

Guardian Pet Hospital Financial Policy

We at Guardian Pet Hospital are committed to providing you and your pet with high quality veterinary care in a cost-effective manner. In order to accomplish this, we depend upon prompt payment for the services we provide. Your understanding of our financial policy is essential.

Please be reminded, that **you** are responsible for payment of your account. We would be happy to provide a written estimate for services. Please feel free to ask. All fees for services, prescriptions and over-the-counter items must be paid in full at the time the pet is dismissed from the hospital.

Payment Options

We accept personal checks, Visa, MasterCard, American Express, and Discover with appropriate picture ID and only for the amount of the fee only. We also accept cash.

We do offer financial services through Wells Fargo. You must fill out a credit application and receive approval before using this service. This will allow you to pay out the total of your bill over 3 monthly payments with no fees. If you do not abide by the terms of the credit agreement, fees will be assessed through Wells Fargo.

We do highly recommend the purchase of a pet insurance policy. There are several companies that offer these services, but the one we are most familiar with is Veterinary Pet Insurance. As a courtesy to you, we will print out any information needed and file claims to your pet's insurance company if you wish. You are still responsible for the total of the bill at the time of services. Any reimbursements are made from the insurance company to you.

Returned Checks

There will be a \$30.00 fee assessed for any and all checks returned from the bank for any reason, including, but not limited to insufficient funds, canceled payment, closing of account, etc. We will accept payment of the amount of the check, plus our fees, by cash, certified check, or money order only.

Prior Balance

Accounts with a prior balance at the time services are requested will be asked to pay the prior balance in full before incurring any additional charges. If the balance cannot be paid in full, then we may consider monthly payment arrangements on a case-by-case basis. All fees **MUST** be paid at the time of service if a balance exists over 30 days past due.

Accounts delinquent over 30 days will be assessed interest at 1.5% per month on the outstanding balance or a \$3.⁰⁰ billing fee, whichever is greater. Please be aware that any unpaid balance over 90 days is subject to intensive collection procedures. Accounts turned over for collection will be assessed the full fee, plus any collection or attorney fees.

Collection Procedures

Prompt payment for services rendered is expected and failure to comply or respond to repeated communications from our office may result in discharge from the practice and/or involvement of an outside collection agency or attorney. Once an account has been referred to an outside agency, prior balances must be resolved before being seen by the doctor and all future services must be paid for with cash before services are rendered.

We understand that financial problems arise from time to time. Please let us know if you need to arrange a payment plan that allows you to pay off your balance in installments in a manner that is agreeable to both parties. *Remember that this is not a financial institution and we do not make a practice of loaning money OR services*, therefore we offer many options for financing through other means so that we may continue to provide our services to all of our clients.

Information Change

Please advise us of any address or phone number changes promptly.