



## My Midwife Madelaine Ltd

Registered address: 82A James Carter Road, Mildenhall, Suffolk, IP28 7DE.

Email: [madelaine@mymidwifemadelaine.com](mailto:madelaine@mymidwifemadelaine.com)

Mobile: 07561857875

## Refund Guide

I understand that pregnancy and birth are deeply personal journeys, and sometimes things unfold in unexpected ways. This guide outlines my refund policy so you can feel confident and informed from the start.

My financial administrator handles all payments and refunds. If you have any questions, please get in touch with her at [felicity@mymidwifemadelaine.com](mailto:felicity@mymidwifemadelaine.com).

### Single Appointments

1. When booking a single appointment, you can pay in full or, if the appointment is further in the future, pay a **£50 deposit**.
  - a. If you cancel for any reason, you'll receive a full refund.
  - b. If you cancel **less than 24 hours** before your appointment, the £50 deposit will be retained.
2. If I need to cancel your appointment for any reason, you will not be charged.

### Antenatal & Postnatal Care Packages

1. If you book a care package and experience a miscarriage, you'll only pay for the appointments, scans, or blood tests you've received.
2. If you change your mind after your first antenatal appointment, you'll only pay for that appointment and any tests or scans completed.
3. If you choose to skip appointments included in your care package, no refund will be given.
  - a. If you anticipate needing fewer appointments, please let me know at booking so we can create a **bespoke care package**.
4. If you cancel an antenatal appointment **on the day**, it will be rearranged.
  - a. If this happens more than once, future rearrangements will require payment for an additional visit.

### Early Labour & Extended Pregnancy

- If you go into labour before 37 weeks, please note that there will be no refund for any antenatal care not received.

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- If your pregnancy continues beyond 43 weeks, there is no additional charge for extra appointments.

This policy reflects the unpredictability of birth and the nature of personalised care. While early labour may mean fewer antenatal visits, your care is always tailored to your unique journey. Likewise, if your pregnancy extends beyond 43 weeks, I'm committed to supporting you fully—without extra cost—because every family deserves continuous, compassionate care, no matter the timeline.

## **Home Births & Hospital Support**

Booking a birth care package means I reserve time exclusively for you, declining other clients with similar due dates. If your plans change, your refund will reflect this commitment.

The birth care fee includes:

- My on-call availability
- Care during labour and birth
- A second midwife or doula on call
- Equipment and clinical indemnity insurance

When you book a **home birth or hospital support package**, both my second midwife/doula and I are reserved for you from **37 weeks until your baby is born** (which may be up to 43 weeks).

Refunds are considered **case by case**, with fairness and compassion in mind.

## **If Your Plans Change *Before* 37 Weeks**

1. If you cancel a **Home Birth or Hospital Support Package** before 37 weeks (36 weeks + 6 days), you'll pay for the antenatal care received or **£500**, whichever is greater.
  - a. The birth portion of your care will be refunded.
2. If you switch from a **home birth** to **hospital support** before 37 weeks, you'll receive a **partial refund**, as the second midwife is no longer required.
3. If you go into labour before 37 weeks, I'll do my best to accompany you to hospital if you wish.
  - a. You'll receive a **partial refund** for the second midwife.
  - b. If I'm unable to attend, the **birth portion** of your package will be refunded in full.

## **If Your Plans Change After 37 Weeks**

If you cancel care after 37 weeks (36 weeks + 6 days), you may be required to pay the **full birth care fee**, depending on your circumstances.

1. If a clinical situation requires a hospital birth and you choose not to have me attend or receive any clinical guidance or advice during this time, you'll receive a partial refund of the insurance portion of your birth care.

Please note that I am legally required to purchase indemnity insurance for every birth I support — even if my involvement is limited to offering advice by phone during labour. This ensures that you are fully protected, no matter how your birth unfolds.

Because this insurance covers any clinical input I provide, including remote guidance, **no refund will be issued** if I offer advice or support during your hospital labour and birth.

2. If you switch from a home birth to hospital birth and I remain on call to support you, the **full fee applies**.
3. If you cancel care entirely after 37 weeks, you'll be required to **pay in full**.

## **If Plans Change During Labour**

1. If I provide any care at home during labour, the **full fee applies**.
2. If you transfer to hospital before birth and I haven't provided care at home, and you choose not to have me accompany you or offer any clinical guidance or support during your labour and birth, you'll receive a **10% refund** of the total birth fee.

Please note that I am legally required to purchase **indemnity insurance** for every birth I support — even if my involvement is limited to offering advice by phone during labour. This ensures that you are fully protected, no matter how your birth unfolds.

Because this insurance covers any clinical input I provide, including remote guidance, **no refund will be issued** if I offer advice or support during your hospital labour and birth.

3. If your labour progresses quickly and baby is born **before I arrive**, the full fee still applies.
  - a. I will guide you over the phone while travelling and provide immediate care upon arrival, including support through the third stage of labour.
4. If labour is prolonged, my colleague midwife may take over care temporarily to maintain safety.
  - a. The fee remains unchanged.

## **Failing to Notify Me When You're in Labour**

1. If you do not call me and choose to **freebirth**, the full fee still applies.
2. If you **text** instead of calling and I don't see the message, I won't know you need me—and you'll still be required to pay in full.
  - a. **Please always call.** If I don't answer, I may be with another client—**leave a voicemail.**

## **A Final Note from My Midwife Madelaine**

Every birth is unique, and I'm here to support you with compassion, flexibility, and respect for your choices — wherever and however your journey unfolds. This refund guide is designed to be transparent and fair, while honouring the trust you place in me. If you have any questions or concerns, I'm always happy to talk things through.

Your safety, comfort, and confidence matter deeply to me — and I'm committed to walking alongside you with care, whether at home or in hospital.