THE PRACTICE RECOVERY PLAN

A guide to help veterinary offices rehabilitate

As your partners, as your friends and as a family,

Patterson and its employees are here to help you after the devastation from Hurricane Helene. Use this guide as a helpful reference and remember that we're here if you need anything at all.





RELIEF PLAN FOR VETERINARIANS OPERATIONALLY AFFECTED BY HURRICANE HELENE, SEPTEMBER 2024.

First and foremost, remember you are not alone in dealing with the challenges of rebuilding. Patterson is with you every step of the way, and that's why we created this guide. In the days and the weeks to come, you may find yourself looking for information or resources. We hope this guide will help.

STEPS TO RECOVERY

1. Contact your insurance company.

Identify damage to your practice and make sure your insurance company is aware.

2. Document any identified damage.

After contacting your insurance company, make sure you document the damage with photos and notes for your own record of what happened.

3. Establish contact with your customers.

If your practice's phone lines are down, use a working cell phone number as your business line temporarily. If possible, put up-to-date contact information on your website so your customers can reach out to you with questions.

4. Be proactive about communication.

Don't let your team members and customers wonder about your status – use outlets like social media to keep them up to date.

5. Get a break on your bills.

Your bank, credit card companies and other creditors will all likely allow you to defer payments, extend grace periods or waive fees.

6. Work with suppliers.

Patterson and all your suppliers want to help. Contact your suppliers directly, tell them about what you need and what you can afford – keeping in mind that you may have insurance claims pending.

7. Don't just rebuild. Rebuild right.

Having to rebuild your practice can provide you with an opportunity to change things you've wanted to change for years.

8. Government assistance.

Disaster relief funds are often available from local, state or national government entities. Keep in mind that these funds are designed to help people like you.



INFORMATION AND RESOURCES

American Red Cross

Find a shelter, review disaster recovery guides and register or search the safe and well listings at <u>redcross.org/find-help</u>.

Federal and local disaster assistance

Find a wide range of information and resources at disasterassistance.gov.

or call 800.621.FEMA (3362).

Documenting recovery costs

Many of the costs associated with helping your practice recover may have tax or insurance implications. Keep this in mind, and establish a separate expense account for recovery costs. These may include:

Any charges incurred by additional employee hours related to recovery

Any charges incurred by employee travel or lodging

Any charges incurred by having to rent space, supplies and/or equipment

Any charges incurred by new or temporary forms of communication, including additional phone lines, internet connections or others

Any charges incurred to remain operational or reduce potential losses



PATTERSON RECOVERY ASSISTANCE

There is much work to be done, and Patterson is here to help. If you have an existing contract with us, or need to purchase new equipment or merchandise, please let us know. We have put together several financing options to get you back on track.



Option 1: Existing contracts

Freeze payments and accrue no finance charges for up to six months.* We will do everything we can to help you reopen your doors as safely and quickly as possible, including deferring your payments for up to six months. Once your practice is back up and running, your payments will resume with no penalties. If you need further deferment assistance, your Patterson representative can help.



Option 2: New equipment contracts

Finance up to five years at 6.5%, with no payments for three months.* We will help you replace damaged or missing equipment easily and with a secure, low-rate option that also enables you to finance merchandise at up to 25% of your total financing package.



Option 3: New sundries contracts

Finance up to \$30,000 with a 12-month supply note at a 0% rate and no payments for three months.* Did you lose the supplies you need to run your business? We can help you resupply your practice with a 0% rate on merchandise, including three months of no payments required.

Technical support

The Patterson Veterinary team will do everything we can to offer you in-office technical support as soon as we can. For prompt assistance, contact your local Patterson branch or call 800.225.7911.

Office design

Patterson office design and equipment experts can help you identify how you can get your practice back up and running and assist in the process. Contact your Patterson representative for more information.

Please call your Patterson representative, local branch or 800.225.7911 to get the assistance you need.

* These programs are subject to certain qualification requirements and are available to veterinarians affected by Hurricane Helene and where a state of emergency has been declared. Finance charges for Option One resume after six months or when practice is fully operational, whichever happens first. Financing must be approved by December 31, 2024. Financing is through Patterson Veterinary and dependent upon Patterson Veterinary approval. Special financing rates are not eligible to earn Veterinary Practice Success or Technology Education Credits.

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