

# Non-Refundable Policy & Spiritual Disclaimer

Effective Date: January 1, 2020

Thank you for choosing BillHobart.com for your spiritual and intuitive services. Please read the following carefully before booking or purchasing.

#### **All Sales Are Final**

All readings, energy sessions, classes, and memberships are non-refundable. Once a purchase is made or a session is booked, payment is final.

Rescheduling may be available with at least 24-48 hours' notice, subject to availability.

### **Memberships & Subscriptions**

All memberships and recurring programs are billed in advance and are non-refundable.

You may cancel future renewals anytime before your next billing cycle. No partial or retroactive refunds will be issued for unused time.

## **Nature of Services**

Services offered by BillHobart.com are intended for spiritual guidance, inspiration, and personal growth.

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

You are encouraged to use your own judgment and intuition when interpreting messages or insights received.

#### **Liability Disclaimer**

BillHobart.com makes no guarantees or warranties, expressed or implied, regarding the accuracy, relevance, or outcomes of any session or membership experience.

By booking or purchasing, you acknowledge that you participate voluntarily and accept full responsibility for your choices and interpretations.

## Acknowledgment

By engaging with BillHobart.com, booking a service, or joining a membership, you confirm that you have read, understood, and agree to this Non-Refundable Policy & Spiritual Disclaimer.