

Terms & Conditions

These Terms and Conditions set out how You (the User) can use this Site.

Please read them carefully.

The Catherine Merriman CPM Life Coaching Privacy Policy is set out in a separate page and confirms how we use data relating to You and it forms part of these Terms of Use. You can find that attached to the end of this document.

These Terms and Conditions describe the terms on which you are permitted to use the Lucy Legal Site.

Specific terms apply to purchases made via this Site which can be found below.

These terms may change from time and the terms in force will be displayed on this page.

ABOUT US AND HOW TO CONTACT US

The registered office is:

27 Duncan Road

Derby

De23 8TR

You can contact Us in writing via admin@hello.catherinemerriman.com

SITE USE

By visiting catherinemerriman.com you are consenting to Our terms and conditions as set out below. Should You not wish to accept the terms and conditions of this site in full You should cease using this site immediately.

This website, catherinemerriman.com will be referred to as the "Site". All visitors to the Site will be referred to as "User" "You" or "Your". As a User, You will be bound by these Terms of

Use which may also be referred to from time to time as Terms and Conditions. The terms “We” “Us” and “Our” refer to Catherine Merriman CPM Life Coaching, owner of catherinemerriman.com Accessing and using the Site constitutes acceptance of the Terms of Use.

By using this Site you agree to the Terms and Conditions without modification. We reserve the right to amend the Terms of Use of this Site and on doing so we will update these Terms and Conditions.

Please be aware, all information on this Site is intended to be generic information only. We do not provide therapeutic advice nor does the use of this website substitute any medical advice provided to you by your medical professionals..

This Site is intended for use by persons who are a minimum of 18 years old. You may use this Site for advice purposes only. You must not copy, share or disseminate the information on this Site which is subject to copyright for which all rights are reserved.

This Site is directed to people residing in the United Kingdom. We do not represent that the content will be available or appropriate in other locations. This Site is written in English and We do not take responsibility for any translations which are applied to this Site.

In using this Site You may encounter comments and/or content supplied by other users. The information contained within user comments is not verified or approved by Us. The views expressed by other users on the Site do not represent Our views or values.

TERMS

The content on this Site, and the associated social media channels (via @CPMLifeCoaching) and email marketing, will include information on life coaching and anxiety reduction techniques. All content is intended for informational purposes only. ***None of the content in emails, blog posts or social media posts should be construed as medical advice.*** If you require medical advice you should contact your local GP or engage with the many mental health services provided by the NHS.

SITE OPERATION

This Site is available free of charge.

We do not guarantee the availability of any Site or content. We reserve all rights to withdraw, suspend or restrict the content at any time for any reasons. Where possible, We will give You reasonable notice if the Site is to be suspended.

We do not guarantee that this Site will be secure or free from bugs or viruses.

You are responsible for configuring your information technology, computer programmes and platform to access Our Site. You should use Your own virus protection software.

PRIVACY POLICY

This Site has it's own Privacy Policy, last updated April 2024. The Privacy Policy can be found attached to the bottom of this document.

INTELLECTUAL PROPERTY RIGHTS

This Site contains intellectual property owned by Catherine Merriman CPM Life Coaching. No permission is given to directly reprint or republish the Site content in part or in full without acknowledgement.

Content means any text, graphics, audio and video and also extends to the page layouts of this Site and any social media channels and emails.

Should you wish to utilise the content on this Site please contact info@hello.catherinemerriman.com and use "Copyright Request" in the subject field to make your request. You must receive written permission to repurpose, copy and/or modify any content on this Site, or Content which is shared to you via email or on social media.

REFUND POLICY

Should you decide to make a purchase from this Site then please see the specific Terms of Purchase associated with that product for information relating to refunds.

DISCLAIMERS

The content on Our Site is provided for general information only. It is not intended to amount to medical advice on which You should rely. You must obtain professional or specialist advice before taking, or refraining from taking, any action on the basis of the content on Our Site.

Although reasonable efforts are made to update the information on this Site, We make no representations, warranties or guarantees, whether express or implied, that the content on Our Site is accurate, complete or up to date.

The content on this Site does not constitute medical advice. Should You require medical advice You should contact your local GP or make use of the services provided by the NHS. If you are in crisis please call 999 immediately.

This Site may contain links to other sites. These sites are not under Our control and We cannot be responsible for any actions or events arising from You following any links from this Site. Links are provided for informational purposes only and should not be interpreted as approval or endorsement by Us.

LIMITATION OF LIABILITY

Catherine Merriman CPM Life Coaching exclude any liability for any direct, indirect, or consequential loss or damage which may arise as a result or in connection with this website or the products or services provided by it. By making a purchase or using this website you agree to this limitation of liability and release Catherine Merriman CPM Life Coaching from any and all claims.

NO GUARANTEES

You accept and understand that no guarantees are made through use of this website or its products.

JURISDICTION AND DISPUTE RESOLUTION

These Terms are governed by the laws of England & Wales. The Courts of England & Wales have exclusive jurisdiction for any matter and proceedings arising out of the use of this Site.

It is intended that all disputes can be resolved with good faith between the parties. Should it not be possible to resolve a dispute then the dispute shall be referred to mediation.

MISCELLANEOUS

Whilst using this Site you may provide personal information about yourself including Your name and email address. When providing these details, You agree to provide accurate and up to date information.

Should you engage in direct correspondence with Us, via telephone, email or social media. All detail provided is business or legal information only and does not constitute legal advice.

For the avoidance of doubt the Terms of Use stand as terms only, there is no intention to create a contract.

Privacy Policy

This privacy policy sets out how Catherine Merriman CPM Life Coaching (“we”, “us”, or “our”) uses and protects any information that you provide to us when you use our services.

We are committed to ensuring that your privacy is protected. Should we ask you to provide certain information by which you can be identified, you can be assured that it will only be used in accordance with this privacy policy.

Information We Collect

We may collect the following information:

- First Name and Last Name

- Contact details, such as email address, postal address, and telephone number.
- Payment information, such as credit card details and billing address.
- For clients who enrol in coaching with the company, we may also collect further voluntary information to enable us to provide our service in an optimised manner. This information related to the life coaching services you receive may include: notes taken during sessions and any communications between us.

How We Use Your Information

We use the information we collect to:

- Provide life coaching services to you.
- Improve our services. We will conduct research and analysis about your use of, or interest in, our products, services, or content, or products, services or content offered by others. We do this to help make our products better and to develop new products.
- Process payment for the services you receive.
- Improve our services and offerings.
- Send you periodic emails about new services or other information that may be of interest to you. You may opt out of these at any time.
- Responding to your requests. We will also use your information to respond to your questions or comments.

We may contact you to inform you about changes in our services, our service offering and other important service-related notices such as changes to the privacy policy or about security or fraud notices.

We may develop and display content and advertising tailored to your interests on our products and services on our site and on other sites.

We also may use your information to manage our business or perform functions as otherwise described to you at the time of collection.

Sharing and Disclosure

We do not share your personal information with others except as indicated within this policy or when we inform you and give you an opportunity to opt out of having your personal information shared.

We will not sell, distribute, or lease your personal information to third parties unless we have your permission or are required by law.

We will share your information in the following ways:

- **With third party service providers, agents, or contractors.** We use other companies, agents or contractors (“Service Providers”) to perform services on our behalf or to assist us with providing services to you. For example, we may engage Service Providers to process credit card transactions or other payment methods. Or, we may engage Service Providers to provide services such as marketing, advertising, communications, infrastructure and IT services, to provide customer service, to collect debts, and to analyse and enhance data (including data about users’ interactions with our service). These Service Providers may have access to your personal or other information in order to provide these functions. In addition, some of the information we request may be collected by third party providers on our behalf. We do not authorize them to use or disclose your personal information except in connection with providing their services.
- **Analytics:** Specifically for analytics providers, we use Google Analytics Google Analytics which is a web analytics service offered by Google that tracks and reports website traffic. Google uses the data collected to track and monitor the use of our Service. This data is shared with other Google services. Google may use the collected data to contextualize and personalize the ads of its own advertising network.
- We are committed to ensuring that your information is secure. In order to prevent unauthorized access or disclosure, we have put in place suitable

physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

- You can opt-out of having made your activity on the Service available to Google Analytics by installing the Google Analytics opt-out browser add-on. The add-on prevents the Google Analytics JavaScript (ga.js, analytics.js, and dc.js) from sharing information with Google Analytics about visits activity. For more information on the privacy practices of Google, please visit the Google Privacy & Terms web page: <http://www.google.com/intl/en/policies/privacy/> Google also recommends installing the Google Analytics Opt-out Browser Add-on – <https://tools.google.com/dlpage/gaoptout> – for your web browser. Google Analytics Opt-out Browser Add-on provides visitors with the ability to prevent their data from being collected and used by Google Analytics.

Advertising:

We may use third-party Service Providers to show advertisements, which may include targeted advertisements on a third party site after you have visited our website. We and the third party service providers use cookies to inform, optimize, measure performance serve ads based on your previous visits to our site.

A cookie is a small file that asks permission to be placed on your computer's hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about webpage traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website, by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

Please note at this time, we do not recognize automated browser signals regarding tracking mechanisms, which may include “do not track” instructions.

We work with Google AdSense & DoubleClick Cookie Google, as a third party vendor, uses cookies to serve ads on our site. Google’s use of the DoubleClick cookie enables it and its partners to serve ads to our users based on their visit to our Service or other websites on the Internet. You may opt out of the use of the DoubleClick Cookie for interest-based advertising by visiting the Google Ads Settings web page:

<http://www.google.com/ads/preferences/>

Facebook: You can learn more about interest-based advertising from Facebook by visiting this page: <https://www.facebook.com/help/516147308587266/>

To opt-out from Facebook’s interest-based ads follow these instructions from Facebook: <https://www.facebook.com/help> and selecting “Ad Preferences” from the “Managing Your Account” Drop Down Menu on the left hand side.

To see more about Facebook’s participation in the Digital Advertising Alliance please visit the Choices section of this notice.

For more information on the privacy practices of Facebook, please visit Facebook’s Data Policy: <https://www.facebook.com/privacy/explanation>

Payment Providers: We may provide paid products and/or services within the site. When we do, we use third-party services for payment processing (e.g. payment processors). We will not store or collect your payment card details. That information is provided directly to our third-party payment processors whose use of your personal information is governed by their own privacy notice. The payment processors we work with adhere to the standards set by PCI-DSS as managed by the PCI Security Standards Council, which is a joint effort of brands like Visa, Mastercard,

American Express and Discover. PCI-DSS requirements help ensure the secure handling of payment information.

The payment processors we work with are:

Stripe – Please view their [privacy policy here](#)

- To comply with legal process or to protect Catherine Merriman CPM Life Coaching. If we believe that disclosure is reasonably necessary to comply with a law, regulation, legal or governmental request; to enforce applicable terms of use, including investigation of potential violations thereof; to protect the safety, rights, or property of the public, any person, or Catherine Merriman CPM Life Coaching as required by law; or to detect, prevent, or otherwise address, security or technical issues or illegal or suspected illegal activities (including fraud).
- Business Transfers: We may engage in a merger, acquisition, bankruptcy, dissolution, reorganization, or similar transaction or proceeding that involves the transfer of the information described in this Policy. In such transitions, customer information is typically one of the business assets that is transferred or acquired by a third party. In the unlikely event that we or substantially all of our assets are acquired or enter a court proceeding, you acknowledge that such transfers may occur and that your personal information can continue to be used as set forth in this privacy policy.

Links to Other Sites

We may have links on our site to other sites that we do not operate. If you click on a third-party link and leave our site, you should note that we do not have any control

over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites and such sites are not governed by this privacy policy. You will be taken directly to that site which is governed by its own privacy notice. We strongly encourage you to read that privacy notice. We do not control that site and assume no responsibility for the content, policies, or its practices.

Retention

Catherine Merriman CPM Life Coaching will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Notice. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

Catherine Merriman CPM Life Coaching will also retain Usage Data for internal analysis purposes. Usage Data is generally retained for a shorter period of time, except when this data is used to strengthen the security or to improve the functionality of our Service, or we are legally obligated to retain this data for longer time periods.

Choices and Individual Rights:

We aim to take reasonable steps so you can correct, amend, delete or limit the use of your Personal Data.

You have the following choices:

- E-mail. As described above, if you do not wish to receive promotional e-mails from us, you may opt out at any time.
- Your browser's help function should contain instructions on how to set your computer to accept all cookies, to notify you when a cookie is issued, or to not receive cookies at any time.

- You can opt out of online targeted advertising by opting out within the advertisement itself or by visiting Digital Advertising Alliance, <http://www.aboutads.info/>, the Digital Advertising Alliance of Canada in Canada <http://youradchoices.ca/> or the European Interactive Digital Advertising Alliance in Europe <http://www.youronlinechoices.eu/>. You can also opt out of the Digital Advertising Alliance using your mobile device settings.

Your rights under certain circumstances:

- To access and receive a copy of the Personal Data we hold about you under the [Data Protection Act 2018](#).
- To rectify any Personal Data held about you that is inaccurate
- To request the deletion of Personal Data held about you
- You have the right to data portability for the information you have provided to us. You can request to obtain a copy of this information in a commonly used electronic format so that you can manage and move it. We will need to verify your identity before being able to respond to such requests. Please contact us [here](#)

Security

We believe we use reasonable administrative, logical, physical and managerial measures to safeguard your personal information against loss, theft and unauthorized access, use and modification. Unfortunately, no measures can be guaranteed to provide 100% security. Accordingly, we cannot guarantee the security of your information.

Our policy on children's information

Our site is not directed to children under 16. If you learn that your minor child has provided us with personal information without your consent, please contact us [here](#).

Changes to the Policy

We may change this policy from time to time, and if we do make changes, we'll post any changes on this page. If you continue to visit our site after those changes are in effect, you agree to the revised policy. If the changes are significant, we may provide more prominent notice or get your consent on the new policy.

Contacting Us

If you have any questions or comments about this policy, please contact us [here](#)