Coaching Terms of Business

Key terms at a glance

This summary is for convenience. If anything here differs from the full terms below, the full terms apply.

- **What you're buying:** the coaching package or service described on our website or payment page when you pay. That description sets out what's included, such as the number and length of sessions, how long you have to use them, and the price.
- **Payment:** in full, by card through Stripe. Our agreement starts when your payment is completed.
- **Rescheduling:** give at least 24 hours' notice. A session missed without notice counts as used.
- **Change of mind:** you can cancel within 14 days of paying for a refund. Your first session takes place after those 14 days, unless you ask to start sooner. If you do, and then cancel, we deduct the value of any sessions held.
- **After 14 days:** payments are not refundable. You can pause once for up to 8 weeks for serious illness, bereavement, a family emergency or parental leave.
- **Confidential:** what you share in coaching stays between us, except in the limited cases set out in clause 13.
- **Your decisions are yours:** coaching supports you towards your goal. It does not guarantee a promotion, job or business result, and it is not therapy or professional advice.

Terms of Business

Version 1.0, effective 13 November 2026

Please read these terms before you buy. They apply to every coaching package and service we offer, unless we tell you in writing that different terms apply. By paying for a Package, you agree to them.

1. About us

1.1 These terms are issued by Inspiring Women in Hospitality Limited, a private limited company registered in England and Wales under company number 13598228. Our registered office is 27 Old Gloucester Street, London, WC1N 3AX, United Kingdom.

1.2 Coaching is delivered personally by Naureen Ahmed, a certified executive coach. Naureen does not hand your sessions to another coach.

1.3 You can contact us at hello@inspiringwomeninhospitality.com. We aim to reply within two working days.

2. Definitions

In these terms:

- **"we", "us" and "our"** mean Inspiring Women in Hospitality Limited, and include Naureen Ahmed as your coach;
- **"you"** means the person being coached;
- **"Package"** means the coaching package or service you buy from us;
- **"Package Description"** means the details of your Package shown on our website or payment page, or given to you in writing, when you pay. It sets out what is included, such as the number and length of Sessions, the Validity Period and the price;
- **"Session"** means a coaching session included in your Package;
- **"Payment Confirmation"** means the email receipt you receive once your payment through Stripe has been completed;
- **"Validity Period"** means the time within which your Sessions must be used, as set out in your Package Description;
- **"Working Day"** means Monday to Friday, excluding public holidays in England.

3. Who our coaching is for

3.1 Our coaching is for professionals who want to work towards a personal or professional goal of their own.

3.2 You must be 18 or over to buy a Package.

3.3 These terms apply whether you are paying personally or through your own business. If an employer or another organisation is paying for your coaching, we will agree a separate written agreement with them first. These terms will still apply to the coaching relationship between you and us.

4. Our agreement

4.1 Our agreement starts when your payment through Stripe has been completed and you receive your Payment Confirmation.

4.2 After you pay, we will send you a welcome email with the next steps and a link to these terms.

4.3 Our agreement consists of these terms and your Package Description. If they conflict, the Package Description applies.

4.4 If, after you have paid, we believe coaching isn't the right support for you at the moment, we may decline to go ahead. If we do, we will refund you in full within 14 days.

4.5 Before your first Session, we may send you a short questionnaire about your goal, what you have already tried and what you want from coaching. Please complete it at least two Working Days before your first Session.

5. Your Package

5.1 We may offer different coaching packages and services from time to time. What your Package includes is set out in its Package Description. This may cover the number and length of Sessions, whether they are one to one or in a group, any support between Sessions, and the Validity Period.

5.2 Where relevant, we may share stories and perspectives from the *Inspiring Women in Hospitality* podcast, and make introductions as described in clause 10.3.

5.3 If you want more coaching once your Package ends, you can buy a new Package at the price that applies then.

6. Prices and payment

6.1 All our prices are set in pounds sterling (GBP). We are not registered for VAT, so no VAT is added.

6.2 The price of each Package is shown in its Package Description. The price you pay is the price shown when you pay. If we change our prices later, the price of a Package you have already bought does not change.

6.3 Payment is due in full when you buy your Package, by card through Stripe. We arrange your Sessions once your payment has been completed.

6.4 You are responsible for any bank, currency-conversion or transfer charges made by your own bank or card provider.

6.5 At checkout, Stripe may offer you the option to pay in your local currency. If you choose this, Stripe converts the GBP price using its own exchange rate, which may include a conversion fee set by Stripe. You will see the exact amount in your chosen currency before you confirm payment. You can always choose to pay in GBP instead.

6.6 Any refund is made through Stripe in the currency you paid in. Stripe handles the conversion, and we are not responsible for any difference caused by exchange rates or by your own bank's charges.

7. Sessions

7.1 The length and format of your Sessions are set out in your Package Description. Unless it says otherwise, Sessions are held online by video call, using Zoom or another platform we agree. We pay for the platform. You need a working device, a stable internet connection and somewhere quiet and private to talk.

7.2 We arrange Sessions together, at times that suit us both. We space them to suit your Package, so you have time to act between them.

7.3 Please join on time. If you join late, the Session will still end at its scheduled time.

7.4 If we cannot connect because of a problem at our end, we will rearrange the Session at no cost to you. If a problem at your end means a Session can't go ahead, we will try to rearrange it once. After that, it counts as used.

8. Rescheduling and missed Sessions

8.1 You can move a Session free of charge if you give us at least 24 hours' notice by email or WhatsApp.

8.2 If you give less than 24 hours' notice, or don't attend, the Session counts as used. We may make an exception, at our discretion, for a genuine emergency.

8.3 If we need to move a Session, we will give you as much notice as we can and offer another time. You lose nothing.

9. Using your Sessions in time

9.1 Your Sessions must be used within the Validity Period set out in your Package Description, counted from your first Session.

9.2 We will agree your start date after you pay. Your first Session should take place within 8 weeks of your Payment Confirmation. If it hasn't, your Validity Period starts at the end of those 8 weeks, unless we agree otherwise in writing.

9.3 Sessions not used within the Validity Period expire and are not refunded. We will remind you in writing at least one month before your Validity Period ends if you still have Sessions left.

9.4 You may pause your Package once, for up to 8 weeks, because of serious illness, bereavement, a family emergency or parental leave. Your Validity Period is extended by the length of the pause. Please tell us in writing as soon as you can. We may extend a pause, at our discretion, in exceptional circumstances.

10. Between Sessions

10.1 If your Package includes support between Sessions, such as a written note of your agreed actions or a check-in by WhatsApp or email, we will provide it as described in your Package Description.

10.2 Support between Sessions is not an extra Session, and it is not an emergency or out-of-hours service.

10.3 We may share stories, perspectives and contacts from the *Inspiring Women in Hospitality* podcast where they are relevant to your goal. We will only make an introduction to a podcast guest or another contact if they have agreed to it. Introductions are never guaranteed and are not part of the price.

11. Changing your mind, cancellation and refunds

11.1 Your 14-day right to cancel. You may cancel your Package for any reason within 14 days of the day your payment is completed. This applies whether you are paying personally or through your business.

11.2 Your first Session will be held after the 14-day period ends, unless you ask us in writing (for example, by email) to start sooner. If you do this and then cancel, we will refund what you have paid, minus the value of any Sessions already held. Each Session is valued at the Package price divided by the number of Sessions in the Package. If your Package is not made up of Sessions, we will deduct an amount in proportion to the service already provided.

11.3 How to cancel. Email us at hello@inspiringwomeninhospitality.com, or use the cancellation form at the end of these terms. Your cancellation takes effect on the day you send it. We will confirm by email that we have received it.

11.4 We will refund you within 14 days of receiving your cancellation, using the payment method you used to pay, unless we agree otherwise.

11.5 After 14 days. Once the 14-day period has ended, payments are not refundable. You can still pause your Package under clause 9.4.

11.6 If we can't continue. If we cannot complete your Package because of Naureen's long-term illness, or because we stop offering coaching, we will refund the value of any unused Sessions, calculated as in clause 11.2.

11.7 Nothing in this clause affects your legal rights, including your right to a remedy if we don't provide the coaching with reasonable care and skill.

12. What coaching is, and what it isn't

12.1 Coaching is a partnership. We ask questions, share what we have seen work and hold you accountable. You decide your goals, make your own decisions and take your own actions. You are responsible for those decisions and their results.

12.2 We will provide the coaching with reasonable care and skill. We cannot guarantee any particular result, such as a promotion, a new role, a business outcome or a level of income.

12.3 Coaching is not therapy, counselling or medical care. It is also not legal, financial, tax or employment advice. If you need that kind of support, please speak to a qualified professional. If we believe another kind of support would serve you better, we will tell you, and we may suggest pausing or ending the coaching.

12.4 Please tell us before your first Session if you are receiving treatment for, or experiencing, anything that could affect your coaching. We will treat this in confidence.

13. Confidentiality

13.1 What you share in our Sessions and messages is confidential. We will not share it with anyone, including anyone paying for your coaching, without your permission.

13.2 We may break confidentiality only if:

1. we believe there is a serious risk of harm to you or someone else;
2. the law, a court or a regulator requires us to; or
3. you tell us about serious illegal activity.

Where it is safe and lawful, we will talk to you first.

13.3 Please keep confidential anything you learn about other people through introductions or podcast stories that has not been made public. If your Package includes group Sessions, please also keep confidential what other participants share. We ask everyone to do the same, but we cannot guarantee that others will.

14. Recordings

Neither of us will record a Session unless we both agree in writing beforehand.

15. Your personal data

15.1 We handle your personal data in line with UK data protection law and our Privacy Policy at www.inspiringwomeninhospitality.com.

15.2 We keep brief coaching notes to support your Sessions. We store them securely and delete them 12 months after your final Session, unless the law requires us to keep them longer. You can ask for a copy of the personal data we hold about you at any time.

16. Our materials

All worksheets, frameworks, notes and other materials we give you remain our intellectual property. You may use them for your own development. You may not copy, share, sell or publish them without our written permission.

17. Testimonials

We will never quote you, name you or say that you are a client without your written permission. If you give a testimonial, you can ask us to stop using it at any time.

18. Our liability to you

18.1 If we break these terms or fail to use reasonable care and skill, we are responsible for loss you suffer that was a foreseeable result of that failure.

18.2 We are not responsible for:

- decisions you make and actions you take as a result of coaching;
- loss of income, profit, business or opportunity;
- problems with your own device, internet connection or the video platform.

18.3 Our total liability to you is limited to the price you paid for your Package.

18.4 Nothing in these terms limits or excludes our liability for death or personal injury caused by our negligence, for fraud, or for anything else that cannot be limited or excluded by law. Nothing in these terms affects your statutory rights as a consumer.

19. Ending our agreement

19.1 By you. You may end our agreement at any time by telling us in writing. Clause 11 sets out when refunds apply.

19.2 By us. We may end our agreement by telling you in writing if:

1. you behave in a way that is abusive, threatening or discriminatory; or
2. we reasonably believe coaching is no longer the right support for you (clause 12.3).

If we end the agreement under point 2, we will refund the value of any unused Sessions, calculated as in clause 11.2.

20. Events beyond our control

We are not responsible for delays or failures caused by events beyond our reasonable control, such as serious illness, internet or platform outages, or natural disasters. If this happens, we will tell you as soon as we can and rearrange the affected Sessions. Your Validity Period will be extended to match.

21. Complaints

If you are unhappy with any part of your coaching, please tell Naureen first at hello@inspiringwomeninhospitality.com. We will acknowledge your complaint within five Working Days and aim to resolve it within 14 days.

22. General

22.1 We may update these terms from time to time. Changes will not affect a Package you have already bought unless the law requires it, or unless you agree.

22.2 We may transfer our agreement to another business, for example if we sell the business. We will tell you in writing, and your rights will not be affected. You may not transfer your Package to anyone else without our written agreement.

22.3 If a court decides any part of these terms is invalid, the rest remain in force.

22.4 If we don't enforce a right straight away, we can still enforce it later.

22.5 Only you and we have rights under this agreement. No one else may enforce it.

22.6 These terms are governed by the law of England and Wales. Disputes will be dealt with by the courts of England and Wales. If you are a consumer living elsewhere, you keep any mandatory protections the law of your country gives you, and you may also bring proceedings there.

Cancellation form

Complete and return this form only if you want to cancel your Package within 14 days of paying for it.

To: Inspiring Women in Hospitality Limited, 27 Old Gloucester Street, London, WC1N 3AX, United Kingdom · hello@inspiringwomeninhospitality.com

I hereby give notice that I cancel my contract for the following coaching service:

- Package or service bought:
- Date of payment:
- Your name:
- Your address:
- Your email:
- Signature (only if sending on paper):
- Date: