Dear pet owner,

WHEELHOUSE

Welcome to Wheelhouse Healthcare Plan.

As a nation of pet lovers it is natural for us to want to provide the best care for our animals, but preventative healthcare, medical bills, referral operations and unforeseen emergencies can often prove to be costly and difficult to manage. This is why we created **The Wheelhouse Healthcare Plan**.

Our comprehensive plan for illness and injuries, preventative healthcare and specialist referral enables you to budget and spread the cost of care with a convenient monthly direct debit. Our aim is to provide a Plan that will cover your veterinary expenses without claim forms and remove the uncertainty of waiting for reimbursement of bills.

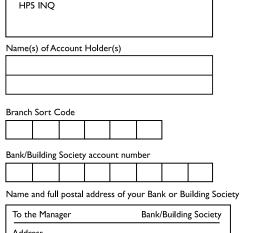


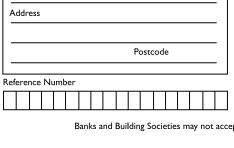
I have read the terms and conditions and I have discussed my membership of **The Wheelhouse Healthcare Plan** with a member of The Wheelhouse team. I also understand that treatments offered by The Wheelhouse Veterinary Centre are entirely at their discretion as I accept they are best qualified to judge what is right for my pet.



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Instruction to your Bank or Building Society to pay by Direct Debit

Originator's Identification Number

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FOR WHEELHOUSE HEALTHCARE PLAN OFFICIAL USE ONLY This is not part of the Instruction to your Bank or Building Society

Instruction to your Bank or Building Society
Please pay Wheelhouse Healthcare Plan Direct Debits from the account
detailed in the instruction subject to the safeguards assured by the
Direct Debit Guarantee. I understand that this instruction may remain
with Wheelhouse Healthcare Plan and if so, details will be passed
electronically to my Bank/Building Society

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Banks and Building Societies may not accept Direct Debit instructions for some types of account

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme
 The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.
- If the amounts to be paid or the payment dates change, Wheelhouse Healthcare Plan will notify you 14 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Wheelhouse Healthcare Plan or your Bank or Building Society you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of the letter to us.

This part is to be completed by you and returned to us at:

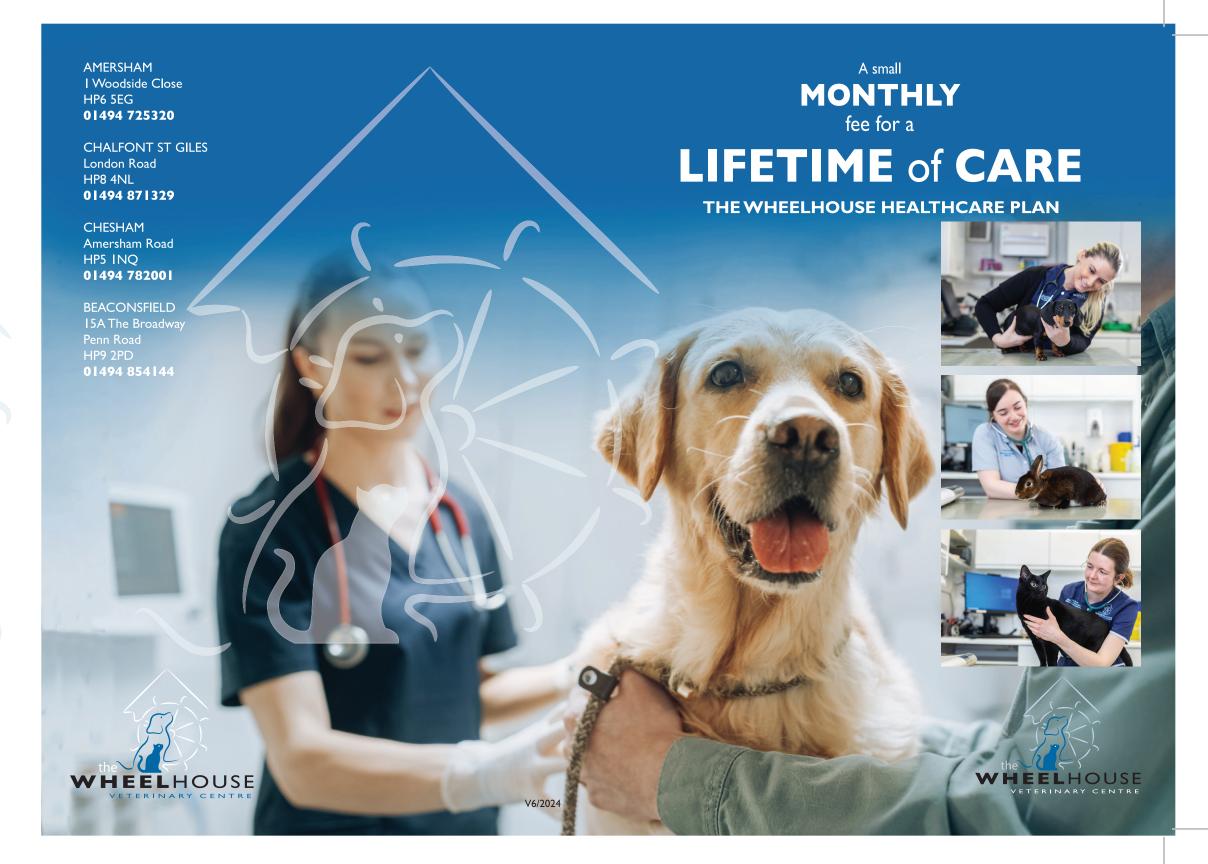
AMERSHAM I Woodside Close HP6 5EG

CHALFONT ST GILES London Road HP8 4NL

CHESHAM Amersham Road HP5 INQ

BEACONSFIELD I5A The Broadway Penn Road HP9 2PD





Wheelhouse Healthcare Plan Terms and Conditions Continued:

8. Alteration of monthly plan fee

Your veterinary practice will normally review your monthly plan fee once a year. The fee may also change when your pet reaches certain ages. You will be given at least one month's notice of any changes to your monthly fee and any notice sent to the payer's email address (if provided) or last known postal address will be treated as adequate notice.

9. Direct Debit changes

Following a decrease in your monthly fee, your monthly plan fee will be changed at the next available Direct Debit collection date. Where you are given notice of an increase in your monthly fee, your monthly plan fee will be increased at the end of the notice period. If you need to change your bank details or Direct Debit collection date, please contact Easy Direct Debits at least 10 working days prior to the collection due date.

10 Your Responsibilities

You are responsible for ensuring your pet attends your veterinary practice regularly for health checks, vaccinations and parasite control and that you comply with the advice and treatment your veterinary practice prescribes. If in the reasonable opinion of your veterinary 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 with immediate effect.

Ending the contract

You may cancel the contract giving no less than one calendar month's notice in writing to your veterinary practice or Easy Direct Debits, expiring on the last payment date. You will be entitled to re-join the plan at any time in the future subject to a new assessment. Your veterinary practice may end your contract by giving you not less than one month's notice and notice given will be deemed valid if sent to the payer's last known postal address.

If in the reasonable opinion of your veterinary 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 with immediate effect.

12. Non-payment

If Easy Direct Debits is unable to collect your monthly plan fee they will inform you in writing and attempt to collect the fee from your bank account within 10 days. Your pet's entitlement to treatment under the plan will be suspended during this time and will only recommence once cleared funds have been received. Your contract will be terminated on the third consecutive attempt to collect payment. If you wish to reinstate the plan following termination Easy Direct Debits will contact your veterinary practice for prior consent. Any request to reinstate the plan after three months will be subject to a new assessment.

Easy Direct Debits will charge an administration fee of £10 if any of your Direct Debit payments are returned by your bank as unpaid.

13 Refund

If your monthly payment is refunded by Easy Direct Debits for whatever reason, the plan will be subject to the conditions of Non-payment (see Section 12) for those months that have been refunded.

14. Variation of these terms and conditions

The terms and conditions of your contract may be varied by your veterinary practice or by Easy Direct Debits on your veterinary practice's behalf. You will be given at least one month's written notice of any changes. Details of the variation will be sent to the plan fee payer's last known postal address or email address (if provided).

If you don't want to accept the changes you have the right to cancel - in line with section 11. You will not have to pay any more than one month's plan fee if you are cancelling because of the variations to the terms. You will be deemed to have accepted the variations after the one month's notice period expires if you have not cancelled the Plan.

15. Liabilities

Easy Direct Debits administers your pet's Plan on behalf of your veterinary practice. The contract is not with Easy Direct Debits, and Easy Direct Debits has no liability to you whether in respect of tort (including negligence), breach of contract, defective or unsatisfactory treatment in connection with any Plan it administers on behalf of your veterinary practice. This does not affect any right or remedy you may have against your veterinary practice.

Easy Direct Debits has no obligation to pay to your veterinary practice any fees not received by us from you, or any monies owed to you by your veterinary practice.

16. Your personal data

We operate strict procedures to ensure that your personal data is kept safe and secure. The main purpose for which Easy Direct Debits holds and uses your personal data is to enable the administration of your pet's Plan.

Your personal data may be shared with other relevant persons involved in the administration of your pet's Plan (for example the pet owner if different to the plan payer) and other persons appointed by the plan holder (for example under a Power of Attorney arrangement). Your personal data may also be shared with persons who provide administrative services to Easy Direct Debits, including companies operating outside of the United Kingdom and the European Economic Area (EEA), and to persons engaged in fraud detection and prevention. Your personal data may also be used for market research to improve the services offered to you, and to provide you with offers of products and services from the Easy Direct Debits, or other carefully selected partners.

You have the right to know what personal data is held about you, why it is held, how it is used, how long it is held and to whom it is disclosed. If you wish to find out about any of these things or if you would like to change your personal data preferences please write to The Data

Protection Officer. Easy Direct Debits Limited, 99 Holdenhurst Road, Bournemouth BH8 8DY.

Upon joining the Plan, you also consent to the disclosure of your pet's medical records to your veterinary practice for the purpose of review and assessment in advance of joining the Plan.

17. Complaints and disputes

All disputes relating to treatment should be directed to your veterinary practice in accordance with their in-house complaints procedure. Should you have a complaint about the administration of your Plan please contact the Head of Customer Services (Vets) at Easy Direct Debits Limited, 99 Holdenhurst Road, Bournemouth, BH8 8DY or email at help@easydirectdebits.co.uk

18. Governing law and jurisdiction

This contract shall be governed by and construed exclusively in accordance with the Law of England and Wales.

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So how does it work?

It's simple. When your pet joins the plan, your vet will assess their group classification which will determine their monthly fee. As a member of The Wheelhouse Healthcare Plan your pet will be covered for all costs incurred from illness and injury after an initial fee of £120 per condition. You will also gain access to a range of member benefits.

How do I join the plan?

Complete the attached application form and return it to your practice. After this has been assessed you may need to bring your pet in for a complimentary healthcheck. Following this we will write to you to confirm your membership of the plan and list any exclusions. We will then collect your direct debit on a monthly basis.

Who is eligible to join?

Any cat, dog or rabbit at any age. As long as you continue to pay your monthly direct debit your pet will be a member on the plan for the rest of their life.

Do you cover only healthy pets?

No. The scheme will take any pet but cannot cover a known existing condition. You can still join to cover any future illness or injuries that are not related to any pre-existing conditions.

What are the member benefits?

Our member benefits are designed to keep your pet in the best of health and include:

- 25% off all recommended vaccinations per year (excluding Rabies vaccination)
- 25% off routine dentistry
- 25% off spays and castrations
- 25% off recommended routine flea and worming treatments*
- 25% off Purina Lifestage diets and our recommended prescription diets
- Health assessment every 6 months (one of these will be at the annual vaccination)
- · All nurse clinics (including nail clipping) are free of charge
- Free microchipping with a lifetime replacement guarantee in the event of it failing **
- We cover the cost of treatment for puppies and kittens from 6 weeks old
- · We take a little of the pain out of losing your pet by including the cost of euthanasia
- Prescribed neutraceuticals from the VetPro range
- · We do not include pregnancy, whelping or kittening and pet travel

^{**} Cover extends only to the microchip replacement and not to any costs arising from a failed microchip.



Wheelhouse Healthcare Plan Terms and Conditions

Welcome to your pet's health plan from The Wheelhouse Veterinary Centre. This contract is between you and The Wheelhouse Veterinary Centre (hereinafter referred to as 'your veterinary practice'). Your plan is administered by Easy Direct Debits for and on behalf of The Wheelhouse Veterinary Centre. This includes passing the fees on to your veterinary practice on a monthly basis.

The following points make up the terms and conditions of the contract between you and your veterinary practice. These are very important and we recommend that you read through them carefully.

I. Definitions of terms used

Contract means the Plan agreement between you and your veterinary practice which you have signed and which comprises these terms and conditions.

Your veterinary practice means the veterinary practice named as the provider of your pet's treatment on the Plan application form.

You means the holder of the Plan who has signed the application form and who is named as the primary contact for the Plan in our records. Your pet means the animal named on the application form as beneficiary of the Plan.

Plan means the pet health plan offered by your veterinary practice that covers specified treatment required to maintain your pet's health. Plan year means an iterative cycle of twelve consecutive months starting from the beginning of the contract and any 12 month period thereafter. Your monthly plan fee is the monthly amount charged by your veterinary practice to cover the cost of the treatment provided to your pet under the terms of this contract.

The application form is the document that is completed at the start of the plan which sets out the plan category and monthly plan fee. An approved practice is a practice or approved referral centre or approved out of hours emergency centre which your veterinary practice might refer your pet to for specialist treatment.

2. Treatment to which your pet is entitled

2. I. Routine, preventative treatment

The contract entitles you to receive discounts on the routine and preventative treatment required to maintain your pet's health as prescribed by your veterinary practice. This includes annual health assessments, routine vaccinations and regular control of parasites. A full list of inclusions is available from your veterinary practice and these terms and conditions should be read in conjunction with your veterinary practice's specific plan details.

2.2. Non-routine treatment

The contract also entitles your pet to receive treatment that is deemed clinically necessary by your veterinary practice in case of illness (short term or long term) or injury. Treatment must be provided by your veterinary practice or an approved practice (see definition) following a referral by your veterinary practice. Please note the initial fee at the start of any course of treatment is excluded. Treatment at an approved referral practice will be subject to a lifetime limit.

3. Treatment not covered by the plan

Under the terms of this contract you will be required to pay for:

- The initial fee as shown in the plan details at the start of any course of treatment in the event of illness or injury for each condition. If, during a routine health check, your veterinary practice believes that your pet may have an illness or other condition you will need to pay an initial fee to begin any required tests designed to confirm the initial diagnosis or before a treatment plan can be put into place.
- Treatment carried out anywhere other than by your veterinary practice or by an approved out of hours emergency centre, except in the case of treatment arranged at an approved referral centre by your veterinary practice.
- Any treatment related to a pre-existing condition that was excluded by your veterinary practice after the initial assessment at the start of the contract.
- Any treatment which is purely cosmetic and not clinically necessary in the opinion of your veterinary practice.
- Any drugs or general health improvers (such as vitamins or 'neutraceuticals') which are not clinically necessary in the opinion of your veterinary practice.
- Any procedure related to breeding including but not limited to spaying, castration and complications arising from giving birth.
- The cost of food, including prescription and special dietary food.
- Costs arising from special (non-routine) cremation or burial.
- Alternative or elective treatments such as osteopathy, homeopathy, aromatherapy and hydrotherapy.
- The emergency fee charged by your veterinary practice outside of normal surgery hours including home visits.
- Treatment necessary to restore your pet's health as a result of your failure to follow preventative health advice provided by your veterinary practice and as outlined in section 2.1.
- Treatment required for an illness that your pet contracts whilst outside the United Kingdom, the Isle of Man and the Channel Islands.
- Any home visits.
- Any treatment that continues after the contract has been cancelled.

4. Treatment of other animals

The contract is for your pet named on the application form and is not transferable between animals.

5. Treatment at another surgery

Your contract is between you and your veterinary practice alone, and it cannot be transferred to another practice.

6. Monthly plan fee

Your monthly plan fee will be determined by the species, breed, size and age of your pet. On the basis of these criteria your pet will be allocated to a specific band which will be recorded on the application form at the time of joining.

7. Payment of fees

Your contract is a monthly contract and will continue from month to month until it is ended by either you or your veterinary practice. You must pay the monthly fee by Direct Debit in favour of Easy Direct Debits as collecting agent for your veterinary practice. Any other amounts due to your veterinary practice for treatment not covered by this contract are payable directly to your veterinary practice. Your liability to pay the monthly fee continues until the contract is ended in accordance with these terms and conditions (see section 11). No refund of fees will be allowed except in the case of administrative error or death of your pet.

^{*} For use only on animals registered to the plan

FREQUENTLY ASKED QUESTIONS

How soon am I covered?

When you sign the agreement and we receive your payment or direct debit instructions, you are eligible for the discounts on vaccinations, flea and worm treatments, neutering and dentistry.

Full cover will start when you receive your joining letter detailing exclusions (if any).

Are complementary therapies covered?

Complementary therapies provided by The Wheelhouse Veterinary Centre are included in the Plan.

What happens if I have to call the vet outside normal surgery hours?

You will be seen either at one of our surgeries and pay the normal initial fee plus an emergency fee, or you will be seen at our dedicated emergency centre where you will pay their fees and bring a receipt to The Wheelhouse for reimbursement less the normal initial fee and their emergency fee.

What happens if my pet requires treatment at an approved referral centre?

Your vet will arrange the referral with the approved centre. On discharge you are required to settle the account and bring a receipt to The Wheelhouse for reimbursement less the initial fee up to the lifetime limit of £3,750.

What happens if my pet is ill while away on holiday?

Take your pet to a local veterinary surgeon for treatment and pay their account. Bring a receipt to The Wheelhouse and we will reimburse you less the initial fee and any emergency fee.

What happens if I need the vet to visit me at my home?

You pay the normal initial fee plus a "visit" fee.

Do you offer a multi-pet discount?

Yes. Once you have four pets on the Plan there is a 10% discount for each animal.

Is the plan transportable?

No, the plan is currently only available at The Wheelhouse Veterinary Centre.

When the time comes to say goodbye to my pet, what is included?

Euthanasia is included in the plan as long as this is carried out by The Wheelhouse Veterinary Centre, an approved referral centre or an approved Out-Of-Hours provider. We also cover the cost of cremation. Individual cremation and return of ashes is not included in the plan.

Is this insurance?

No, this is not an insurance product. This is a preventative healthcare and treatment plan entitling you to treatment and preventative healthcare deemed clinically necessary by your vet. Whether at The Wheelhouse Veterinary Centre, at an approved referral centre or at the approved Out-of-Hours provider, you will still have to pay the initial fee for each new condition. The plan does not cover any third party liability, which is often included in household insurance products.

Are pre-existing conditions covered?

No, the scheme will take any pet but cannot cover any known pre-existing conditions.

Are there any joining fees?

No.









Included

Health assessment every six months (one of these will be at the annual vaccination)

Treatment of injury and illness

25% off vaccinations (primary & booster)

25% off recommended flea & worming treatments

Advice on diet and health.

25% off Purina Lifestage diets & our recommended prescription diets

25% off dental treatment

25% off neutering - spaying & castration

Microchipping with a lifetime replacement guarantee in the event of it failing

Emergency treatment at The Wheelhouse or our approved Out-Of-Hours provider for any injury or illness normally covered by the plan

Treatment at an approved referral centre up to a lifetime limit of £3,750 per pet

Euthanasia & routine cremation

Emergency treatment while you and your pet are on holiday in the UK.

All nurse clinics (including nail clipping)

Cats from £38.00 Dogs from £67.00 Rabbits £17.00 (all inc.VAT)

GROUP	PET	MONTHLY FEE
Group I	Dog: small/medium, eg Cocker Spaniel	£67.00
Group 2	Dog: large, eg Retriever	£83.00
Group 3	Dog: giant, eg Newfoundland	£94.00
Group 4	Cat: domestic short/medium/long/any cross breed	£38.00
Group 5	Cat: any pure breed	£44.00
Group 6	Rabbit	£17.00

Exceptions: Pug (G2), Miniature Schnauzer (G2), Cavalier King Charles Spaniel (G2), West Highland White Terrier (G2), Daschund (G2), French Bulldog (G2), German Shepherd (G3), Bulldog (G3), Shar Pei (G3), Bassett Hound (G3), Boxer (G3), Bull Terrier (G3), Bull Mastiff (G3), Doberman (G3), Rottweiler (G3), Flat Coat Retriver (G3)

- A unique healthcare plan
- No claim forms to complete
- No large veterinary bills to pay
- Affordable monthly contribution









- The amount of veterinary care you will require increases as your pet gets older and, although it is our aim to cover your pet for life, we would not want you to pay larger premiums until you are more likely to need that amount of treatment. Therefore the premium for your dog will increase by £35.00 per month once they reach the age of 10 years.
- Cats also require increased veterinary treatment with advancing age and therefore the premium for your cat will increase by £15.00 per month once they reach the age of 10 years.
- If your pet develops a long-term condition, the Plan covers all of the costs (except
 the initial fee) for the first six months. After that time we ask you to pay for 50%
 of the cost of treatment* for that condition; our professional services and
 ongoing clinical care are provided indefinitely by the Healthcare Plan.
- Once on the Plan we will always provide the best care that we feel is appropriate for your pet, including referring to an approved centre (up to a lifetime cost of £3,750). The referral we provide is always at the discretion of our vets, who we feel are best qualified to judge what is right for your pet.

^{*} Laser and phycical therapy provided by the Wheelhouse is classed as a treatment.

