#### **Terms and Conditions**

Terms and Conditions for Love Your Life - Life Coaching

#### 1. Introduction

These Terms of Use are entered into by and between you and Love Your Life - Life Coaching and its affiliated subsidiaries and related entities (collectively, "Company," "We" or "Us"). The following terms and conditions, together with any documents they expressly incorporate by reference (collectively, these "Terms of Use"), govern your access to and use of LYL-LIFECOACHING.CO.UK ("Website"), including any mobile applications, websites, and social media platforms owned or controlled by Us, along with any content, functionality, and services offered through Us (each a "Service," collectively "Services") whether as a guest or a registered user. By using the Services, you accept and agree to be bound by these Terms of Use and our Privacy Policy.

## 2. Jurisdiction and Governing Law

These Terms of Use shall be governed by and construed in accordance with the laws of England and Wales. Any disputes relating to these terms and conditions shall be subject to the exclusive jurisdiction of the courts of England and Wales.

## 3. Data Protection and Privacy

We are committed to protecting your privacy and securing your personal information. The collection, use, and protection of your personal data are governed by our Privacy Policy, which complies with the General Data Protection Regulation (GDPR) as implemented in the UK.

## 4. Consumer Rights

Your rights as a consumer are protected under the Consumer Rights Act 2015. This includes the right to cancel a service contract within 14 days of commencement, among other rights relating to the quality and description of services provided.

## 5. Accessibility

We strive to ensure our services are accessible to all individuals, including those with disabilities, in compliance with the Equality Act 2010.

### 6. Online Dispute Resolution (ODR) and Alternative Dispute Resolution (ADR)

For resolving disputes efficiently, we offer access to Online Dispute Resolution (ODR) and Alternative Dispute Resolution (ADR) mechanisms to resolve issues amicably without court proceedings.

### 7. Amendments

We reserve the right to amend these Terms of Use at any time to reflect changes in relevant laws and regulations. Such amendments will be effective immediately upon posting on our website.

# 8. User Eligibility and Conduct

The Services are offered and available to users who are at least 18 years of age. By using these Services, you represent that you are of legal age to form a binding contract. You agree to use the

Services lawfully and ethically, ensuring that all information provided is accurate, current, and complete.

### 9. Intellectual Property

Unless otherwise noted, all materials within the Services, including but not limited to Company Content, logos, processes, and teachings, are owned or licensed by the Company. Any reproduction, modification, or distribution of Company Content without express written consent is strictly prohibited.

#### 10. Comments and Feedback

All feedback, ideas, and suggestions submitted to the Company become its property. Users must ensure their submissions do not violate third-party rights or contain unlawful material.

### 11. Prohibited Conduct

#### Users must not:

- Engage in harassment, abuse, or defamation.
- Share confidential or proprietary information.
- Use the Services for illegal purposes.
- Attempt to modify or disrupt the Service's functionality.
- Engage in spamming or any other form of unsolicited communication.

## 12. Termination

We reserve the right to terminate or suspend your access to the Services at any time without notice for any breach of these Terms of Use.

## 13. Digital Products, Courses, and Pre-Orders

## a) Refunds & Cancellations:

- Digital products and courses are non-refundable once accessed or downloaded.
- Pre-orders can be cancelled within 14 days unless specified otherwise.
- If a course or digital product is unavailable after purchase, we will offer an alternative or refund.

#### b) Access & Usage Rights:

- Course access duration will be specified at the time of purchase.
- Users must not share, resell, or distribute course content without written permission.
- Unauthorized sharing may result in removal from the platform without refund.

### 14. Payment and Subscription Terms

 Subscription-based services renew automatically unless cancelled before the renewal date.

- Users are responsible for keeping payment details up to date.
- Failed payments may result in restricted access until the issue is resolved.

## 15. Liability for Coaching Services

- Coaching does not guarantee specific results and should not be considered a substitute for medical, financial, or legal advice.
- Clients are responsible for their actions and decisions following coaching sessions.

## 16. Community Guidelines

- Users must engage respectfully in any online communities (e.g., Facebook groups).
- Violation of group rules may result in removal without refund.

## 17. Service and Product Availability

Product availability on our Website or via the Services is not guaranteed. If there is an error in your order confirmation, it is your responsibility to inform us as soon as possible.

# 18. Limitation of Liability

The Services are provided "as is" without warranties of any kind. The Company is not liable for any direct, indirect, or consequential damages resulting from your use of the Services.

#### 19. Indemnification

You agree to indemnify and hold the Company harmless from any claims, liabilities, or damages arising out of your use of the Services, breach of these Terms, or violation of any third-party rights.

## 20. Dispute Resolution

If any dispute arises, you may contact our customer service at <a href="mailto:info@lyl-lifecoaching.co.uk">info@lyl-lifecoaching.co.uk</a>. If disputes cannot be resolved informally, they shall be subject to arbitration as per applicable laws.

## 21. Severability

If any provision of these Terms of Use is found to be unlawful or unenforceable, the remaining provisions shall remain valid and enforceable.

### 22. Entire Agreement

These Terms constitute the entire agreement between You and the Company, superseding all prior agreements and understandings.

#### 23. Contact Information

If you have any questions regarding these Terms of Use, you can contact us at: Email: <a href="mailto:gemma@lyl-lifecoaching.co.uk">gemma@lyl-lifecoaching.co.uk</a>