**Couples 101 Terms of Use**

**Effective Date:** September 3, 2025

These Terms of Use (“Terms”) govern your subscription and participation in the Couples 101 Program (the “Program”) provided by **Ravonna Littlewood Social Work Professional Corporation** operating as **The Couples Clinic™** (“we,” “us,” “our,” or “The Couples Clinic™”).

**1. Program Overview**

The Couples 101 Program is a psychoeducational program consisting of twelve (12) therapist-assisted sessions and access to online educational materials and resources. Sessions are scheduled by appointment and must be completed within one (1) year from the date of purchase unless otherwise agreed in writing.

**2. Therapist Availability and Continuity of Care**

We strive to provide continuity by matching you with the same therapist throughout all twelve (12) sessions. However, therapist availability may change due to unforeseen circumstances, scheduling needs, or staffing changes. In the event that your assigned therapist is no longer available, The Couples Clinic™ will make every effort to seamlessly transition your care to another qualified therapist. While we cannot guarantee therapist continuity, your progress and experience remain our highest priority.

**3. Payments, Receipts, and Insurance**

Payment is due in full at the time of purchase. Upon completion of each session, you will receive an itemized psychotherapy receipt that you may submit to your insurer. We do not guarantee insurance reimbursement. It is your responsibility to confirm coverage with your insurance provider.

**4. Refunds and Discretionary Credits**

All fees are non-refundable, including any unused sessions, except in the case of the cancellation of the Program by The Couples Clinic™ or exceptional circumstances (e.g., death of a participant), in which we reserve the right to grant a discretionary refund of unused sessions only. Refunds are granted solely at our discretion and must be requested in writing to **info@thecouplesclinic.ca**.

**5. Cancellations and Rescheduling**

You agree to provide at least 24 hours’ notice to cancel or reschedule a session by phone (**519-541-9173**) or email (**info@thecouplesclinic.ca**). If you cancel with less than 24 hours’ notice, the full cancellation fee is credited toward your completion of the Program. You may choose to forfeit the session or schedule a make-up session within the 1-year timeframe. If you fail to attend a scheduled session without notice, the same policy applies.

**6. Client Responsibilities and Conduct**

You agree to attend sessions on time, participate respectfully and in good faith, and complete recommended exercises to the best of your ability. We understand that life happens, and occasional absences may occur; however, repeated missed sessions or cancellations may impact your ability to benefit from the Program.

We reserve the right to pause or discontinue your participation if sessions are consistently missed without notice, or if conduct during sessions becomes disruptive, harmful, or disrespectful. In such cases, a refund may be considered at our discretion, based on the number of sessions used and the circumstances involved. Our aim is always to preserve safety, dignity, and therapeutic integrity for all participants.

**7. Professional Scope and Disclaimers**

The Program is intended for educational and supportive purposes only. It is not a substitute for individualized medical advice, legal advice, crisis intervention, or psychiatric care. It is not suitable for couples experiencing ongoing domestic violence or active addiction. We make no guarantees regarding any specific outcomes, including relationship satisfaction or continuity. Participation in the Program is voluntary, and all decisions remain solely your responsibility. If you are in crisis, please contact emergency services immediately or call 911.

**8. Electronic Communication**

We do not communicate with clients via text messaging. Email and video conferencing are used for scheduling and program delivery. You understand that electronic communications may carry security risks due to the global nature of the Internet.

**9. Intellectual Property**

All materials provided in the Program, including videos, handouts, guides, and exercises, are our exclusive intellectual property, and are protected under Canadian and international copyright law. You may use the Program materials solely for your personal, non-commercial purposes. You may not share, reproduce, distribute, adapt, create derivative works, or resell any content from the Program materials without our express written consent.

**10. Limitation of Liability**

To the fullest extent permitted by law, The Couples Clinic™ shall not be liable for any direct, indirect, incidental, consequential, or punitive damages arising from participation, including decisions made as a result of your participation in the Program. If we are found liable for any reason, our total liability shall be limited to the amount you paid for your subscription to the Program.

**11. Indemnification**

You agree to indemnify, defend, and hold harmless The Couples Clinic™ and its directors, officers, employees, contractors, and agents from any claims, liabilities, damages, or expenses arising from your violation of these Terms, use or misuse of the Program, or decisions, actions, or inactions in connection with the Program.

**12. Chargebacks**

You agree not to initiate any chargebacks or payment disputes without first contacting us at **info@thecouplesclinic.ca** to attempt resolution. Unauthorized chargebacks constitute a breach of these Terms and may result in legal action and recovery of associated fees.

**13. Governing Law and Jurisdiction**

These Terms are governed by the laws of the Province of Ontario, and the federal laws of Canada applicable therein. You agree that any disputes will be resolved exclusively in the courts of Ontario.

**14. Privacy Policy**

Your personal and health information is handled according to our Privacy Policy, [available here](https://cdn.prod.website-files.com/61705850365e3681af06adac/68b8713f703eba9739fc9a2d_Privacy%20Policy%20for%20Couples%20101%20%E2%80%93%20The%20Couples%20Clinic%C2%AE.pdf). By participating in the Program, you acknowledge that you have reviewed and agree to our Privacy Policy.

**15. Changes to Terms**

We may update these Terms at any time. Changes will be effective upon posting. Continued participation in the Program constitutes acceptance of any revised Terms.

**16. Contact**

Questions or notices may be sent to:  
**The Couples Clinic®**  
📧 info@thecouplesclinic.ca  
📞 519-541-9173