

AGREEMENT WITH SARA DAVISON GLOBAL ENTERPRISES LIMITED (“SDGE”)  
INCLUDING TERMS AND CONDITIONS OF BUSINESS OF SDGE

BY PLACING YOUR ORDER ON THIS KAJABI HOSTING PLATFORM (“Purchase”) YOU ARE ENTERING INTO A FORMAL CONTRACT (“Contract”) WITH SARA DAVISON GLOBAL ENTERPRISES LIMITED (as more fully described below) AND YOU ARE ACCEPTING THE FOLLOWING TERMS AND CONDITIONS (“Ts&Cs”) RELEVANT TO YOUR PURCHASE; TOGETHER, the Contract and the Ts&Cs constitute AN AGREEMENT (“Agreement”) for the provision of a SDGE’s service (“Service”, or “Services” in the plural) which Service comprises your Purchase; the date of the Agreement is the same as the date of your Purchase and the Agreement is BETWEEN the following Parties:

- (1) **SARA DAVISON GLOBAL ENTERPRISES LIMITED**, a limited company, having its registered office at Clay Barn, Ipsley Court, Berrington Close, Redditch, B98 0TD, United Kingdom, registered under company registration number 8599385 (“**SDGE**”);  
and  
(2) **YOU**, having the name and address as stated by you on the checkout page of the Kajabi website (and in this Agreement you may be referred to as “**Client**”).

**THE PARTIES NOW AGREE AS FOLLOWS:-**

**INTRODUCTION TO SDGE’S AGREEMENT**

**1. DESCRIPTION OF SERVICES.**

AS REQUIRED BY YOUR SPECIFIED PURCHASE, SDGE will supply Client with the following requested service or services (each, a “Service”):-

Free-of-charge access to:

- (a) “**WEBSITE**”: meaning use of the SDGE website [www.saradavison.com](http://www.saradavison.com) (“Website”);  
**and**

Paid access to whichever of the following Services Client wishes to order:

- (b) “**COACHING**”: meaning the divorce coaching sessions of SDGE;  
(c) “**RETREAT**”: meaning the sessions of break-up recovery retreats organised and presented by SDGE;  
(d) “**DIGITAL DOWNLOADS**”: meaning electronic downloads of items such as (by way of example, but not necessarily exclusively) books, videos, etc. (in compliance with the E-Commerce Regulations, the price of such items will be shown on the Website, stating that taxes will be included but that delivery costs will not; purchasers should note that once a download has commenced, no rebate of the price is possible).

**2. SDGE’S TERMS & CONDITIONS OF BUSINESS, PLUS OTHER GOVERNING DOCUMENTS**

- (i) It is understood and accepted that the contract constituted by this Agreement shall be governed also by and shall be subject to what is stated in SDGE’s **Ts&Cs** as specified below in sub-clause 3 of this Introduction to SDGE’s Agreement.  
(ii) The Agreement shall also be governed by and subject to what is stated in SDGE’s **Privacy Policy, Cookie Policy and other Legal Notices**, links to all of which appear at the bottom of the SDGE website’s pages.  
(iii) For the avoidance of doubt, all orders, whether present or future, for any Service placed by Client shall be subject to what is stated in the total Agreement, including the relevant Ts&Cs and the other Legal Notices referred to in this clause 2.

**3. APPLICABILITY OF Ts&Cs:**

- (i) SDGE's Ts&Cs relate to **various aspects** of the business of SDGE including (by way of example, but not necessarily exclusively) divorce, life skills, break-ups, motivation, etc. ("Business").
- (ii) In the case of each **Client** of SDGE, the Business is transacted in relation to one or more Business areas, including (but not necessarily limited to): the **Website, Coaching and Retreats**.
- (iii) **All Clients are subject to SDGE's GENERAL Ts&Cs entitled: "General Terms and Conditions Applicable to All Aspects Of The Business And To The Website"**.
- (iv) **Each Client** will also be subject to either / both of the **COACHING Ts&Cs** and / or the **RETREAT Ts&Cs**, depending upon the specific Service or Services they wish to obtain from SDGE (the details of which Ts&Cs, respectively, are shown after the General Ts&Cs, as Schedule A and Schedule B):  
**"Schedule A – Terms And Conditions Relating Specifically To Divorce Coaching";**  
and  
**"Schedule B - Terms And Conditions Relating Specifically To Break-up Recovery Retreat"**.
- (v) It is a requirement that we set out in writing to Clients a "durable" confirmation of information regarding our proposed relationship and the Ts&Cs are intended to serve as such a durable confirmation.
- (vi) If there is any conflict between what is stated in the General Ts&Cs and in the Ts&Cs provided in Schedule A and Schedule B, then the text of the General Ts&Cs will prevail.

#### **4. COST AND PAYMENT.**

- (i) The cost for the required Service or Services ordered by Client under the Agreement will be detailed by way of the tariffs provided by SDGE on the Website.
- (ii) VAT, as applicable, will be added.
- (iii) Payment of the total sum due to SDGE for supply of the required Service or Services shall be made in accordance with the Ts&Cs.

#### **5. ELECTRONIC ACCEPTANCE.**

This Agreement, including the documents referred to above in clause 2, shall all be deemed to be duly **accepted by Client if Client clicks the Kajabi "Accept" button; for the avoidance of doubt, in the absence of such acceptance, the order cannot proceed.**

If any of these documents and / or the Website contains an element to which you are unwilling to give your agreement, you must immediately cease to use the Website and / or other Services SDGE offers.

**CLIENT AGREES THAT HE / SHE HAS READ AND UNDERSTOOD ALL THESE DOCUMENTS (OR HAS HAD THE OPPORTUNITY SO TO DO) AND CONSEQUENTLY AGREES TO BE BOUND BY THEM FOR THE PURCHASE.**

### **INTRODUCTION TO SDGE'S TERMS AND CONDITIONS OF BUSINESS**

#### **A. LEGAL FRAMEWORK:**

- (1) **THIS LEGAL NOTICE SPECIFIES THE TERMS AND CONDITIONS OF BUSINESS OF SDGE.**
- (2) Clients should note that these Ts&Cs form part of the Agreement that SDGE makes with its clients.

- (3) These Ts&Cs apply also to the use of SDGE's Website ([www.saradavison.com](http://www.saradavison.com)) even if the user is (by way of illustration, but not necessarily solely) simply browsing the Website.
- (4) **In all cases**, in the event that the Website and / or these Ts&Cs contain any element to which the user (whether a prospective Client, a Client, or otherwise) is unwilling to give their agreement, the user must immediately cease to use the Website and / or the other services that SDGE offers.

**B. APPLICABILITY OF Ts&Cs:**

- (1) These Ts&Cs relate to **VARIOUS ASPECTS** of the business of SDGE relating to divorce ("Business").
- (2) **All Clients / users are subject to and deemed to be bound by** the General Ts&Cs below entitled:  
**"General Terms and Conditions Applicable to All Aspects Of The Business And To The Website"**.
- (3) **Clients** (only) will **also** be subject to either / both of **the further Ts&Cs**, below, for their **specific** Business, as described in their specific Agreement:  
**"Schedule A – Terms And Conditions Relating Specifically To Divorce Coaching";**  
and  
**"Schedule B - Terms And Conditions Relating Specifically To Break-up Recovery Retreat"**.

**C. FURTHER LEGAL NOTICES:**

- (1) Please also read SDGE's **Legal Notices** and **Privacy Policy** (links at the bottom of these Ts&Cs) which also form part of and regulate the use of the Ts&Cs.
- (2) The **Website's Cookie Policy** (see the link at the bottom of these Ts&Cs) shows the benefits of allowing SDGE to use cookies. Clients / users may opt out of allowing SDGE cookie use, but by registering with SDGE, or by continuing to use the Website, Client / user is deemed to agree to SDGE's cookie use. All data collected by SDGE is anonymous.

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**GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL ASPECTS  
OF THE BUSINESS AND TO THE SDGE WEBSITE ("WEBSITE")**

**THESE GENERAL TERMS AND CONDITIONS SHOULD BE READ CAREFULLY BY ALL CLIENTS INTENDING TO PURCHASE SERVICES FROM SDGE, AS WELL AS BY ALL CLIENTS AND OTHER USERS OF THE WEBSITE.**

**(N.B.: A Client intending to receive Divorce Coaching and / or to be an Attendee at a Break-Up Recovery Retreat needs to read also either Schedule A or Schedule B, or both, depending on which of SDGE's services they wish to use.)**

**Definitions**

The following words shall have the followings meaning in these Ts&Cs:

- 1.1 "Agreement" means the Agreement, together with these Ts&Cs and the other notices detailed in Schedule B;
- 1.2 "Client(s)" means any or all valid registered Clients of our Services;
- 1.3 "Intellectual Property" means all intellectual property, or "IP", owned by SDGE and used in relation to the Services, which IP shall include, at least: current and past

client lists, all copyright and related rights, trade marks, service marks, trade business and domain names, website, rights in trade dress or get-up, rights in goodwill or to sue for passing off, unfair competition rights, rights in designs, rights in computer software, database right, rights in confidential information (including know-how and trade secrets) and any other intellectual property rights (in each case whether registered or unregistered and including all applications for and renewals or extensions of such rights) and all similar or equivalent rights or forms of protection in any part of the world; in the Agreement, Intellectual Property rights may be referred to as 'Intellectual Property Rights'.

- 1.4 "Paid Services" means all Services accessible, at rates quoted, by this site to Clients;
- 1.5 "Service(s)" means any or all of the Services made available to Client by SDGE including SDGE's Website, Reports or any other Service that SDGE may offer from time to time;
- 1.6 "Coach" means, specifically within the context of divorce coaching, the SDGE personnel member who will act as Client's coach under an agreement for this service;
- 1.7 "Course Provider" means, in relation to the Break-Up Recovery Retreat Service, SDGE;
- 1.8 "Attendee" means, in relation to the Break-Up Recovery Retreat Service, any individual booked into a Retreat;
- 1.9 The words 'us', 'we', 'our' means all brands owned and operated by SDGE for the purposes of this Agreement; and
- 1.10 Words importing one gender shall be construed as importing any other gender.
- 1.11 Words importing the singular shall be construed as importing the plural and vice versa.
- 1.12 The words "include" and "including" are deemed to be followed by the words "without limitation".
- 1.13 The clause headings do not form part of this agreement and shall not be taken into account in its construction or interpretation.
- 1.14 The Introduction and the Schedule or Schedules (as each case requires) form part of these Ts&Cs.

## 2. **Eligibility of Clients**

- 2.1 To be Client of SDGE's Website and / or Report(s) Client must be 18 (eighteen) years of age, or older.
- 2.2 Clients must not have been convicted of any offence, nor must they be subject to any court order, relating to sexual misconduct, harassment, violence or any form of physical or mental assault or abuse.
- 2.3 Any breach of this clause 2 may result in a termination of this Agreement, at the sole discretion of SDGE.

## 3. **Personal privacy and protection of Client data and Confidentiality**

- 3.1 SDGE maintains the strictest standards regarding protection of privacy and of personal information; confidential information will only be divulged if required by law; personal information which is in the public domain would not be classed as "confidential", but it would still be our policy to safeguard such data.
- 3.2 SDGE is registered with the UK Information Commissioner, under number ZA139770.
- 3.3 SDGE's [Privacy Policy](#) provides details on how we store and use the data, which Client has given us.
- 3.4 SDGE advises Client most strongly not to transmit confidential information, including personal data (bank account details, etc) by email as this is an unsafe transmission mechanism.

## 4. **Use of SDGE's Website, Reports and other Services by Clients**

- 4.1 Where Client is provided with a password and / or any other data that identifies Client, this is on the understanding that such a password is confidential and may not be divulged to a third party.
- 4.2 Client wishing to access the Services understands that Client will require to have a computer and / or a smartphone and Client will be responsible for all costs associated with these devices as regards the use by Client of the Services.
- 4.3 SDGE reserves the sole right to alter this Agreement from time to time and the following shall apply:
  - 4.3.1 SDGE will inform Client as to the nature of any such alterations by their being posted on the Website.
  - 4.3.2 The alterations shall become effective 30 (thirty) days after their being posted on the Website.
  - 4.3.3 If Client then continues to use the Services, then Client shall be deemed to have accepted the alterations.
  - 4.3.4 If Client has registered with SDGE after any alterations have been posted by SDGE on the Website, these alterations shall apply with immediate effect because Client will have accepted them when Client's account was opened.
- 4.4 Clients must agree and accept that SDGE cannot provide legal, financial, or other professional advice.
- 4.5 Following receipt of a Report or of any other information provided in the SDGE Services, the onus remains on Client to make decisions as to their own future action.

## 5. **Client's Security**

- 5.1 Client is responsible for acts or omissions made by any third parties using Client's identification data or Client's account, whether or not such use is fraudulent; Clients agree to indemnify SDGE against any claims which may result from such acts or omissions.
- 5.2 For the avoidance of doubt; SDGE shall not be liable if Client's identity is misused by others.

## 6. **Client's Obligations**

In relation to the Services, Clients agree that they will refrain from the following:

- 6.1 breaching any relevant law, or code of conduct, or regulation;
- 6.2 commenting upon, or broadcasting, or publishing in any form, whatsoever and wheresoever, any Client content or any other content that infringes the rights of others, or that may reasonably be considered defamatory, injurious, obscene, offensive, violent, or may incite violence, or may be ageist, racist, or sexist;
- 6.3 making any comment (written or verbal) that may run contrary to: (a) any of SDGE's standards (as shown in SDGE's Legal Notices and / or Privacy Policy and / or the Website and / or in these Ts&Cs) which are in force from time to time, or (b) the standards and norms which are considered acceptable within the European Community and North America.

## 7. **Payment Terms**

The prices and the terms of payment for SDGE's Paid Services are shown on the Website.

## 8. **Termination and Refunds:**

### **A. Regarding TERMINATION, the following will apply:**

- 8.1 Due to statutory regulations, there are two different situations which require different timescales regarding termination, as follows:
  - 8.1.1 It is anticipated that in most cases the Agreement between Client and SDGE will **not** be agreed at a physical meeting between the Parties and **not** agreed in the premises of SDGE, in which case, Client may terminate their Service or Services

with SDGE, by using one of the procedures shown below in clause 8.1.2 or 8.1.3 of this clause 8.1 (the procedure used being that which is relevant to the Client's situation).

8.1.2: **IF the 14-day "cooling-off" period** (i.e. 14 calendar days after the day on which the parties entered into the Agreement, which period allows consumers to change their mind) **has ALREADY elapsed**, written notice of **at least 48 (forty-eight) hours** must be sent either:

(a) by email by Client, clearly giving termination notice in the appropriate form (an example of which is shown in clause 9.2 of these General Ts&Cs); or

(b) by use of the part of the Website designed for such a purpose, Client may effect such termination by requesting that their account be closed.

Client's request for termination in terms of this clause 8.1.2 of this clause 8 shall be effective as of either of the following: (i) 48 (forty-eight) hours of transmitting the request, or (ii) the date of termination specified in the request, whichever is the later.

8.1.3 **IF the 14-day "cooling-off" period** (i.e. 14 calendar days after the day on which the parties entered into the Agreement, which period allows consumers to change their mind) **has NOT elapsed**, then Client may terminate **immediately**, by sending written notice either:

(a) by email by Client, clearly giving termination notice in the appropriate form (an example of which is shown in clause 9.2 of these General Ts&Cs); or

(b) by use of the part of the Website designed for such a purpose, Client may effect such termination by requesting that their account be closed;

Client's request for termination in terms of this clause 8.1.3 of this clause 8 shall be effective as of either of the following: (i) immediately upon transmission of the request, or (ii) the date of termination specified in the request, whichever is the later.

8.2 SDGE reserves the right to close Client's account (without impacting on the other provisions of the Agreement), in the event that Client commits a breach, termination to become effective 5 (five) days after SDGE has emailed Client with a request that Client complies with these Ts&Cs, but Client has not so complied.

8.3 Termination by SDGE shall not prejudice SDGE's right to damages that SDGE could claim from Client in the event that SDGE suffers harm as a result of Client's breach.

8.4 In the event of a termination, SDGE will inform Client by email and all Client's data will be deleted upon Client's written request, or as prescribed by law.

8.5 This clause 8 does not apply to reimbursement, when Client's right to cancel an order under clause 9, below is relevant and exercised.

#### **B. Regarding REFUNDS, the following will apply:**

8.6 It is anticipated that in most cases the Agreement between Client and SDGE will **not** be agreed at a physical meeting between the Parties and **not** agreed in the premises of SDGE; therefore, what is stated below in this clause 8 regarding refunds will apply in the event of:

(i) full termination of the Agreement; and

(ii) mere cancellation of an appointment for a specific Service or Services (i.e. without full termination of the Agreement itself being desired by either party).

8.7 If **Client terminates** the Service or Services, SDGE would refund to Client any pre-paid fees for a scheduled appointment, provided always that Client has given proper notice in accordance with what is stated above in this clause 8 regarding termination (depending upon whether or not the 14-day "cooling-off" period applies to the particular Client).

8.8 If **Client cancels** a particular, scheduled appointment, SDGE would refund to Client any pre-paid fees, provided always that Client has given SDGE 48 hours' notice in

writing (depending upon whether or not the 14-day “cooling-off” period applies to the particular Client).

- 8.9 Where **SDGE terminates or cancels** either the Service or Services or a particular scheduled appointment, SDGE will refund to Client any pre-paid fees, subject to certain possible exceptions as in the case of a Break-up Recovery Retreat (Schedule B) when certain exclusions may apply, at the discretion of SDGE.
- 8.10 If SDGE has not had a consultation with Client and Client has paid SDGE’s fee, but Client wishes to withdraw within 14 (fourteen) days of the signature of SDGE’s Agreement, then Client will receive a full refund.
- 8.11 If SDGE has not had a consultation with Client and Client has paid SDGE’s fee, but Client wishes to withdraw after 14 (fourteen) days of the signature of SDGE’s Agreement, then Client may receive a full or partial refund, though this would be entirely at the sole, unfettered discretion of SDGE who will review the matter on an individual basis, in the light of the particular circumstances and SDGE may also require a medical certificate in the cases of illness.
- 8.12 In respect of electronic “digital downloads” of items such as (by way of example, but not necessarily exclusively) books, videos, etc, once a download has commenced, no refund of the price to Client will be made.
- 8.13 If a consultation with SDGE has already taken place, there will be no refund to Client.
- 8.14 Without prejudice to Client’s statutory rights, SDGE would appreciate the courtesy of least 48 (forty-eight) hours notice of cancellation of a specific Service appointment before the time agreed for it.
- 8.15 As regards **administration charges**, in the event that certain types of Service have been booked and paid for (by way of example, but not necessarily exclusively) a Retreat, the booking can be changed or cancelled, but only by the Client’s sending to SDGE at least 30 (thirty) days’ notice in writing prior to the start of the Retreat session; an administration charge of £75.00 (seventy-five Pounds Sterling) will be made in the event of such a change or cancellation.
- 8.16 In addition to the provisions for refunds in these General Ts&Cs, Clients may be subject also to **additional provisions regarding refunds** stated in SDGE’s further, specific Ts&Cs for a particular Service or Services such as (by way of example, but not necessarily exclusively) Divorce Coaching (Schedule A) and Break-up Recovery Retreat (Schedule B).
- 8.17 What is stated above in this clause 8 is subject to what is stated below in clause 9 of these General Ts&Cs regarding EU Clients.
- 8.18 In terms of the E-Commerce Regulations, SDGE requires Client to agree explicitly to what is stated above in this clause 8 and Client can demonstrate such agreement by signing the Ts&Cs at the end of this document (as set out in the General Ts&Cs, clause 17, covering “Electronic Signatures”).

9. **RIGHT OF CLIENT IN THE EU TO CANCEL AND BE REIMBURSED under the Consumer Contracts Regulations 2013**

**Subject to what is stated below in clause 9.4, this clause will apply only to Clients:-**

(a) who **reside in the European Union (“EU”)**;

**and**

(b) who are **"consumers"** under the definition of the Consumer Contracts (Information, Cancellation and Additional Payments) Regulations 2013, residing in the EU;

**and the following specific terms and conditions shall apply:**

- 9.1 Under this clause 9, Client has the right to cancel their Agreement for the Services within the cancellation period being the period ending 14 (fourteen) calendar days after the day on which the parties entered into the Agreement (“Cancellation Period”).
- 9.2 Cancellation by Client under this clause 9 must be made by emailing SDGE at email address: [sara@saradavison.com](mailto:sara@saradavison.com) stating as follows: *“I [NAME] wish to exercise my right under the Consumer Contracts (Information, Cancellation and*

*Additional Payments) Regulations 2013 to terminate our Agreement entered into on [DATE]. (N.B.: You may use this proposed form if you wish, but you do not have to use this exact wording, provided you make a clear statement of cancellation.)*

- 9.3 Where Client cancels under this clause 9, SDGE will reimburse Client for any payments received from Client; any reimbursement under this clause 9 shall be made to Client by the same means of payment Client used to make the payment.
- 9.4 Without prejudice to the generality of what is stated above in this clause 9, Client understands and agrees that digital content cannot be made available to Client during the Cancellation Period unless Client has given their express consent to and has acknowledged waiver of their right to cancel under the Consumer Contracts (Information, Cancellation and Additional Payments) Regulations 2013. **By clicking “Accept” at the end of the Ts&Cs, Client demonstrates their agreement to them and accepts that such agreement constitutes Client’s express consent to and acknowledgment of waiver of their right so to cancel.** Strictly on that agreement and understanding, SDGE can provide the Services within the Cancellation Period.

## 10. Intellectual Property

- 10.1 SDGE is the exclusive owner of all our logos, advertising materials, databases and all other items of our IP including our IP’s contents and formats which are protected by the laws governing copyright and database rights, as may be amended / augmented from time to time.
- 10.2 For the avoidance of doubt, our IP’s contents and formats include (but are not necessarily limited to) the following: our trademarked company name, our trademarked logos, our trademarked product names, our photos (whether of our products, or of other subjects), our data, all items of content we have created (whether accessible in the Website, or otherwise) and all the formats we have created in the Website, or in any other fixed media.
- 10.3 It should be noted particularly that in the absence of prior, written consent having been given by SDGE, the following will apply: (i) no items of our IP may be reproduced in whole or in part; (ii) no part of our IP may be used for commercial or database purposes; (iii) no part of our IP’s contents or formats may be stored in any form, whether in a public or private directory or any other system; and (iv) no part of our IP’s contents or formats may be distributed, whether by paper copy, email, other electronic methods, or by any other means.
- 10.4 SDGE takes the protection of its Intellectual Property very seriously and will assertively pursue any unauthorised use of it, including any part or parts of it.

## 11. Liabilities, Warranties and Disclaimer

- 11.1 What is stated in this clause (as well as in any other clause excluding or restricting our liability) will, in addition to applying to SDGE, apply the directors and employees of SDGE and any third party performing work for SDGE.
- 11.2 Nothing in the Agreement will exclude or limit SDGE’s liability for: (a) negligence resulting in death or personal injury, (b) fraudulent misrepresentation; (c) anything else which cannot legally be excluded or limited, legally.
- 11.3 SDGE will have no liability for damage to Client where such damage was caused by or contributed to by Client.
- 11.4 Client must give SDGE reasonable opportunity to regulate any matter for which SDGE is liable before Client incurs costs in regulating the matter; in the event that Client fails so to give SDGE such an opportunity, then SDGE shall not have any liability to Client regarding the matter.
- 11.5 The liability of SDGE (including SDGE’s own negligence) regarding the Services shall, for any one event or for a series of related events, be limited to the higher of: (a) 3 (three) times the total fees payable by Client in the 6 (six) months before the event which Client claims to be the cause of SDGE’s liability, or (b) the sum of £1,000 (one thousand Pounds Sterling).



- 11.6 Subject to what is stated above in this clause 11, in no event (including SDGE's negligence) will SDGE have any liability for: economic losses (including without limit, loss of revenues, profits, business or anticipated savings); loss of reputation; special, consequential or indirect losses; and / or damage to or loss of data.
- 11.7 The essential elements of SDGE's standard Disclaimer and Limitation on Liability are repeated below, forming part of the Agreement and is to be construed in conjunction with what is stated above in this clause 11, as follows:
- 11.7.1. Any action Client may take based upon the information provided in SDGE's Reports and / or on Website and / or any reliance Client may place on such information is **strictly at CLIENT'S own risk** and is not a substitute for professional advice. For the avoidance of doubt, **CLIENT remains solely responsible** for the proper planning and execution of their relationship arrangements, to the exclusion of SDGE.
- 11.7.2 SDGE provides the information contained in its Reports for general information purposes only and such information is given only 'as is'.
- 11.7.3 SDGE makes no representations about **and gives no warranties of any kind** (express or implied) concerning the completeness, accuracy, reliability, current validity, or suitability of any information or material provided in its Reports and / or on its Website, or about the information, products, services, or related graphics contained in its Reports and / or on its Website, for any purpose.
- 11.7.4 **to the maximum extent permitted by law, SDGE EXCLUDES ALL LIABILITY (DIRECT OR INDIRECT) OF ANY KIND FOR ANY LOSS OR DAMAGE THAT MAY RESULT TO CLIENT OR TO ANY THIRD PARTY OR ENTITY**, whether arising in tort (including, without limitation, negligence) or contract, or otherwise, regarding the use by Client or by any other person or organisation of any information provided by SDGE.

## 12. **Indemnity**

- 12.1 Client will indemnify SDGE (including our directors, officers, employees, subcontractors, agents and affiliated companies) against all third party claims and liabilities related to Client's breach of this Agreement and / or to Client's use of the Services.

## 13. **Functioning of the website and Services**

- 13.1 To be able to make use of the Services, Client needs to have the required electronic hardware and software, together with the required facilities to enable them to access the internet.
- 13.2 SDGE advises Clients that they should have the following enabled: JavaScript functions, cookies, and pop-ups.
- 13.3 Client must have the required skills, as well as the necessary hardware and software to use the internet
- 13.4 Client acknowledges that the nature of the internet means that there cannot be a guarantee regarding the availability from time to time, the security, or the general integrity of data transmissions via the internet.
- 13.5 SDGE cannot guarantee that the Services will function properly in the event that Client activates any tool for disabling pop-ups; therefore, such a facility should be deactivated by Client prior to use of the Service.
- 13.6 SDGE cannot guarantee use of the Services if Client's internet service provider is not functioning properly.
- 13.7 SDGE is not liable for the lack of website function due to errors of hardware, problems due to third parties.
- 13.8 Client accepts that smartphone applications are only available where Client possesses a smartphone plus an internet connection.

- 13.9 The Website may be interrupted from time to time due to the need for maintenance, updates or technical improvements, or to develop its content and/or presentation; SDGE shall endeavour to inform Clients in advance of such interruptions.
- 13.10 Client should be aware that certain, current additions (e.g. Adobe Flash software) may be needed to enable the Website to perform properly.

#### **14. Confidentiality**

- 14.1 SDGE will deal with all information it receives from Client in accordance with the provisions of the Data Protection Act 1998 and of any alterations to it or replacement of it, from time to time.
- 14.2 Client consents to SDGE's holding personal information that SDGE collects in relation to Client and processing it in any form and transferring it (excluding sending by email) but only for the purposes of providing SDGE's services.
- 14.3 Otherwise, SDGE will not disclose Client's confidential information unless required by law, a court of competent jurisdiction or any governmental or regulatory authority.

#### **15. Third party websites**

- 15.1 If Client uses any SDGE or third party links provided on the Website, Client does so at their own risk.

#### **16. Entire Agreement**

- 16.1 The Agreement constituted by the Agreement and these Ts&Cs (plus the pages on the Website to which the aforementioned refer) comprises the entire agreement between the parties; they cancel and previous discussions, dealings and / or written statements and constitute the whole of the rights and obligations of the parties.
- 16.2 Should any provision of these Ts&Cs be declared void by a competent authority, all remaining provisions shall remain in full effect.
- 16.3 Any failure by a party to take action regarding a breach by the other party of these Ts&Cs shall not be a waiver by said first party of its right to take action in respect of such breach.

#### **17. ELECTRONIC SIGNATURES**

- 17.1 The parties agree that these Ts&Cs and the Agreement or Agreements of which they form part will be executed validly by both parties by means of an agreed form of **electronic signature**, being when both parties' names are placed on the document by electronic transmission
- 17.2 Both parties confirm that they have the authority to execute these Ts&Cs and the Agreement or Agreements.

#### **18. Jurisdiction and Applicable Law**

- 18.1 The parties agree that this contract shall be governed by the laws of English and Wales.
- 18.2 The parties will submit to the exclusive jurisdiction of the English courts.

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### **SCHEDULE A - TERMS AND CONDITIONS RELATING SPECIFICALLY TO DIVORCE COACHING**

**AS WITH THE GENERAL Ts&Cs, THESE TERMS AND CONDITIONS SHOULD BE READ CAREFULLY BY THE CLIENT INTENDING TO RECEIVE DIVORCE COACHING.**

At this particular time in Client's life, it is important for us to be clear as to the terms on which we will be providing our services to Client. Please therefore read the terms below and if Client has any questions, let us know. We look forward to working with Client.

1. **SDGE's Divorce Coaching Service:**

- 1.1 Client and Client's coach will agree the scope of the divorce coaching Client is seeking at Client's first consultation.
- 1.2 Consultations can take place at SDGE's offices in Ascot, or in Client's own home, or at a neutral venue, or by way of telephone calls, or Skype. SDGE recommends strongly that the first consultation is held by way of a physical meeting between Client and Client's coach.
- 1.3 Please note that SDGE's coaching is not counselling, psychotherapy or psychoanalysis and nor does SDGE provide mental health services or advice. It is not, and is not to be used as, a substitute for appropriate professional advice. In particular, it is Client responsibility to seek professional guidance for legal, medical, financial, business, mental health or other specific matters from an appropriate, professional adviser.

2. **Fees:**

- 2.1 SDGE's hourly fee is £165 including VAT, which is payable in advance. SDGE's hourly rates are subject to change, but 30 (thirty) days' prior written notice will be given. The rate which Client will pay will be specified on the Agreement, which will constitute part of Client's Agreement with SDGE. (For Client's information, pricing relating to SDGE's separate Retreat service is on the Website.)
- 2.2 Travel expenses and SDGE's time are charged for any consultations held outside SDGE's offices in Ascot or SDGE's London base.
- 2.3 For the avoidance of doubt, travel expenses and SDGE's time are charged for consultations held in the Client's home.
- 2.4 Where travel expenses and SDGE's time are to be charged for, these will be discussed and agreed with Client, in writing, in advance of the coaching consultation.
- 2.5 Payment for a coaching consultation must be received by SDGE no less than 48 (forty-eight) hours before the time agreed for the coaching appointment.
- 2.6 Payment must be made by bank transfer, though SDGE reserves the right to alter the payment mechanism from time to time.
- 2.7 Client will be responsible for the booking of and the cost of any consultation venue outside SDGE's offices in Ascot or SDGE's London base.

3. **Cancellation and missed consultations:**

- 3.1 If Client is unable to attend a consultation, please let SDGE know as soon as possible. If Client simply fails to attend a consultation or does not give the required notice of not less than 48 (forty-eight) hours, SDGE reserves the right to retain the fees paid.
- 3.2 It is important that the consultations start at the agreed time. If Client is late for a consultation, the consultation will in any event be deemed to have started at the agreed time.

4. **Liability:**

- 4.1 SDGE's coaching is provided with all reasonable care, skill and with experience. Subject to that, SDGE does not accept any liability to Client, save only as specified below in clause 4(b). In particular, SDGE gives no warranty as to what Client may achieve as a result of SDGE's coaching. Client is responsible for the actions he / she does or does not take following the coaching received by Client.
- 4.2 To the extent permitted by law, SDGE's maximum aggregate liability in acting for Client is capped at what is recoverable by SDGE under its professional indemnity

insurance cover from time to time; a copy of the relevant policy is available, on request.

5. **Confidentiality:**

- 5.1 Any information Client passes to Client's coach is entirely confidential and will not be disclosed to others, save in circumstances in which SDGE's withholding of information might result in harm to Client or others, or lead to legal proceedings of any kind, or as may be required by the law. It is, of course, not possible to protect the confidentiality of information that is transmitted electronically through emails and computers connected to the internet that do not utilise security or encryption protection.
- 5.2 In the event that consultations are conducted in a group format, Client agrees to maintain the confidentiality of all information communicated to Client by Client's coach and by SDGE's other coaching clients.
- 5.3 The provisions relating to confidentiality stated in clause 14 of the General Ts&Cs will also apply.

6. **Termination and Refunds:**

**A. Regarding Termination, the following will apply:**

- 6.1 Client or Client's coach may terminate the coaching relationship at any time, on the giving of appropriate, prior written notice.
- 6.2 As regards termination by Client, what is stated in clause 8 of the General Ts&Cs will apply.
- 6.3 In the event that the Client's coach terminates the coaching relationship, then, as far as possible, SDGE would give Client reasonable notice and would explain the reasons to Client.
- 6.4 To assist Client in the termination by him / her, a model cancellation form is shown in clause 9.2 of the General Ts&Cs; alternatively, Client may use his / her own style of cancellation provided he / she makes it clear that cancellation is intended.

**B. Regarding Refunds, the following will apply:**

- 6.5 As regards refunds to Client, what is stated in clause 8 of the General Ts&Cs will apply.
- 6.6 In terms of the E-Commerce Regulations, SDGE requires Client to agree explicitly to what is stated above in this clause 6 and Client can demonstrate such agreement by signing the Ts&Cs at the end of this document (as set out in the General Ts&Cs, clause 17, covering "Electronic Signatures").

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**SCHEDULE B -  
TERMS AND CONDITIONS RELATING  
SPECIFICALLY TO BREAK-UP RECOVERY RETREAT**

**AS WITH THE GENERAL TS&CS, THESE TERMS AND CONDITIONS SHOULD BE READ CAREFULLY BY THE CLIENT INTENDING TO BE AN ATTENDEE AT A BREAK-UP RECOVERY RETREAT.**

1. **Retreat Payment**

- 1.1 A booking will only be secured upon receipt of a full payment. Upon receipt of Client's payment Client will be sent an email to confirm Client's booking.
- 1.2 Until Client has received this confirmation, no booking can be guaranteed.
- 1.3 All places are subject to availability at the time of SDGE's receiving Client's cleared payment.
- 1.4 If payment is made for a specific Retreat date and during the clearing of Client's

funds the Retreat becomes fully booked, a full refund or an alternative Retreat date will be offered.

- 1.5 What is included in the Retreat booking, other than the content of the course, is specified on the Website.

## **2. Arriving Late or Leaving Early**

- 2.1 If the Client chooses to arrive late or to leave before the end of the Retreat session, SDGE will not make any adjustments or refunds, unless authorised by SDGE by way of exception.

- 2.2 Any such refund or adjustment shall be at SDGE's sole discretion.

## **3. Minimum Numbers**

- 3.1 Each Retreat requires a minimum number of delegates attending.

- 3.2 If a minimum number is not met, then Client will be able to choose either to move to the next available Retreat, or to receive a full refund.

## **4. Changes to Retreat's Content or Location**

- 4.1 SDGE reserves the right to change the Retreat's location, its schedule and / or any of the inclusive components of any Retreat, at any given time, without prior notice.

## **5. Change and Cancellation Policy**

Subject to what is stated in 5.4 below of this Schedule B, the following will apply to change and cancellation:-

- 5.1 Once a Retreat has been booked and paid for, it can be changed or cancelled but only by giving us at least 30 (thirty) days' notice in writing prior to the Retreat start. An administration charge of £75.00 (seventy-five Pounds Sterling) will be made in these circumstances.

- 5.2 Once we have received Client's booking, any cancellation will also result in the loss of 50% (fifty per cent) of the amount paid, unless we are able to fill Client's place.

- 5.3 In some circumstances, Client may be able to change Client's Retreat date, subject to availability; whether or not Client would then lose half of their booking fee, would be at the sole, unfettered discretion of SDGE; in the event of such a re-booking, SDGE will confirm Client's new Retreat date, in writing.

- 5.4 What is stated above in this clause 5 is entirely at the discretion of SDGE and will be reviewed on an individual basis; SDGE may also require a medical certificate in the cases of illness.

## **6. Liability and Losses**

- 6.1 Please note that as SDGE does not own or run the Retreat establishment, SDGE is not liable for any loss, damage, expense, accident, injury, or inconvenience, suffered or sustained, whether to person (Client and / or a third party) or property during the duration of Client's stay at the Retreat establishment and in booking with us Client is acknowledging this statement and agreeing to it.

- 6.2 SDGE cannot refund in the event of a natural disaster, adverse weather conditions, or any other *force majeure* situation which would cause Client's inability to participate in the Retreat.

- 6.3 SDGE will make every effort to provide the Retreat agreed, but reserves the right to alter or cancel the venue or date of a Retreat, for any cause beyond our reasonable control.

- 6.4 In the very unlikely event that there is a need to cancel or change a Retreat for unforeseen circumstances, or if minimum numbers have not been reached, Client may either transfer Client's booking to the next available date, or SDGE will reimburse all money received from Client; once such a transfer is booked, the normal terms and conditions will apply.

- 6.5 In any event, our liability will be limited to the refund of Client's Retreat deposit only and we will not be liable for any other direct or indirect loss, cost or expense, of any

nature, however caused.

## **7. The Content**

- 7.1 An overview of the course content is available on the Website.
- 7.2 Client will be required to complete a questionnaire no later than 14 (fourteen) days before Client attends the Retreat session.
- 7.3 The following requires the Service to be performed “with reasonable care and skill”, under The Consumer Rights Act 2015:
  - 7.3.1 With that in mind, Client confirms that he / she accepts that the nature of the Service being provided by SDGE is such that the benefits that he / she may achieve will be the result also of efforts made by Client, so that he / she is responsible for the actions he / she does or does not take following the coaching he / she receives.
  - 7.3.2 Therefore, by attending SDGE’s Retreat, Client acknowledges that all of the course’s programmes and coaching are provided with all reasonable care, skill and with experience.
  - 7.3.3 Accordingly, Client agrees that SDGE cannot (and does not) accept any liability to Client, save only as specified below in clause 7.4 and SDGE cannot (and does not) give any warranty as to what Client may achieve as a result of SDGE’s coaching.
- 7.4 To the extent permitted by law, SDGE’s maximum aggregate liability in acting for Client is capped at what is recoverable by SDGE under its professional indemnity insurance cover from time to time; a copy of the relevant policy is available, on request.

## **8. Time for Performance of SDGE’s Obligations**

- 8.1 The date or dates for performance of the Service or Services by SDGE are as set out in SDGE’s Website; by agreeing to these Terms and Conditions, Client is agreeing that the timescale for performing the Service or Services is “reasonable”, as required by the Consumer Rights Act 2015.
- 8.2 Any subsequent alteration of agreed date or dates shall be regulated by the terms of clauses 5 and 6, above, of this Schedule B and Client agrees that this is “reasonable”.

## **9. Confidentiality**

- 9.1 Any information that Client passes to Client’s coach will be treated as entirely confidential by SDGE and will not be disclosed to others by SDGE, save in circumstances in which SDGE’s withholding of such information might result in harm to Client or to others or might lead to legal proceedings of any kind, or as may be required by the law of England and Wales.
- 9.2 Without prejudice to the generality of what is stated above in this clause 9, Client agrees and accepts that it is not possible to guarantee full protection of the confidentiality of information that is transmitted electronically through emails and computers connected to the internet which do not utilise security or encryption protection.
- 9.3 In the event that consultations are conducted in a group format, Client agrees to maintain the confidentiality of all information communicated to Client by Client’s coach and by SDGE’s other coaching clients.
- 9.4 The provisions relating to confidentiality stated in clause 14 of the General Ts&Cs will also apply.

## **10. Breach of Contract**

- 10.1 If there is a breach of any of these conditions by the Attendee, or if the Attendee engages in behavior which is grossly inappropriate, SDGE reserves the right to terminate the Attendee’s participation in the Retreat and to require the Attendee to leave.
- 10.2 In the event of such termination, there would be no refund to the Attendee.

## 11. Complaints

- 11.1 SDGE will make every effort to provide programmes and courses for use on the Retreat to a standard that enables Attendees to get the most from their participation in Retreats.
- 11.2 If a problem does arise, Client should inform SDGE of it immediately, when SDGE will use all reasonable efforts to attempt to address the difficulty.

\* \* \* \* \*

### ELECTRONIC ACCEPTANCE.

BOTH

**Clients and prospective Clients of SDGE:** The Agreement (comprising the Agreement and the Ts&Cs relevant to your required Service or Services) shall all be **deemed to be duly accepted by Client only if** Client clicks the “Accept” button at the end of this Agreement and at the end of these Ts&Cs.

AND

**Clients and prospective Clients of SDGE + SDGE Website Users who are not Clients of SDGE:** In the event that any of these documents and / or the Website contain an element to which you are **unwilling to give your agreement, then you must immediately cease to use** the Website and / or the other Services that SDGE offers.

### ELECTRONIC ACCEPTANCE:

ACCEPT

[Legal Notices](#)

[Privacy Policy & Data Protection Statement](#)

[Website’s Cookie Policy](#)