

# Terms and Conditions

**Last Updated: 01.04.2025**

Welcome to Embracing Love and Light (“Company,” “we,” “us,” or “our”). By accessing or using our website, <https://www.embracingloveandlight.com/> (“Site”), you agree to comply with and be bound by these Terms and Conditions. If you do not agree, please do not use our services.

---

## 1. Services

We provide 1-1 spiritual coaching, online courses, and other related services. By engaging with our services, you acknowledge that our coaching and courses are for informational and personal development purposes only and are not a substitute for professional medical, psychological, or legal advice.

---

## 2. Eligibility

You must be at least 18 years old to use our services. By using our website and services, you represent that you have the legal capacity to enter into this agreement.

---

## 3. Payments and Refunds

- Payments for services and courses must be made in full at the time of purchase unless otherwise agreed.
  - We use third-party payment processors to handle transactions securely.
  - Refunds are only provided under the conditions stated in our Refund Policy.
- 

## 4. Cancellations and Rescheduling

- For 1-1 coaching sessions, cancellations or reschedules must be requested at least 24 hours in advance. Late cancellations may be subject to a cancellation fee or forfeiture of the session fee.
  - Course access is non-transferable and non-refundable unless otherwise specified.
- 

## 5. Intellectual Property

All content on our Site, including but not limited to text, images, videos, and course materials, is owned by or licensed to us. You may not copy, reproduce, distribute, or use our content without explicit written permission.

---

## **6. Limitation of Liability**

We are not liable for any direct, indirect, incidental, or consequential damages resulting from the use of our services. Our coaching and courses are provided "as is," without any guarantees of specific results.

---

## **7. Privacy Policy**

Your use of our website is also governed by our Privacy Policy, which outlines how we collect, use, and protect your personal information.

---

## **8. User Conduct**

You agree not to use our website or services for any unlawful or harmful purposes, including but not limited to:

- Harassing, abusing, or threatening others.
  - Violating intellectual property rights.
  - Disrupting the operation of our services.
- 

## **9. Termination of Services**

We reserve the right to refuse or terminate service to anyone at our discretion, especially in cases of inappropriate behaviour or breach of these Terms and Conditions.

---

## **10. Governing Law**

These Terms and Conditions are governed by the laws of United Kingdom. Any disputes will be resolved in the courts of United Kingdom.

---

## **11. Changes to Terms**

We may update these Terms and Conditions at any time. Continued use of our services after changes are posted constitutes acceptance of the revised terms.

---

## **12. Contact Information**

For any questions or concerns regarding these Terms and Conditions, please contact us [embracinglovelight10@gmail.com](mailto:embracinglovelight10@gmail.com)

---

### **13. Disclaimers & Limitation of Liability (Expanded)**

"Our coaching and courses are for personal development purposes only. We do not provide medical, psychological, financial, or legal advice. Any decisions you make based on our services are your sole responsibility. We are not liable for any direct, indirect, or incidental damages arising from the use of our services."

---

### **14. Refund & Chargeback Policy**

"Due to the nature of digital products and coaching services, all sales are final. Refunds will only be granted under exceptional circumstances at our discretion. Any chargebacks initiated without contacting us first may result in legal action."

---

### **15. International Use & Governing Law (More Clarity)**

"Our services are provided under UK law. By using this website, you agree that any disputes will be handled in UK courts. However, international users acknowledge that their country's consumer protection laws may apply to certain transactions, and we will comply with applicable regulations where required."

---

### **16. Intellectual Property (More Protection)**

"All course materials, session recordings, and content are owned by Embracing love and Light. You are granted a limited, non-transferable license to use them for personal development purposes only. You may not reproduce, distribute, or resell any content without written permission."

---

### **17. Force Majeure (Uncontrollable Events Clause)**

"We are not liable for service disruptions due to events beyond our control, including but not limited to natural disasters, technical failures, or legal changes that impact our ability to operate."

---

### **18. Termination & Account Suspension Policy**

"We reserve the right to suspend or terminate any user's access to our services if they violate these terms, engage in fraudulent activities, or behave in a way that negatively impacts our community."

---

### **19. Testimonials & Results Disclaimer**

"Testimonials on our website reflect individual experiences but do not guarantee similar outcomes for everyone. Success depends on various personal factors, including commitment and mindset."

---

## **20. Changes to Terms Notification**

To comply with legal best practices, you should notify users when you update the Terms:

"We reserve the right to modify these Terms and Conditions at any time. We will notify users of significant changes via email or a notice on our website. Continued use of our services constitutes acceptance of the updated terms."