

Animal and Plant Health Agency
Woodham Lane
Addlestone
SURREY
KT15 3NB

Practice Ref: [REDACTED]
Invoice Ref: [REDACTED]
Invoice Date: 14/11/2023

Period of Insurance
From: 01/01/2024
To: 31/12/2024



Questions about this invoice?
Call our Membership Department on +44 (0) 1565 652737

Invoice

Why have you received this invoice?

Your cover for 2024

Important Notice

The premium is calculated based on information supplied to the VDS. You must advise the VDS immediately if the information we hold is not correct as it may affect the premium and/or invalidate or reduce the insurance cover available.

Payment of this Invoice confirms your agreement to enter into the contract of insurance for the period and the limits shown on this Invoice. Once we have received payment, your Schedule of Insurance will be available to view and download online at www.thevds.co.uk. This will confirm the policy start date. Failure to make payment could leave you at risk of being uninsured.

Indemnity Limits for Criminal and Disciplinary Proceedings	Per related set of proceedings/ Aggregate Limit
Named Veterinary Surgeons/Companies/ Limited Liability Partnerships	£200,000/£400,000
Named Registered Veterinary Nurses	£150,000/£300,000

Amount Due

2024 Premium
Loyalty Discount (See Note 2)
Practice Discount (See Note 3)
Mutual Bonus Discount (See Note 7)

Net Premium
Insurance Premium Tax (See Note 4)

Total Amount Payable £95,879.12

Vetlife Donation (See Note 5)
(If you wish to make a donation please return the invoice to us in the enclosed envelope.)

Total + Vetlife Donation

Your Civil Liability Indemnity Limits (See Note 1)

Risk Group	Per Claim/Annual Aggregate	Premium
D	£250,000 / £1,500,000	£10,240.45
E	£250,000 / £1,500,000	£5,122.39
F	£250,000 / £1,500,000	£87,058.98

Civil Liability limit for death or bodily injury £10,000,000

Ways to pay

(If you are returning a copy of this invoice to us please tick one box only to indicate how you are paying.)

<div><input type="radio"/></div> <div></div> <div>Online</div> <div>Pay online using a credit or debit card by logging into your VDS account on our website: www.thevds.co.uk/payment</div>	<div><input type="radio"/></div> <div></div> <div>Phone</div> <div>Please call +44 (0) 1565 652737 and carefully follow the instructions to make a payment via our automated payment line, quoting the numerical digits from your Payment Reference: 0453582401</div>	<div><input type="radio"/></div> <div></div> <div>Electronic Bank Transfer</div> <div>The Veterinary Defence Society Limited bank details (UK) Sort code: 20-24-41 Account no: 23526410 Please be sure to quote your Invoice Reference to allow us to allocate your payment correctly.</div>	<div><input type="radio"/></div> <div></div> <div>Cheque</div> <div>Cheques should be made payable to The Veterinary Defence Society Limited. Please write the Invoice Reference on the reverse of your cheque and send to our Knutsford address.</div>	<div><input type="radio"/></div> <div></div> <div>Direct Debit</div> <div>If you choose to pay by Direct Debit please complete, sign and return the enclosed Direct Debit instruction to our Membership Department.</div>
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Notes and Important Information Referred to in the Invoice

1. Indemnity Limits and cover details (if applicable)

This insurance product meets the demands and needs of veterinary surgeons, Registered Veterinary Nurses (as listed in the Schedule) and companies and limited liability partnerships operating a veterinary practice in respect of:

- professional indemnity insurance for veterinary surgeons and Corporate Members for claims in connection with negligence arising from Normal Veterinary Work
- representation costs arising from charges against veterinary surgeons and Registered Veterinary Nurses in criminal and disciplinary proceedings
- representation costs arising from charges against Corporate Members in criminal proceedings

You have decided on the Risk Group(s) that require cover and the indemnity limit(s) you require and these are set out in this Invoice.

The limits of indemnity for each Risk Group are shown per "Claim" (as defined in the Policy) and in the 'aggregate' (our maximum liability for all covered claims in the policy period will not exceed the aggregate limits shown). All our limits of indemnity for civil liability are inclusive of any damages and/or legal or other costs. The VDS Insurance policies also include fixed limits of cover for representation costs in criminal and disciplinary proceedings for veterinary surgeons and Registered Veterinary Nurses listed in the Schedule of Insurance and for Corporate Members listed in the Schedule of Insurance for representation costs arising from charges against limited companies and limited liability partnerships in criminal proceedings.

Please review this Invoice carefully and check that the indemnity limits and all other details it contains do accurately reflect your demands and needs for cover. If not, please call our Membership Department on +44 (0) 1565 652737 or contact us at admin@thevds.co.uk. For full details of the cover provided under this insurance product, please see "About the VDS Practice Policy" which includes the Insurance Product Information Document and other important information. Full policy terms can be found at <https://www.thevds.co.uk/choose-vds/our-policy>.

2. Loyalty Discount (if shown)

The practice must have been insured by the VDS on the 1 November in the year prior to the commencement date of the Policy being applied for, to be eligible for this discount. Any applicable discount is shown on the invoice.

3. Practice Discount (if shown)

A discount may be given based on the number of full time equivalent veterinary surgeons and Registered Veterinary Nurses who work for the practice. Any applicable discount is shown on the Invoice.

4. Insurance Premium Tax (UK) / Government Levy (Republic of Ireland)

In the UK, Insurance Premium Tax at the prevailing rate has been added to the Net Premium to generate the Total Premium. In the Republic of Ireland, a Government Levy of 3% of the Net Premium has been added to generate the Total Premium.

5. Optional Donation to Vetlife (UK) / Irish Veterinary Benevolent Fund (Republic of Ireland)

You have the opportunity to make a donation to Vetlife or the Irish Veterinary Benevolent Fund (IVBF). If you wish to make a donation and are paying by cheque or over the phone please indicate on the Invoice the amount you are donating and the total amount of your payment. Please tell us how you are paying in the 'Ways to Pay' section and return the Invoice to us to our Knutsford address in the enclosed envelope. Unfortunately, the VDS are currently unable to collect donations for Vetlife or the IVBF from practices or individuals paying their premium by Direct Debit, Online or Electronic Bank Transfer; therefore if you are paying by these methods and would like to donate, please do so directly to those organisations. Making a donation direct to these charities may allow them to take advantage of Gift Aid in the UK or donations tax relief in the Republic of Ireland. You can donate by visiting the Vetlife website at www.vetlife.org.uk/support-us/donate or the IVBF website at www.ivbf.ie/donate.html. The VDS are unable to collect donations for Vetlife or the IVBF from practices or individuals paying their premium by Direct Debit; therefore if you are paying by Direct Debit and would like to donate, please do so directly to those organisations.

6. Payment

- Payment of this Invoice is due within 14 days of the Invoice Date. If you are renewing your Policy for 2024, payment of this Invoice is due by the 31st of December 2023. You can pay your Invoice online at www.thevds.co.uk/payment. Failure to make payment could leave you uninsured.
- Once we have received payment, your Schedule of Insurance will be available to view and download online at www.thevds.co.uk. Please note: If this Invoice relates to changes to an existing Policy, please contact the membership team directly for an updated version of the Policy Schedule using the details below. If you require assistance or you wish to request a copy of your Schedule of Insurance, please contact us on admin@thevds.co.uk or by calling +44 (0)1565 652737.

7. Mutual Bonus Discount

The Mutual Bonus is the return of any surplus premium from the prior year of business. It is based on the financial performance of the Society and is not guaranteed. It will be returned as a reduction against your renewal premium as the 'Mutual Bonus Discount'.