

Terms and Conditions

Lumivera Coaching & Consulting Limited

These Terms and Conditions govern the coaching and mentoring services provided by Lumivera Coaching & Consulting Limited (“Lumivera Coaching,” “the Coach,” or “we”) to you (“the Client” or “you”). By booking a session, you agree to be bound by these terms. They sit alongside your Coaching Agreement and Fee Schedule, and the Privacy Policy, all available at lumiveracoaching.co.uk.

1. Services

We provide the coaching and mentoring services described at www.lumiveracoaching.co.uk and in the Coaching Agreement shared with you before we begin. Sessions are delivered online by video or face-to-face, as agreed between us.

Coaching is a thinking partnership - an alliance, not a legal business partnership - that inspires you to develop personal, professional, or business goals, and to build and act on a plan to reach them. Mentoring is a learning relationship in which knowledge, skills, and experience are shared to support your development. Results cannot be guaranteed, and you remain responsible for your own results. The power of the coaching relationship can only be granted by you.

2. The coaching and mentoring relationship

The Coach works to the ethical standards of the European Mentoring and Coaching Council (EMCC). You are encouraged to review the EMCC Global Code of Ethics.

The relationship is one of equals. You set the agenda and goals. You are resourceful and responsible for your own life, and you choose what to work on and what actions to take. You are solely responsible for your own physical, mental, and emotional wellbeing, and for the decisions, choices, actions, and results arising from coaching. As such, the Coach is not liable for any action, inaction, or any direct or indirect result of the services provided.

Coaching tools may include values clarification, brainstorming, identifying plans of action, examining how you operate in life, asking clarifying questions, and making empowering requests. The Coach functions solely as a coach or mentor, regardless of any other roles held outside this work, and does not give direct advice beyond sharing experience, knowledge, or expertise in a mentoring capacity. The Coach does not represent you in legal matters or court proceedings, and does not write testimonials on your behalf in legal or criminal proceedings.

Coaching and mentoring are not therapy. They do not substitute for therapy and do not prevent, cure, or treat any mental disorder or medical condition. Coaching does not involve the diagnosis or treatment of mental disorders as defined by the DSM-5 (American Psychiatric Association) or ICD-11 (World Health Organisation), and is not a substitute for counselling, psychotherapy, mental health care, substance misuse treatment, or legal, medical, or financial advice. It is your responsibility to seek independent professional guidance where needed. If you are currently under the care of a mental health professional, we recommend you inform them of the nature and extent of this coaching relationship.

To get the most from the relationship, you agree to communicate honestly, stay open to feedback and assistance, and create the time and energy to take part fully.

3. Support between sessions

Support between sessions is limited to one email exchange per topic. Additional sessions, or extended support by email, voice, or video outside scheduled sessions, are invoiced separately at the agreed rate.

4. Payment

Fees are set out in your Coaching Agreement and Fee Schedule, and the timing of payment is confirmed there. All payments are made in GBP by bank transfer. An invoice is available on request.

5. Rescheduling, cancellations, and termination

Lumivera Coaching & Consulting is an appointment-only service, and all sessions are booked in advance.

Please give at least 24 hours' notice to cancel or reschedule a session. A session cancelled with less than 24 hours' notice, or missed without contact, is forfeited - the full session cost applies, and no credit or reschedule is offered. In a genuine emergency, contact us as soon as possible at info@lumiveracoaching.co.uk. One emergency reschedule per package is honoured in good faith, and further exceptions are at our discretion.

The Coach may occasionally need to cancel or reschedule a session. Where this happens, you are offered a full refund or a reschedule at no extra cost, and the equivalent time is added back to any package validity period.

If you wish to end your coaching programme, we will discuss it openly so we can bring proper closure to the relationship. Either party may end the agreement at any time with 7 days' written notice. On termination, sessions not yet delivered are refunded at the per-session rate, minus one session as an administration allowance, and sessions already delivered are non-refundable. Where the agreement is ended because of repeated missed sessions, late cancellations, or misconduct, unused sessions are forfeited and no refund is issued.

6. Your responsibilities

You are responsible for providing accurate, complete information for your sessions, participating actively, and putting agreed strategies into practice. Deciding how to handle the different areas of your life - work, finances, health, relationships, education, and recreation - and how to apply coaching principles within them, remains entirely your responsibility.

7. Confidentiality

What you share, in writing or conversation, is held in confidence under the EMCC Global Code of Ethics. The coach-client relationship is not legally privileged in the way medical or legal relationships are. The Coach will not disclose information about you, or use your name as a reference, without your consent.

Confidentiality is kept except where the law requires disclosure, or where there is reasonable concern about serious harm or a safeguarding risk. In those cases the Coach acts in line with safeguarding and legal obligations and, wherever safe to do so, tells you first. Information may be shared without your consent where:

- it is in the wider public interest - for example, intent to commit, or information about, a serious crime;

- a child or vulnerable person may be at risk of harm, neglect, or abuse;
- you are at risk of harming yourself or another person;
- a court orders the release of information or records.

The Coach receives regular supervision; any discussion there is fully anonymised, and no identifying details are shared without your written consent. You agree to keep session methods and techniques confidential unless agreed otherwise in writing. Sessions are not recorded unless both parties agree in writing in advance, with the purpose and storage clearly stated.

8. Record keeping

The Coach keeps a level of record of each client's progress as digital records. These are stored securely and in line with UK law to protect your privacy. Full detail of how your personal data is collected, used, and protected is set out in the [Privacy Policy](#).

9. Accreditation verification

To gain and maintain accreditation with the EMCC, the Coach may need coaching relationships verified by that body. With your consent, only your name, contact details, and coaching start and end dates are shared for this purpose. No session notes or personal content are shared. Your consent is recorded in your Coaching Agreement.

10. Personal safety - your safety

Lumivera Coaching & Consulting is not a crisis service. If you are experiencing thoughts of harming yourself or others, contact the emergency services on 999, or NHS 111. If you have a physical or mental health condition you are not receiving support for, please make an appointment with your GP, who can signpost you to the right help.

General mental health support lines include:

- Samaritans - 116 123 - free, confidential support for anyone, 24 hours a day, every day.
- SANEline - 0300 304 7000 - for anyone affected by mental illness, including families and carers; open 4pm to 10pm, every day.
- CALM - 0800 58 58 58 - for anyone who is struggling or in crisis; open 5pm to midnight, every day.

11. Personal safety - the Coach's safety

Lumivera Coaching & Consulting is a respectful enterprise and treats clients with respect and dignity at all times. It holds the same expectation in return, and has zero tolerance for abuse of the Coach in any form.

If the Coach experiences your communication as abusive, services will be withdrawn. Abuse here is not limited to inappropriate language; it includes any communication judged to be unduly aggressive or threatening. In that event you will not be eligible for a refund for services already delivered. This does not affect your right to complain appropriately, and the complaints process remains available to you.

Where a session takes place while the Client is intoxicated or under the influence of drugs, Lumivera Coaching & Consulting reserves the right to end the appointment immediately, without notice or refund. Lumivera Coaching & Consulting also reserves the right to decline to see any individual; the reason can be requested by email or telephone.

12. Intellectual property

Materials provided during sessions - including worksheets, documents, articles, and online modules - remain the intellectual property of Lumivera Coaching & Consulting and may not be used for any purpose other than your own personal use without prior written consent.

13. Limitation of liability

The Coach will not be liable for any direct, indirect, incidental, or consequential damages arising from the use of coaching or mentoring services. You are solely responsible for your own wellbeing, decisions, choices, actions, and results arising from the coaching relationship.

Coaching and mentoring are not therapy. They do not substitute for therapy and do not prevent, cure, or treat any mental disorder or medical condition. Coaching does not involve the diagnosis or treatment of mental disorders as defined by the DSM-5 (American Psychiatric Association) or ICD-11 (World Health Organisation), and is not a substitute for counselling, psychotherapy, mental health care, substance misuse treatment, or legal, medical, or financial advice. It is your responsibility to seek independent professional guidance where needed. If you are currently under the care of a mental health professional, we recommend you inform them of the nature and extent of this coaching relationship.

Except as expressly provided in the Coaching Agreement, the Coach makes no guarantees, representations, or warranties of any kind, express or implied, in respect of the services. In no event shall the Coach be liable for indirect, consequential, or special damages. The Coach's total liability under the Agreement, and your exclusive remedy, is limited to the fees you paid in the 12 months before the date of any claim.

Nothing in these Terms or the Agreement limits or excludes liability that cannot lawfully be limited or excluded, including liability for death or personal injury caused by negligence, or for fraud.

14. Complaints

If you need to raise a concern or complaint about any aspect of the service, please contact us by email at info@lumiveracoaching.co.uk, and we will work to resolve it promptly and in good faith. Please raise concerns appropriately; aggression, threats, and violence will not be tolerated.

15. Applicable law and dispute resolution

These Terms and the Coaching Agreement are governed by and construed in accordance with the laws of England and Wales. Any concern is raised first by email, and we aim to resolve it in good faith. Any unresolved dispute is subject to the laws of England and Wales.

16. Amendments

These Terms and Conditions may be updated from time to time, with the current version published at www.lumiveracoaching.co.uk. Continued use of the services after any change constitutes acceptance of the updated Terms.