

COACHING TERMS AND CONDITIONS

Medical Disclaimer: This is not a Clinical Psychological Services

Effective Date: July 15, 2026

By accessing and using this website, you agree to be bound by the following terms and conditions. If you do not agree with any of these terms, please refrain from using this site. Dr. Lori Bolnick reserves the rights to update the terms and conditions at any time without notice. Continued use of the website after changes are posted constitutes your acceptance of those changes.

Coaching Services Disclaimer

www.drloribolnick.com is intended for informational and educational purposes only. Use of this website does not establish a coach-client relationship. That relationship only begins once a Coaching Agreement is signed by both parties, a formal virtual intake has been completed, and services are provided. Coaching services are for guidance, education, and support for personal growth and wellness. While Dr. Lori Bolnick is a Licensed Clinical Psychologist in the state of Illinois, **Coaching is not Therapy and does not establish a therapist-client relationship.**

Coaching services:

- Are not a substitute for psychological, medical, or psychiatric care
- Do not involve diagnosis or treatment of mental health conditions
- Are available to individuals throughout the US and Canada

If you are in crisis or in need of mental health treatment, please contact a licensed mental health professional, go to the nearest emergency room, or call 911.

Third-Party Platforms

If scheduling, payment, or communication occurs via third-party platforms, those platforms have their own terms of use. As Dr. Lori Bolnick is not responsible for the terms of use of these third-party platforms, please use them at your own discretion. You can review their policies on their websites. Coaching services will be rendered via virtual video meetings through Google Workplace or other applications, should a back-up be needed.

Payment and Refund Policy

Fees for Coaching services are clearly listed in the Coaching Agreement that will be established prior to the commencement of services. Payment is required in full prior to the start of services, unless otherwise agreed upon in writing. No refunds will be provided for missed sessions. Dr. Lori Bolnick reserves the right to bill against the retainer for a missed meeting, a “No Show”, or for the full session time (in the case of a shortened appointment due to lateness). Should an unforeseen emergency occur, we will discuss re-scheduling options, taking into consideration circumstances.

Confidentiality and Security

Coaching sessions are held in confidence; however, coaching is not covered by HIPAA (US), PIPEDA (Canada), or PHIPA (Ontario) regulations and is not confidential in the legal sense. Dr. Lori Bolnick may disclose information you share in the following circumstances:

- If there is an imminent threat and required by law (e.g., threats of harm to self or others, court orders)
- To comply with legal obligations or protect rights and safety
- If you provide written consent to share information with another party

Dr. Lori Bolnick has requested you email her for information regarding her services instead of adding a contact form or scheduling link through the website. Please note

that these initial emails to schedule a brief phone consultation do not constitute a confidential exchange. Take caution when submitting sensitive health or personal information through standard email or texting.

Intellectual Property

All content on this website, including but not limited to text graphics, videos, logos, and downloadable materials, is the intellectual property of Dr. Lori Bolnick and is protected by copyright laws. You may not reproduce, distribute, modify, or create derivative works from our materials without prior written permission.

User Conduct

You agree to use this website and coaching services for lawful purposes only. You may not:

- Harass, abuse, or harm another person
- Impersonate any person or entity
- Post or transmit any content that is harmful, threatening, abusive, or unlawful
- Interfere with the operation of the website

We reserve the right to terminate your access to services for violation of these terms.

Limited Liability

To the fullest extent permitted by law, we disclaim all warranties, express or implied, regarding the services or information provided. You agree that Dr. Lori Bolnick is not liable for any direct, indirect, incidental, or consequential damages resulting from your participation in coaching services or use of this website.

Governing Law

These Terms are governed by and construed in accordance with the laws of the **State of Illinois**, without regard to its conflict of law principles.

Contact Information

If you have any questions about this Coaching Service Terms and Conditions, please contact Lori Bolnick Coaching:

Lori A. Bolnick, Psy.D.

1821 Walden Office Square, Suite 400

Schaumburg, Illinois 60173

Email: terms@drloribolnick.com

Phone: (224) 220-0277

Fax: (224) 774-1741