

## TERMS AND CONDITIONS

Welcome to my life coaching services, Life Coaching With Joemer. By working with me and/or purchasing my services, you agree to the following terms and conditions:

### Non-Medical Services

You understand and acknowledge that I am not a licensed therapist or medical professional. My services are not intended to diagnose, treat, or cure any medical or mental health condition. The coaching services I provide are solely for personal development and self-improvement purposes.

### Non-Refundable Services

You understand and acknowledge that my services are non-refundable. If you are unable to attend a scheduled session, you must provide at least 24 hours notice to reschedule. Failure to do so may result in forfeiture of the session.

### Responsibility and Liability

You acknowledge that you are responsible for your actions and decisions, and any advice or guidance I provide is solely for informational purposes. You agree to hold me harmless from any claims or damages arising from your use of my services.

### No Substitution for Professional Therapy or Counseling

You acknowledge that my services are not a substitute for professional therapy or counseling. If you are experiencing mental health issues or emotional distress, I strongly encourage you to seek the advice of a licensed therapist or medical professional.

By scheduling a call, you agree to these terms and conditions. Please keep a copy for your records.