# Lorraine Chapman - Unleash Your Power

# Policy Manual

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# 1. Equality, Diversity & Inclusion Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose and Commitment

At Lorraine Chapman – Unleash Your Fire, we celebrate and respect the rich diversity of human experience.

We are committed to providing an environment, both online and in person, that is inclusive, welcoming, and free from discrimination, harassment, or prejudice.

This Equality, Diversity & Inclusion (EDI) Policy outlines our commitment to treating everyone with fairness, dignity, and respect, in alignment with the Equality Act 2010 and our core values of empowerment, integrity, and compassion.

## 2. Scope

This policy applies to:

- All participants, clients, and community members
- All employees, facilitators, contractors, and collaborators
- All events, workshops, retreats, coaching sessions, and digital experiences hosted by Lorraine Chapman Unleash Your Fire

## 3. Our Core Principles

We believe in creating spaces where everyone feels safe, seen, and valued.

To achieve this, we are committed to:

- Equality: Ensuring equal access to services, opportunities, and participation for all.
- Diversity: Valuing and celebrating the differences that make each person unique.
- Inclusion: Actively fostering an environment that welcomes and respects every identity and expression.

#### 4. Protected Characteristics

In accordance with the Equality Act 2010, no one associated with Lorraine Chapman – Unleash Your Fire, will be treated less favourably on the grounds of:

- Age
- Disability
- Gender reassignment or identity
- Marriage or civil partnership
- Pregnancy or maternity
- Race, colour, nationality, or ethnic origin
- Religion or belief
- Sex or gender
- Sexual orientation
- We also recognise and support the inclusion of diverse relationship styles, body types, neurodiversity, and spiritual or cultural backgrounds.

## 5. Accessibility and Inclusion

We strive to make all our coaching, events, workshops, in-person and online experiences accessible and accommodating to different needs.

Where possible, we will:

- Provide accessible venues or virtual alternatives
- Offer materials in varied formats (digital, printed, visual, or verbal)
- Welcome support persons, interpreters, or accessibility aids upon request
- Listen openly to feedback about inclusion and act to improve continuously
- If you have any accessibility needs, please contact us prior to your booking so we can ensure suitable support.

## 6. Behavioural Expectations

All clients, participants, and team members are expected to:

- Treat others with kindness, courtesy, and respect
- Use inclusive and non-discriminatory language
- Honour confidentiality and personal boundaries
- Create a welcoming, non-judgemental environment for all

Harassment, discrimination, or abusive behaviour of any kind will not be tolerated and may result in removal from sessions or termination of service.

## 7. Training and Awareness

Facilitators and team members are committed to:

- Ongoing learning and reflection about privilege, bias, and inclusion
- Attending relevant training and professional development
- Embodying the principles of equality and inclusion in every aspect of their work

## 8. Reporting Concerns

If you experience or witness behaviour that contradicts this policy:

- Please report it confidentially to info@lorrainechapman.com.
- All reports will be taken seriously and handled with care, discretion, and sensitivity.

Where appropriate, we may take action including mediation, education, or removal of individuals from events.

### 9. Review and Accountability

This policy is reviewed annually to ensure it remains aligned with evolving legal standards and community values.

We continually strive to deepen our understanding of equality, inclusion, and justice in every facet of our work.

#### 10. Contact

For questions, feedback, or suggestions related to equality, diversity, or inclusion, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

# 2. Safeguarding & Vulnerable Persons Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose and Commitment

At Lorraine Chapman– Unleash Your Fire, we are committed to ensuring the safety, dignity, and wellbeing of all clients, participants, and members of our community.

This Safeguarding & Vulnerable Persons Policy outlines how we recognise, respond to, and report concerns about abuse, neglect, or harm - ensuring that everyone who interacts with our services is treated with respect, compassion, and care.

Our approach is rooted in trauma-informed practice, consent, and professional ethics.

### 2. Scope

This policy applies to:

- All facilitators, contractors, partners, and assistants working under Lorraine Chapman Unleash Your Fire.
- All participants, clients, and event attendees
- All in-person, virtual, and online spaces operated by Lorraine Chapman Unleash Your Fire,

It covers all forms of potential safeguarding issues, including physical, emotional, sexual, psychological, financial, or discriminatory abuse, as well as neglect or coercion.

#### 3. Our Principles

We follow the six key principles of safeguarding as outlined in the Care Act 2014:

- Empowerment People are supported to make their own decisions and give informed consent.
- Prevention We take proactive steps to prevent harm before it occurs.
- Proportionality Responses are appropriate and balanced to the level of risk.
- Protection We take action for those who are most in need of safeguarding support.
- Partnership We work in collaboration with other professionals and agencies when necessary.
- Accountability We act with transparency and integrity in all safeguarding matters.

## 4. Recognising Safeguarding Concerns

Concerns may arise from:

- Direct disclosure from a participant or client
- Observations of physical or emotional distress
- Third-party reports or information
- Inappropriate, aggressive, or coercive behaviour during sessions or events

- Examples of potential safeguarding concerns:
- Physical injury or unexplained marks
- Coercion or pressure to engage in unwanted activities
- Disclosures of sexual or physical abuse
- Severe emotional distress or self-harm risk
- Financial exploitation or manipulation
- Discriminatory or degrading treatment

## 5. Responding to Concerns

If a safeguarding concern arises Lorraine Chapman – Unleash Your Fire:

- Listen with empathy, without judgement or interrogation.
- Reassure the person that they are heard, safe, and not to blame.
- Avoid making promises of absolute confidentiality explain that information may need to be shared for safety.
- Record the facts accurately and report the concern as soon as possible.

## 6. Reporting and Escalation

Concerns should be reported immediately to info@lorrainechapman.com.

If a situation involves immediate danger or risk of serious harm, contact:

- Emergency Services (UK): 999
- Non-emergency Police: 101
- Local Authority Safeguarding Team: Kent Safeguarding Adults Board

Where necessary, we will cooperate with local safeguarding boards, healthcare professionals, or law enforcement agencies.

## 7. Confidentiality and Data Protection

All safeguarding information is handled with strict confidentiality.

Details will only be shared with those who need to know, and only for the purpose of protecting the person at risk.

All personal data is processed in accordance with the UK GDPR and the Data Protection Act 2018.

### 8. Training and Awareness

All facilitators and team members associated with Lorraine Chapman – Unleash Your Fire, receive guidance and resources to understand:

- How to recognise signs of abuse or neglect
- How to respond appropriately and compassionately
- How to report safeguarding concerns safely
- Training and policy awareness are reviewed annually.

## 9. Adults at Risk

An adult at risk is defined under UK law as a person aged 18 or over who:

- Has needs for care and support, Is experiencing or is at risk of abuse or neglect, and
- As a result, is unable to protect themselves from that abuse or neglect. We are committed to protecting such individuals and ensuring they can safely access our services.

## 10. Reporting Concerns About a Facilitator or Staff Member

If the concern involves a member of our team:

- The report will be treated with impartiality and confidentiality.
- The facilitator or staff member may be suspended from duties pending investigation.
- Where appropriate, the matter will be referred to external safeguarding authorities.

## 11. Policy Review

This policy is reviewed annually or sooner if legislation, best practices, or operational needs change.

#### 12. Contact

For questions, concerns, or to report a safeguarding issue, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 3. Code of Ethics & Professional Conduct

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose and Commitment

At Lorraine Chapman – Unleash Your Fire, we are committed to conducting all professional activities with the highest standards of ethics, integrity, and care.

This Code of Ethics & Professional Conduct sets out the values, behaviours, and responsibilities that guide our coaching, teaching, and facilitation practices. It ensures that all clients, participants, and collaborators experience trust, respect, confidentiality, and professionalism in every interaction.

#### 2. Core Values

Our work is guided by the following core values:

- Integrity: Acting with honesty, fairness, and authenticity in all interactions.
- Respect: Honouring the uniqueness, autonomy, and lived experience of every individual.
- Consent: Upholding freedom of choice and informed decision-making at all times.
- Confidentiality: Protecting the privacy of all personal and sensitive information.
- Inclusion: Welcoming and valuing diversity in all its forms.
- Empowerment: Supporting individuals to access their inner wisdom, power, and potential.

### 3. Professional Boundaries

All services are delivered within clear and appropriate professional boundaries. We do not engage in any dual or personal relationships that could impair objectivity or professionalism. This includes:

- Maintaining clear separation between personal and professional relationships
- Avoiding sexual or romantic relationships with clients or participants
- Declining work that could result in conflicts of interest or exploitation

## 4. Confidentiality

All personal and sensitive information shared during sessions or workshops is treated as strictly confidential.

Confidentiality may only be broken if:

- Required by law (for example, to prevent serious harm)
- Explicit consent is given by the client or participant
- Required for supervision or professional oversight, in which case identities are protected All data handling complies with the UK GDPR and the Data Protection Act 2018.

#### 5. Informed Consent

Before engaging in any service, all clients and participants are informed about:

- The nature and scope of the service
- Their right to withdraw consent at any time
- Confidentiality and its limits
- Any potential risks, benefits, or commitments involved

Consent is a living agreement -it can be reviewed and changed at any stage without judgement or consequence.

### 6. Competence and Professional Development

Lorraine Chapman – Unleash Your Fire, and all facilitators operating under her brand commit to:

- Delivering only within the scope of their professional competence and training
- Seeking supervision, mentorship, and reflective practice to maintain quality
- Engaging in ongoing professional development (CPD)
- Referring clients to other qualified professionals when appropriate

### 7. Cultural Sensitivity and Inclusion

We recognise and respect the diverse backgrounds, identities, and experiences of all individuals.

We are committed to creating an environment that is:

- Non-discriminatory
- Body-positive and sex-positive
- Respectful of all gender identities, relationship styles, and spiritual paths

We continually reflect on our own biases and privilege to ensure inclusivity in every setting.

### 8. Marketing and Representation

All marketing materials, public communications, and testimonials accurately represent:

- The nature of our services
- Our qualifications and experience
- The intended outcomes of our work

We avoid making false, exaggerated, or misleading claims. Testimonials are shared only with informed client consent.

## 9. Ethical Practice in Group and Event Settings

During workshops, retreats, or group coaching sessions, facilitators ensure that:

- A culture of consent and confidentiality is maintained
- Participants are encouraged but never pressured to share
- Group safety and respect are prioritised at all times
- Any breaches of conduct are addressed swiftly and fairly

## 10. Handling Ethical Concerns

Any client, participant, or colleague who has concerns about ethical conduct is encouraged to raise them in confidence by emailing <u>info@lorrainechapman.com</u>.

All reports will be:

- Handled confidentially and without judgement
- Investigated with fairness and transparency
- Addressed in line with professional best practices

## 11. Review and Accountability

This Code of Ethics is reviewed annually or as required to align with current professional standards and legal obligations. We hold ourselves accountable to continuous learning, reflection, and ethical integrity.

#### 12. Contact

For questions, feedback, or to raise an ethical concern, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 4. Teaching, Coaching & Event Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

#### 1. Overview

At Lorraine Chapman – Unleash Your Fire, we create transformative experiences through workshops, retreats, experience days, experience challenges, speaking events, online classes, and personal coaching.

Our offerings are designed to inspire wellness, empowerment, and intimate self-discovery, helping individuals connect with their authentic selves and awaken their full potential.

This policy outlines the terms under which we deliver these experiences, ensuring a safe, respectful, inclusive, and legally compliant environment for all participants.

## 2. Eligibility and Participation

Minimum Age: All participants must be 18 years or older to attend any retreat, workshop, experience day, experience challenge, speaking event, or coaching session.

Voluntary Participation: Your participation is always your choice. You are free to withdraw at any time.

Accessibility: We strive to make our events and learning spaces inclusive. If you require accessibility support or specific accommodations, please contact us in advance.

#### 3. Code of Conduct

We are committed to maintaining a respectful, confidential, and non-judgmental space for exploration and growth.

All participants agree to:

- Treat others with respect, dignity, and kindness
- Maintain confidentiality regarding personal experiences shared by others
- Refrain from inappropriate, aggressive, or sexualised behaviour during sessions or events
- Follow all facilitator or event host instructions and guidelines
- We reserve the right to remove any participant who breaches this policy. Removal will be without refund.

### 4. Booking and Payments

All bookings must be made in advance through our website: <a href="https://lorrainechapman.com">https://lorrainechapman.com</a> or direct payment link.

Full payment is required at the time of booking unless otherwise stated.

We accept credit/debit cards and secure third-party payment processors.

Some experiences or coaching programmes may offer payment plans. Details will be clearly stated at the time of booking.

#### 5. Cancellations and Refunds

**Client Cancellations:** 

 Refunds are subject to approval and the specific terms and conditions detailed for each event or service.

Lorraine Chapman – Unleash Your Fire, cancellations:

- If we must cancel or reschedule, participants will be offered a full refund or an alternative date.
- 6. Online Workshops, Coaching and Virtual Experiences (Webinars, Zoom, Online Challenges, etc.)

Access links are provided only to registered participants.

Recording by participants is strictly prohibited unless express written consent is given. We may record sessions for quality or training purposes, but participants will always be notified in advance.

## 7. Experience Days and Experience Challenges

Our experience Days and Experience Challenges are immersive, educational events designed to inspire personal transformation through guided activities and self-exploration.

Participants agree to:

- Engage mindfully and respectfully with all exercises and others present
- Take personal responsibility for their physical, emotional, and mental wellbeing
- Notify facilitators of any relevant health or wellbeing considerations in advance
- All experiences are voluntary. Participants are encouraged to listen to their bodies and boundaries at all times.

### 8. Speaking Events

At Lorraine Chapman – Unleash Your Fire, speaking events, attendees are invited to engage in powerful, educational discussions around empowerment, intimacy, and personal transformation.

We ask that all audience members:

- Participate respectfully and honour confidentiality if interactive segments are included
- Refrain from recording or distributing event content without permission
- Support an atmosphere of safety, curiosity, and non-judgment

## 9. Disclaimer and Liability

Our workshops, events, retreats, experience days, challenges, and coaching sessions are educational and experiential in nature.

They are not a substitute for professional medical, legal, or psychological advice or treatment.

Participants are responsible for their own wellbeing, choices, and outcomes. Lorraine Chapman – Unleash Your Fire, accepts no liability for personal loss, injury, or harm resulting from participation, except where such harm arises from proven negligence.

### 10. Privacy and Data Use

We handle all personal data in line with our Data Protection Policy.

All sensitive or personal information shared during sessions or events is treated with strict confidentiality and will never be shared publicly without your explicit written consent.

### 11. Intellectual Property

All materials, resources, and content shared, including handouts, recordings, and exercises, remain the intellectual property of Lorraine Chapman

You may not reproduce, distribute, or share any materials without written permission.

### 12. Feedback and Complaints

We welcome your feedback. It helps us continue to create meaningful, transformative experiences.

If you have a complaint or wish to share your thoughts, please contact us at: info@lorrainechapman.com

All feedback is handled confidentially and with care.

#### 13. Contact

For any questions about this Teaching, Coaching and Event Policy, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 5. Connection & Service Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

#### 1. Overview

At Lorraine Chapman – Unleash Your Fire, we are dedicated to creating safe, respectful, and empowering experiences across all of our offerings - including coaching, teaching, speaking events, workshops, retreats, and online learning experiences.

This Connection & Service Policy outlines the professional boundaries, responsibilities, and ethics that guide our client and participant relationships. It is designed to ensure clarity, mutual respect, and emotional safety at all times.

#### 2. Nature of the Service

Our services are:

- Supportive, educational, and exploratory
- Focused on empowerment, intimacy, self-discovery, and embodied connection
- Delivered through one-to-one sessions, group experiences, live events, written content, and digital products

We do not provide:

- Medical or psychological diagnoses
- Emergency or crisis services
- Legal or financial advice
- If you are in crisis or distress, please contact a licensed medical or mental health professional, or reach out to emergency services in your area.

### 3. Client Responsibilities

To gain the most from your work with Lorraine Chapman- Unleash Your Fire, clients and participants are asked to:

- Approach sessions with openness and willingness to engage
- Communicate honestly and respectfully
- Honour personal and professional boundaries (both yours and ours)
- Arrive on time (or log in early for online sessions)
- Take full responsibility for your emotional, mental, and physical wellbeing
- Your participation is always voluntary, and you are encouraged to listen to your body and emotions throughout.

#### 4. Communication

Email contact: info@lorrainechapman.com

All messages will receive a response within 2–3 working days.

For urgent logistical matters (such as rescheduling), please email as early as possible.

Text or phone support is not available unless agreed within a private coaching or mentoring package.

We do not offer 24/7 availability, and communication is respectfully maintained within professional boundaries.

## 5. Confidentiality

All information shared in sessions or private communication is strictly confidential.

Your personal stories, details, and experiences will never be shared without your explicit written consent.

The only exception is where disclosure is required by law, such as if there is risk of serious harm or a safeguarding concern.

Confidentiality protects the integrity and trust within our professional relationship.

#### 6. Consent and Boundaries

All services are provided within clear boundaries of consent, safety, and non-judgement.

You are always free to:

- Pause, decline, or end a session at any time
- Ask questions or seek clarification
- Choose your own level of participation in any practice or discussion
- Consent is ongoing you may change your mind at any stage, without question or justification.

#### 7. Termination of Service

We reserve the right to end a professional relationship if:

- Our work together is no longer aligned or beneficial
- Boundaries are repeatedly crossed
- Harassment, abuse, or non-payment occurs

In such cases, you will be notified in writing, and any prepaid sessions may be refunded at our discretion.

### 8. Payments and Cancellations

All fees must be paid in advance through our secure online payment platform. Cancellations require a minimum of 48 hours' notice to avoid being charged in full. Full details can be found in our Refund & Cancellation Policy.

## 9. Respect and Inclusion

Lorraine Chapman—Unleash Your Fire, is an inclusive and welcoming space that honours all genders, sexual orientations, races, bodies, abilities, spiritual paths, and relationship styles.

We are committed to being:

- Trauma-informed
- Consent-led
- Non-pathologising
- Sex-positive

Discrimination, hate speech, or abusive behaviour will not be tolerated under any circumstances.

## 10. Intellectual Property and Use of Materials

All content, materials, and resources remain the intellectual property of Lorraine Chapman Coaching & Events, unless otherwise stated.

You may not reproduce, distribute, or share any materials, in part or in full, without written permission.

### 11. Questions or Concerns

If you have any questions about this policy or wish to discuss your work with us, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

All questions and concerns will be handled confidentially, respectfully, and in alignment with professional ethics.

# 6. Client Suitability & Contraindications Statement

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com https://lorrainechapman.com
Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose

This statement ensures all participants understand the suitability requirements and possible contraindications related to our coaching, embodiment work, workshops, retreats, and empowerment experiences.

Our work may include breath, movement, emotional expression, somatic attention, and personal introspection.

## 2. Who Our Services Are Suitable For

Our sessions and events are suitable for adults aged 18+ who are:

- Emotionally stable enough for reflective or embodied practices
- Able to take responsibility for their wellbeing
- Comfortable participating in personal development or experiential activities
- Willing to engage at their own pace and with full consent

#### 3. Contraindications

Participation may not be suitable if you are currently experiencing:

- Acute mental health crisis
- Active psychosis or untreated severe trauma
- Suicidal ideation
- Conditions requiring medical supervision
- Physical limitations that prevent safe participation in movement-based practices (unless adaptations can be made)

If unsure, please consult a GP, therapist, or appropriate healthcare professional before attending.

## 4. Your Responsibility

Participants are asked to:

- Disclose relevant health, emotional, or physical information
- Work within their own limits
- Pause or withdraw if anything feels unsafe
- Seek professional medical or mental health support where needed

### 5. Our Responsibility

We commit to:

- Clear communication
- Trauma-informed, consent-based facilitation
- Respecting boundaries and autonomy
- Providing referrals where necessary
- **6. Review -** Reviewed annually and updated if safety practices or services evolve.

# 7. Health and Safety Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose and Commitment

At Lorraine Chapman– Unleash Your Fire, we are deeply committed to ensuring the physical, emotional, and psychological wellbeing of everyone who engages with our services, whether online or in person.

We strive to create safe, respectful, and inclusive environments that support learning, exploration, and connection through all of our events, workshops, retreats, and coaching experiences.

## 2. Scope

This policy applies to:

- All in-person and virtual workshops, retreats, classes, and experience days
- One-to-one coaching and group sessions
- Employees, contractors, facilitators, assistants, and all participants
- Any location or platform where Lorraine Chapman Unleash Your Fire, activities take place

### 3. General Safety Guidelines

For In-Person Events:

- Venues are risk-assessed and chosen for accessibility, cleanliness, and overall suitability.
- Emergency exits and first aid procedures will be clearly explained at the start of each event.
- Cleanliness and hygiene are prioritised, particularly for movement-based, touch-based, or embodiment practices.
- Facilitators are trained to respond to discomfort, illness, or emergencies calmly and respectfully. For Online Sessions:
  - Participants are encouraged to create a safe, private, and comfortable space for themselves.
  - You are always free to pause, leave, or take a break from the session at any time.
  - Participants are encouraged to check in with their body and emotions throughout the experience.

## 4. Emotional and Psychological Safety

Because LorraineChapman.com explores themes of empowerment, intimacy, and self-awareness, we hold emotional safety as equally important as physical safety.

We ensure this by:

- Creating consent-based environments
- Using trauma-informed language and methods
- Encouraging participants to share only what feels comfortable
- Never requiring physical practices or emotional disclosures that are not freely chosen
- Ensuring facilitators are trained to recognise signs of distress and offer appropriate support or referral when needed

## 5. Health Conditions and Personal Responsibility

Participants are responsible for:

- Informing us of any relevant medical conditions, injuries, or mental health considerations prior to attending
- Consulting a qualified medical or mental health professional if unsure about participation
- Listening to their body and choosing when to rest, pause, or step back during any activity or practice
- If you are uncertain whether a session, workshop, or retreat is suitable for you, please contact us confidentially at info@lorrainechapman.com.

## 6. Infectious Diseases

For in-person events, we follow all relevant local health authority guidance and venue-specific safety protocols. We may request limited physical contact during activities unless mutual consent is given.

Participants should not attend if they are unwell, have infectious symptoms, or have recently tested positive for a contagious illness.

## 7. Incident Response

In the unlikely event of an accident, emotional distress, or disruption:

- The facilitator will lead a calm and appropriate response.
- First aid or medical assistance will be arranged if necessary.
- Any serious incident will be recorded and reported.
- Participants will be offered aftercare, support, or referrals where appropriate.

## 8. Harassment, Discrimination, and Abuse

Lorraine Chapman – Unleash Your Fire, maintains a zero-tolerance policy for:

- Sexual harassment or coercion
- Discriminatory language or behaviour
- Verbal abuse, bullying, or intimidation

Any participant who engages in such behaviour will be removed immediately and may be permanently excluded from future events or programmes.

## 9. Safeguarding and Reporting

If you witness or experience any behaviour or situation that compromises your safety or that of others, please report it as soon as possible to <u>info@lorrainechapman.com</u>.

All reports are handled seriously, confidentially, and with sensitivity.

We are legally obligated to escalate safeguarding concerns to the appropriate authorities if there is any indication of risk or serious harm.

#### 10. Review and Updates

This policy is reviewed regularly to ensure it reflects current best practices, legal requirements, and community wellbeing standards.

#### 11. Contact

If you have any questions or wish to discuss a health or safety concern confidentially, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 8. Risk Assessment Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

#### 1. Purpose and Commitment

At Lorraine Chapman – Unleash Your Fire, we are committed to creating safe, supportive, and empowering environments across all coaching sessions, workshops, retreats, speaking engagements, online events, and experiential activities.

This Risk Assessment Policy outlines how we identify, manage, and minimise potential risks to ensure the physical, emotional, and psychological wellbeing of all participants, facilitators, partners, and staff. Our approach is grounded in trauma-informed practice, consent-led guidance, and professional responsibility.

## 2. Scope

This policy applies to:

- All in-person workshops, retreats, events, and experience days
- All online sessions, classes, and digital programmes
- One-to-one coaching and group facilitation

Any activity delivered under the Lorraine Chapman – Unleash Your Fire All facilitators, contractors, assistants, and support staff

## 3. Risk Assessment Approach

We conduct risk assessments to:

- Identify potential hazards
- Evaluate who may be affected
- Determine the likelihood and severity of risk
- Implement control measures to reduce or remove risk
- Review and monitor regularly

Our assessments cover physical, environmental, emotional, and digital considerations.

## 4. Types of Risks Considered

### 1. Physical Safety Risks

- Applicable to all in-person activities, such as:
- Venue layout and accessibility
- Trip, slip, and fall hazards
- Emergency exits and evacuation procedures
- Temperature, ventilation, and room conditions
- Equipment, props, or movement practices
- Hygiene and cleanliness standards

#### 2. Emotional and Psychological Safety Risks

- Especially relevant for embodied work, intimacy education, and deep personal exploration.
- We assess risks relating to:
- Emotional overwhelm or distress
- Trauma triggers
- Power dynamics within groups
- Consent and personal boundaries
- Group interactions and disclosures
- We maintain a trauma-informed and consent-led environment at all times.

#### 3. Health-Related Risks - Including:

• Pre-existing medical or mental health conditions

- Injuries or physical limitations
- Infectious illness or symptoms
- Conditions that may impact participation in movement, breathwork, or somatic practices
- Participants are asked to disclose relevant information confidentially where needed.

### 4. Digital and Online Risks

- Relevant for online workshops, coaching, and digital events:
- Data protection and cybersecurity
- Platform reliability
- Participant privacy
- Secure access links
- Managing emotional safety in virtual spaces

#### 5. Risk Control Measures

To minimise risk, we implement the following measures:

- Selection of suitable, safe, and accessible venues
- Clear participant guidance and pre-event information
- Consent-based instructions and optional participation in all activities
- Monitoring of emotional and physical responses during sessions
- Providing alternatives or modifications to exercises where needed
- Confidentiality agreements and community guidelines
- Use of secure, encrypted digital platforms
- Adherence to UK GDPR and safeguarding legislation

## 6. Participant Responsibilities

Participants are asked to:

- Take responsibility for their own physical and emotional wellbeing
- Disclose relevant medical, physical, or mental health information where appropriate
- Inform us immediately of discomfort, distress, or concerns
- Listen to their body and personal boundaries
- Follow all facilitator guidance
- Participation is always voluntary.

### 7. Incident Response

If an incident occurs, we will:

- Respond calmly, safely, and appropriately
- Provide first aid or medical assistance if required
- Offer emotional support, grounding techniques, or space away from the group
- Record the incident factually and confidentially
- Follow safeguarding procedures where necessary
- Review the event to update future risk assessments

## 8. Review and Monitoring

Risk assessments are:

- Conducted before all retreats, workshops, and significant events
- Reviewed regularly
- Updated when needed to reflect new practices, venues, or legislation

We also review feedback and observations to continually improve participant safety.

## 9. Record Keeping

Risk assessments and incident reports are stored securely in accordance with:

- Our Data Protection Policy
- Our Record Retention & Data Disposal Policy
- UK GDPR requirements
- Only authorised personnel may access these records.

#### 10. Contact

If you have questions or wish to discuss any aspect of risk assessment or safety, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 9. Accessibility Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com https://lorrainechapman.com Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose

We are committed to ensuring that all experiences - including coaching, workshops, retreats, speaking engagements, digital products, and online events - are welcoming, inclusive, and accessible to as many people as possible.

This Accessibility Policy outlines how we support clients and participants with diverse access needs.

#### 2. Our Commitment

We strive to:

- Provide accessible venues wherever possible
- Offer reasonable adjustments for events or sessions
- Ensure online sessions are accessible with captions or alternatives where available
- Communicate clearly, inclusively, and respectfully
- Respond flexibly to individual needs
- We welcome people of all abilities, identities, and backgrounds.

#### 3. Requesting Adjustments

If you require accessibility support, please contact us at:

- info@lorrainechapman.com
- Examples of adjustments may include:
- Seating arrangements
- Early access to event spaces
- Support persons or interpreters
- Alternative formats (digital, verbal, simplified text)
- Quiet or low-stimulus spaces
- We will always do our best within the limitations of a venue or event structure.

#### 4. Limitations

While we strive to offer inclusive spaces, some retreat venues or specialised locations may have restricted physical access. These limitations will always be communicated in advance.

#### 5. Feedback

We welcome suggestions on how we can improve accessibility in our services.

#### 6. Review

This policy is reviewed annually. Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com https://lorrainechapman.com Based in Wateringbury, Kent, ME18 5LD

# 10. Data Protection Policy

Lorraine Chapman – Unleash Your Fire, info@lorrainechapman.com https://lorrainechapman.com Based in Wateringbury, Kent, ME18 5LD

#### 1. Introduction

At, Lorraine Chapman – Unleash Your Fire, we are committed to protecting and respecting your privacy.

This Data Protection Policy explains how we collect, use, store, and safeguard your personal data, in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

By accessing or using our website, you agree to the terms outlined in this policy.

## 2. Scope

This policy applies to: Visitors to our website: <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Customers who purchase services, book events, subscribe to newsletters, or engage with our content. Partners, suppliers, and contractors who work with us

## 3. What Personal Data We Collect

We may collect and process the following categories of personal data:

- Identity Data: Name, username, gender (if provided)
- Contact Data: Email address, phone number, personal address, mailing address
- Transactional Data: Payment details (processed securely via trusted third-party providers) and order history
- Technical Data: IP address, browser type, operating system, and usage data (collected via cookies and analytics tools)
- Marketing Data: Preferences regarding marketing and communications

• Sensitive Data: Only where necessary and with your explicit consent (for example, health or sexual wellness information shared through forms, surveys, or consultations)

#### 4. How We Collect Your Data

We collect personal data in the following ways:

- Direct interactions: When you contact us, purchase a service, complete a form, or subscribe to a newsletter
- Automated technologies: Such as cookies, analytics tools, and website tracking
- Third-party integrations: Including secure payment gateways and email marketing services

## 5. Purpose and Legal Basis for Processing

We process your data only where there is a clear legal basis for doing so:

Purpose Legal Basis

To provide products and services Contractual necessity
To process transactions

Contractual necessity

To manage subscriptions Consent

To send marketing emails Consent or legitimate interest

To analyse website usage Legitimate interest To comply with legal obligations Legal obligation

### 6. Data Sharing and Disclosure

We do not sell your personal data. Your data may be shared only with:

- Service providers (e.g., website hosting, payment processors, and email platforms)
- Legal or regulatory authorities, if required by law
- Collaborating partners or facilitators, but only with your prior explicit consent
- All third-party services we use are contractually required to comply with UK data protection standards.

#### 7. International Transfers

If your personal data is transferred outside the UK or EU, we ensure appropriate safeguards are in place, including:

- Standard Contractual Clauses (SCCs)
- Adequacy decisions approved by the UK or EU

## 8. Data Retention

We retain your data only for as long as necessary for the purposes outlined in this policy:

- Financial and transaction records: 6 years
- Marketing and communication data: Until you unsubscribe or withdraw consent
- Client data: Until services are complete or upon request for erasure (subject to legal obligations)

## 9. Data Security

We use appropriate technical and organisational measures to protect your personal data, including:

- SSL encryption on our website
- Secure payment processing through providers such as Stripe and PayPal

- Access control and data minimisation
- Regular security reviews and compliance checks
- Locked Filing system used for paper-based information

## 10. Your Rights

Under UK GDPR, you have the following rights regarding your personal data:

- Access your personal data
- Request correction of inaccurate or incomplete information
- Request deletion of your data ("right to be forgotten")
- Restrict or object to data processing
- Request data portability
- Withdraw consent at any time
- Lodge a complaint with the Information Commissioner's Office (ICO) or your local data authority

To exercise your rights, please contact us at info@lorrainechapman.com.

## 11. Cookies and Analytics

We use cookies to enhance your browsing experience and to analyse website traffic. By using our site, you consent to our use of cookies in accordance with our Cookie Policy.

You can manage or disable cookies at any time through your browser settings or via our cookie preference banner.

## 12. Children's Privacy

Lorraine Chapman – Unleash Your Fire, is not intended for individuals under the age of 18. We do not knowingly collect personal data from minors.

If you believe that a child's data has been submitted to us, please contact us immediately so we can delete it.

## 13. Changes to This Policy

We may update this Data Protection Policy from time to time.

All updates will be posted on this page, and if changes are significant, we will notify you by email or via an on-site notice.

#### 14. Contact Information

If you have any questions, concerns, or requests regarding this policy or your personal data, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

# 11.Record Retention & Data Disposal Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com https://lorrainechapman.com Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose

This Record Retention & Data Disposal Policy outlines how long we keep personal information, coaching notes, booking details, and communication, and how these records are securely deleted in line with UK GDPR and the Data Protection Act 2018.

Types of Records and Retention Periods

Record Type Retention Period

Financial transactions and receipts 6 years (legal requirement)

Booking details and attendance

records

3 years

Email correspondence 2 years

Coaching notes / session notes

Up to 3 years after final session, unless earlier deletion is

requested

Safeguarding or incident reports As required by law (varies by case)

### 2. Storage and Security

All records are stored securely through:

- Password-protected digital systems
- Encrypted files
- Locked filing systems (where physical records exist)
- Restricted access

## 3. Data Disposal

When records reach the end of their retention period, they are securely destroyed using:

- Permanent digital deletion (including backups)
- Secure shredding for physical files
- Removal from cloud-based systems

## 4. Early Deletion Requests

You may request deletion of your personal data at any time, except where we are legally required to retain it (e.g., financial transactions or safeguarding).

### 5. Review

This policy is reviewed annually.

## 12. Website Terms of Use

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

#### 1. Introduction

Welcome to Lorraine Chapman – Unleash Your Fire, owned and operated by Lorraine Chapman, based in Kent, United Kingdom.

By accessing or using this website, you agree to comply with these Terms of Use, which govern your access to and interaction with our content, services, and digital materials. If you do not agree with any part of these terms, please do not use this website.

### 2. Purpose of This Website

This website provides information about the services, events, and educational materials offered by Lorraine Chapman – Unleash Your Fire.

The content is designed for personal education, inspiration, and self-development and is not intended as medical, legal, or therapeutic advice.

#### 3. Use of the Website

By using this website, you agree to:

- Use the site for lawful purposes only
- Not engage in activity that may damage or disrupt the site, its security, or other users' access
- Not copy, reproduce, or distribute any part of the website content without permission
- Provide accurate information when requested (e.g., through forms or bookings)
- Any unauthorised use of this website may result in restriction of access and/or legal action.

### 4. Intellectual Property

All website content — including text, graphics, images, videos, logos, and materials - is the intellectual property of Lorraine Chapman – Unleash Your Fire, unless otherwise stated.

## You may:

- View and download materials for personal use only
- Share links to the website content (with appropriate credit and without alteration)
- You may not:
- Copy, modify, reproduce, or distribute materials for commercial or public use without written permission
- Claim ownership or authorship of any content originating from this website

## 5. Online Purchases and Bookings

## 13. Cookie Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

#### 1. Introduction

At Lorraine Chapman – Unleash Your Fire, we use cookies and similar technologies to improve your browsing experience, analyse website performance, and ensure our site functions effectively.

This Cookie Policy explains what cookies are, how we use them, and how you can manage your preferences in line with UK data protection laws.

### 2. What Are Cookies?

Cookies are small text files placed on your device (computer, phone, or tablet) when you visit a website.

They help websites function properly, remember your preferences, and collect anonymised data about usage.

Some cookies are essential for a website to work, while others are used to improve performance or personalise content.

### 3. How We Use Cookies

We use cookies on <a href="https://lorrainechapman.com">https://lorrainechapman.com</a> for the following purposes:

Type of Cookie	Purpose	Example
Essential Cookies	Necessary for site functionality, security, and accessibility	Remembering privacy settings or login status
Performance & Analytics Cookies	Help us understand how visitors use our site so we can improve it	Google Analytics or site performance tracking
Functionality Cookies	Enhance usability by remembering preferences	Remembering location or language choices
Marketing Cookies	Used (with consent) to track engagement with promotional materials	Newsletter or social media integrations

We do not use cookies to collect personally identifiable information without your consent.

## 4. Third-Party Cookies

Some cookies may come from trusted third parties that support our services, such as:

- Google Analytics (to track website traffic and performance)
- Mailchimp or similar email platforms (for newsletter subscriptions)
- Stripe or PayPal (for secure payment processing)
- All third-party providers comply with UK GDPR and data protection requirements.

## 5. Managing Your Cookie Preferences

You can control or disable cookies at any time by:

• Adjusting your browser settings to refuse or delete cookies, or

- Using the cookie consent banner that appears when you first visit our website.
- Please note that disabling essential cookies may impact the functionality or performance of the website.

#### 6. Consent

When you first visit Lorraine Chapman – Unleash Your Fire, a cookie banner will appear allowing you to:

- Accept all cookies
- Manage specific cookie preferences
- Decline non-essential cookies
- Your consent will be recorded and can be updated or withdrawn at any time.

## 7. Data Protection and Privacy

Any data collected through cookies is processed in accordance with our Data Protection Policy and the UK Data Protection Act 2018.

We never sell or share cookie data with third parties for profit.

## 8. Changes to This Policy

We may update this Cookie Policy from time to time to reflect changes in law or technology. Updates will be posted on this page with a revised "last updated" date.

#### 9. Contact

If you have questions about this Cookie Policy or how cookies are used on our website, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

All purchases and bookings made through this website are governed by our Refund & Cancellation Policy and Teaching, Coaching & Event Policy.

By completing a purchase or booking, you confirm that:

- You are 18 years or older
- You understand the terms of participation
- You have provided accurate payment and contact details

#### 6. External Links

This website may contain links to third-party websites for convenience or additional resources.

We are not responsible for the content, policies, or privacy practices of external sites. You access third-party sites at your own discretion.

### 7. Privacy and Data Protection

Your privacy matters deeply to us. All personal information collected through this website is handled in accordance with our Data Protection Policy and Cookie Policy.

We never sell or share your personal data without consent.

## 8. Limitation of Liability

While we take every care to provide accurate and up-to-date information, Lorraine Chapman – Unleash Your Fire, makes no guarantees regarding:

- The accuracy, completeness, or reliability of website content
- Availability of the website or uninterrupted service
- Outcomes or results from using our services or materials
- We are not liable for any direct, indirect, or consequential loss arising from your use of this website, except where required by law.

#### 9. Disclaimer

The content provided on this website is for educational and informational purposes only. It is not a substitute for professional medical, legal, or psychological advice.

You are responsible for your own wellbeing, decisions, and outcomes.

If you are experiencing mental or physical health concerns, please consult a qualified professional.

## 10. Changes to the Website or Terms

We may update website content or these Terms of Use at any time. Changes will be posted on this page, and continued use of the website indicates your acceptance of those changes.

## 11. Governing Law

These Terms of Use are governed by the laws of England and Wales, and any disputes shall be subject to the exclusive jurisdiction of the courts of the United Kingdom.

#### 12. Contact

If you have any questions about these Terms of Use or your interaction with this website, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 14.Disclaimer

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose of This Disclaimer

This Disclaimer outlines the limitations of liability and professional responsibility for all services, content, and events offered by Lorraine Chapman – Unleash Your Fire.

It ensures clients and participants clearly understand the nature and scope of our offerings and the boundaries of professional responsibility.

## 2. Educational and Experiential Nature of Services

All services provided by Lorraine Chapman – Unleash Your Fire, including 1:1 sessions, workshops, retreats, coaching, experience days, speaking events, and online programmes, are designed to be educational, experiential, and transformative.

They are intended to support personal development, empowerment, and self-discovery, and do not replace professional medical, legal, or psychological care.

## 3. No Medical or Therapeutic Guarantee

While our work may have a positive impact on emotional and physical wellbeing, we do not diagnose, treat, or prescribe for any medical, psychological, or psychiatric condition.

You should always seek professional medical or therapeutic advice for:

- Physical health issues
- Mental health concerns (including trauma, depression, or anxiety)
- Situations requiring diagnosis, medication, or treatment

If you are currently receiving medical or therapeutic care, please inform your provider before participating in any physical or emotional practice with us.

## 4. Personal Responsibility

By engaging with any service, session, or event facilitated by Lorraine Chapman – Unleash Your Fire, you acknowledge that:

- You are participating voluntarily and at your own discretion.
- You take full responsibility for your physical, emotional, and mental wellbeing.
- You understand that personal outcomes depend on your own engagement, effort, and choices.

Our role is to guide and support; your responsibility is to decide and act.

### 5. Sensitive and Intimate Topics

Our content may explore themes related to sexuality, intimacy, embodiment, and personal empowerment.

These discussions are always conducted within clear ethical boundaries and a consent-led, non-judgemental framework.

Participants are encouraged to engage only at a level that feels safe and comfortable for them.

#### 6. Results and Outcomes

While many clients and participants experience significant insight, growth, and transformation, individual results naturally vary.

We make no guarantees regarding specific outcomes, success, or life changes. Your progress depends on your unique situation, level of engagement, and personal commitment.

## 7. External Links and Third-Party Resources

Our website and events may include references or links to third-party resources. These are provided for educational or informational purposes only.

We are not responsible for the accuracy, reliability, or safety of any third-party content, nor do we endorse external organisations unless stated explicitly.

## 8. Limitation of Liability

To the fullest extent permitted by UK law, Lorraine Chapman – Unleash Your Fire, is not liable for:

- Any injury, loss, or damage (physical, emotional, or financial) resulting from participation in our services or events
- Decisions made or actions taken based on our content or guidance
- Technical issues or service interruptions on our website or digital platforms
- Nothing in this disclaimer limits liability where it cannot be lawfully excluded (for example, injury caused by proven negligence).

## 9. Testimonials and Representations

Testimonials and case studies shared on our website or marketing materials represent individual experiences and perspectives.

They are not guarantees of specific results.

All testimonials are shared with explicit consent from the individuals involved.

### 10. Legal Jurisdiction

This Disclaimer is governed by the laws of England and Wales, and any disputes will fall under the exclusive jurisdiction of the courts of the United Kingdom.

#### 11. Contact

For questions or clarification regarding this Disclaimer, please contact: Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com
<a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD

# 15. Complaints Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com https://lorrainechapman.com
Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose

At Lorraine Chapman – Unleash & Liberated, we are committed to delivering professional, ethical, and heart-centred services across all coaching, teaching, retreats, workshops, speaking events, and online experiences.

This Complaints Policy explains how you can raise a concern, how we respond, and the steps we take to resolve issues fairly, respectfully, and efficiently.

## 2. Making a Complaint

If you have any concern about our services, communication, or conduct, please contact us directly at: Email <a href="mailto:info@lorrainechapman.com">info@lorrainechapman.com</a>

All complaints must be submitted in writing, so that they can be properly recorded and responded to. Your complaint should include:

- Your name and contact details
- A clear description of the issue
- Relevant dates, events, or people involved
- The outcome you are seeking, if applicable

## 3. How We Respond

#### We aim to:

- Acknowledge your complaint within 3 working days
- Provide a full written response within 14 working days
- Inform you if additional time is needed due to complexity

All complaints are treated:

- Confidentially
- Impartially
- With respect for everyone involved

#### 4. Resolution Process

#### We will:

- Review all information provided
- Request clarification if needed
- Investigate the concern thoroughly
- Provide a clear explanation of findings and outcomes
- Offer solutions, where appropriate

#### Possible resolutions include:

- Explanation or clarification
- Corrective action
- Mediation or follow-up discussion
- Refund or credit (where appropriate under our Refund Policy)

#### 5. Escalation

If you feel your concern has not been resolved, you may request a final review by senior leadership within our organisation.

If your complaint involves potential safeguarding, discrimination, or professional misconduct, we may escalate to external authorities or professional bodies as legally required.

### 6. Record Keeping

All complaints are documented and stored securely in accordance with our Data Protection Policy and Record Retention Policy.

### 7. Review of This Policy

This policy is reviewed annually or sooner if best practice or legislation changes.

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com https://lorrainechapman.com Based in Wateringbury, Kent, ME18 5LD

## 16.Refund & Cancellation Policy

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com https://lorrainechapman.com Based in Wateringbury, Kent, ME18 5LD

## 1. Purpose

This Refund & Cancellation Policy outlines your rights and our procedures regarding bookings, payments, cancellations, and refunds for all services, including:

- Workshops, retreats, experience days, and experience challenges
- One-to-one coaching sessions and group programmes
- Online classes and digital products
- Speaking events and other hosted experiences

Our aim is to be transparent and fair while maintaining the integrity of our business operations and event planning.

### 2. Booking and Payment Terms

All bookings must be made in advance via <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>.

Full payment is required at the time of booking unless a payment plan or deposit arrangement is clearly offered.

Payments are accepted through secure third-party processors such as Stripe, PayPal, or similar services.

By completing a booking, you agree to these terms and conditions.

### 3. Client Cancellations (In-Person or Online Events)

We understand that life happens, and circumstances may change. Cancellations must be made in writing via email to info@lorrainechapman.com.

Refund eligibility depends on the timing of your cancellation, as follows:

- Notice Period Before Event
- 30+ days before the event
- 14–29 days before the event
- Refund Eligibility
- Full refund (minus any transaction fees)
- 50% refund or credit toward future event
- Less than 14 days before the event • No refund (credit may be offered at our discretion)

Once a workshop, retreat, or experience has begun, no refunds can be provided.

### 4. Coaching and Private Sessions

Cancellations require a minimum of 48 hours' notice. Sessions cancelled with less than 48 hours' notice will be charged in full.

Missed or unattended sessions are non-refundable.

In cases of genuine emergency, rescheduling may be offered at our discretion.

### 5. Digital Products and Online Courses

Due to the nature of digital downloads and online content, refunds are not available once access has been granted.

Under UK distance selling law, digital products are considered "used" once downloaded, streamed, or accessed.

If you experience technical issues accessing your product, please contact us for support - we're happy to help.

## 6. Event or Retreat Cancellations by Lorraine Chapman - Unleash Your Fire.

If we must cancel or reschedule an event for any reason (e.g. illness, low enrolment, venue issue):

You will be offered a full refund or the option to transfer your booking to a future event. We are not liable for external costs (such as travel, accommodation, or personal arrangements).

#### 7. Transfers and Substitutions

You may request to transfer your booking to another eligible person up to 7 days before an event, provided that person meets the participation criteria.

You must notify us in writing, and approval will be confirmed by email.

### 8. Refund Processing

Approved refunds will be processed within 10 working days of confirmation. Refunds are returned via the original payment method only.

Transaction or processing fees (if applicable) are non-refundable.

## 9. Exceptional Circumstances

We recognise that unforeseen personal events or emergencies may occur.

If you experience a medical issue, bereavement, or crisis situation, please contact us directly, compassionate solutions such as credit, deferral, or partial refund may be considered on a case-by-case basis.

### 10. Policy for Payment Plans

For programmes or packages paid via instalments:

- All payments must be completed as agreed, even if sessions are missed or cancelled without notice.
- In the event of defaulted payments, access to services may be suspended until the balance is settled.

## 11. Legal Rights

This policy does not affect your statutory consumer rights under the Consumer Rights Act 2015 or the Consumer Contracts Regulations 2013.

### 12. Contact

For refund or cancellation requests, please contact:

Lorraine Chapman – Unleash Your Fire info@lorrainechapman.com <a href="https://lorrainechapman.com">https://lorrainechapman.com</a>
Based in Wateringbury, Kent, ME18 5LD