

TERMS & CONDITIONS

You acknowledge that

1. You are under the care and control of your Clinician at TMCK who may involve other Clinicians in your treatment if appropriate.
2. TMCK acts as agent for your Clinician, who is self-employed and not an employee of TMCK.
3. Any fees or other charges for your Clinician's services paid to TMCK by you are collected by TMCK as agent for and on behalf of your Clinician.
4. TMCK's and your Clinician's contract is with you and not with your Insurer or your Sponsor and you agree to pay any fees, charges and expenses not paid when due by your Insurer or your Sponsor. Your Clinician's fees are payable at the time of consultation and/or treatment and, where there are delays in payment, we reserve the right to charge interest at 8% per annum calculated from the date of the invoice to the date of payment. Any further collection costs incurred by TMCK and/or your Clinician, including fees payable to solicitors, will be added to the final amount payable. We **MAY** ask you to pay in advance for blood tests, ultrasound scans, treatments, consultation and procedure fees and similar and **MAY** require your credit/debit card details in order to secure your appointment or proceed with your treatment, even if you have Private Medical Insurance. We will only debit your card if our charges are not fully paid and **WE RESERVE THE RIGHT** to charge your card with any amounts unpaid. We will tell you before we debit your card.
5. If you have private medical insurance (PMI) it is your responsibility to ensure that your insurance plan is adequate to pay for your consultation and/or treatment. We strongly recommend that you contact your insurance company prior to your consultation and/or treatment in order to check the terms of your policy and the amount they will pay. Any shortfalls in the amount your insurance company pays to TMCK and/or your Clinician are payable by you. We will need the identity of your insurer, your membership number and your pre-authorisation code prior to your appointment. Without this information, we will ask you to settle your account at the time of your appointment.
6. TMCK accepts payment for services provided to you only from Insurers and/or Sponsors with whom we have a prior written agreement. Where we have a prior written agreement, you must give us an Insurance Company Pre-Authorisation Number or a Letter of Guarantee, both specific to your proposed treatment. Where we do NOT have a prior written agreement or you do not give us this Number or Letter, you will be required to pay your account to TMCK at the time of your treatment.
7. TMCK is not responsible for the loss of or damage to any valuables, cash or other items belonging to you or any persons accompanying you.
8. TMCK may need to record and share with other organisations information about you from which you may be personally identified. We will keep that information, including any medical information, in confidence and will only share it with those involved in, or who may become involved in, your treatment and care. Confidential disclosure will also be made to any person or organisation or agent of any person or organisation who may be responsible for paying your treatment expenses. All information will be retained until destroyed in accordance with the requirements of the Data Protection Act 1998.