pet Ownership

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- viii. 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.
- 8. 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.
- 9. If you exceed your PHP allocations within a 12 month period, you will be charged accordingly.
- 10. We will 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 changes, or changes to your monthly fee and any 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 the 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.
- 11. 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>