



Terms and conditions - Insured patients

Charges:

Fees for your initial and follow up consultations and for skin procedures, have been agreed with your private medical insurance provider.

Fees for blood tests, the analysis of any skin swabs, cryotherapy, procedures and pharmacy prescriptions will be charged in addition to the above by the hospital/ clinic.

Payment arrangements:

Dr Crichlow will invoice your medical insurance provider directly for payment.

You acknowledge and agree that the fact that you have the benefit of private insurance cover does not in any way absolve or diminish your responsibility to meet the fees payable in full. It is your responsibility to ensure that you have the authorisation from your private medical insurance provider before obtaining the relevant health services.

In the event that your private medical insurance provider does not pay your fees, you undertake to pay those fees in full. Payment options and details will be sent by invoice.

Late payment:

If fees are not paid within 28 days of the invoice date, you agree to pay interest at a rate of 5% above bank minimum base rate until the invoice has been paid in full. Failure to settle your account will result in your details being forwarded to a debt collection company which may result in extra fees being charged.

Failure to attend/ cancel within notice period:

Failure to attend an appointment without 48 hours cancellation notice will incur a fee of £100. At Spire Harpenden and OSD Healthcare, this will be invoiced to you as a standard invoice*. Please note that this will NOT be covered under your insurance and you as the patient will be liable for this charge. Failure to pay will result in referral to a debt collection agency and the inability to book further appointments. *At Aventus Clinic a deposit of £100 is required in order to secure the booking. This can be reimbursed immediately following the appointment if you are discharged, or can be held as a deposit for future consultations or procedures. In the event of non-attendance or cancellation within 48 hours of the appointment, this £100 is non-refundable. For procedures costing £500 or above at Aventus Clinic, a deposit of HALF the price of the procedure will be taken in advance in order to secure the booking.

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