

# Practice Terms and Conditions

Updated March 2026

## 1. Introduction

- 1.1. Welcome to our practice. These Terms and Conditions outline the rules and guidelines for patients receiving services from our practice. By booking an appointment or receiving treatment at the practice, you agree to be bound by these terms.
- 1.2. Our practice is committed to providing high-quality healthcare services, and we aim to maintain transparent policies for the benefit of our patients. These terms are designed to ensure clarity in our operations, including appointment bookings, payments, cancellations, and patient responsibilities.
- 1.3. We recommend that you carefully read these Terms and Conditions prior to engaging our services. Should you have any questions or require clarification, please contact our team.

## 2. Consultation Guidelines

- 2.1. Duration and Confidentiality  
Your first appointment will last approximately one hour. During this time, your clinician will inquire about your complaint, health status, and medical history. Please be assured that your

confidentiality is of utmost importance, and no one will be contacted regarding your appointment without your explicit permission. For subsequent appointments we set aside half an hour, but we sometimes run over as required with no additional charge.

## 2.2. Documentation

If you have any scans, X-rays, or other relevant reports, please bring them with you. If you are attending a virtual consultation, ensure that these documents are ready to share during the encrypted session.

## 2.3. Attire for Face-to-Face Consultations

For face-to-face consultations, please wear comfortable clothing and modest underwear. You may be asked to undress to your underwear to allow your clinician to assess your movement and identify potential causes of pain. Gowns will be provided for your modesty.

## 2.4. Accompaniment

You are welcome to bring a friend or relative with you to your appointment. If the patient is aged 16 or under, parental or guardian accompaniment is required. A minor may only be seen without their parent or guardian if prior arrangements have been made and written consent is obtained.

## 2.5. Physical Examination

Your clinician will use their clinical training to conduct a thorough physical examination.

## 2.6. Diagnosis and Treatment Discussion

After the examination, your clinician will explain their findings and discuss potential treatment options. In most consultations, there will be time for treatment; however, if your case is complex or involves an extensive medical history, additional time may be necessary. In such cases, treatment may be limited during the initial consultation, but we always aim to provide treatment within the scheduled period.

## 2.7. Treatment Plan

Your clinician will outline a treatment plan, and you will be given a timeline for the realistic expectations, results and outcomes of our therapy. You will also be provided with the cost of treatment. We will gain your consent for all the above having described the finer details of the approach of treatment we propose for you. During your treatment plan there can be temporary exacerbations in the symptoms. This is routinely managed by us and swiftly extinguished. If you abandon your tailored programme at any point, your symptoms are likely to return, and your recovery may well be incomplete. We do not offer refund for incomplete courses of treatment.

## 2.8. Never hesitate to ask questions

You are encouraged to ask questions or request explanations at any time.

## 2.9. Lifestyle Advice

As part of your treatment, you may receive advice on diet, exercise, and optimizing your working environment. Your clinician will explain how these approaches can facilitate improved health outcomes.

## 2.10. Collaboration with Healthcare Professionals

If necessary, we will collaborate closely with your doctors and other healthcare professionals to ensure you receive comprehensive care.

## 2.11. Medical Disclaimer

Please note that while we strive to provide high-quality healthcare services, no guarantees are made regarding specific treatment outcomes. The success of any treatment or therapy depends on a variety of individual factors and cannot be predicted with certainty. Patients are encouraged to discuss realistic expectations, potential risks, and alternative options with their treating practitioner prior to commencing any course of treatment. Integrated Physical Medicine by Naval Mair accepts no liability for outcomes that fall short of a patient's expectations

where treatment has been administered in accordance with accepted professional standards. All treatments are provided based on professional judgment, and it is essential for you to communicate any concerns or preferences during your consultations. Informed consent will be obtained prior to any treatment commencing.

### **3. Booking Appointments**

#### **3.1. Booking Procedures**

All appointments require full pre-payment by credit/debit card at the time of booking for the entire course of treatment. This ensures your commitment to the scheduled appointments.

All communication regarding booking appointments must be conducted via telephone or email during office hours: Monday to Friday, from 9:00 AM to 5:00 PM.

Some appointments can be booked online from the website. All appointments follow the same cancellation and refund policy.

Please note that no text message conversations will be undertaken, except for arranging a contact time.

#### **3.2. Rescheduling guidelines**

All communication regarding cancelling or re-scheduling appointments must be conducted via telephone or email during

office hours: Monday to Friday, from 9:00 AM to 5:00 PM.

Please note that no text message conversations will be undertaken, except for arranging a contact time.

## **4. Cancellations and Refund Policy**

At our practice, we value your time and commitment to your healthcare. To ensure efficient use of appointments and to accommodate all patients effectively, the following cancellation and refund policy applies:

### 4.1. Cancellation Policy:

- 4.1.1. Cancellation or re-scheduling of an appointment must be made at least 48 hours before the scheduled appointment, either by telephone or email.
- 4.1.2. Cancellations made with less than 48 hours' notice will result in full payment for the cancelled or re-scheduled appointment.
- 4.1.3. For appointments scheduled on a Monday, cancellations must be made at least 72 hours in advance for a refund to be considered.
- 4.1.4. For appointments scheduled on the day following a public holiday, cancellations must also be made at least 96 hours prior to the appointment to qualify for a refund.

## 4.2. Refund Policy:

- 4.2.1. Refunds are only issued on a pro-rata basis if the therapist deems it inappropriate to continue therapy.
- 4.2.2. The refund process can take 10-14 days but we will attempt to address it much sooner than 10-14 days
- 4.2.3. Instances such as providing inaccurate information on the Patient Intake Form, attending sessions in a compromised state, or displaying disrespectful, threatening or violent behaviour to our staff may result in termination of the therapy agreement without a refund.
- 4.2.4. Refunds will not be issued based on claims of unmet results. Treatment outcomes are not guaranteed. The success of any treatment or therapy depends on a variety of individual factors and cannot be predicted with certainty. Patients are encouraged to discuss realistic expectations, potential risks, and alternative options with their treating practitioner prior to commencing any course of treatment. Integrated Physical Medicine by Naval Mair accepts no liability for outcomes that fall short of a patient's expectations where treatment has been administered in accordance with accepted professional standards.
- 4.2.5. Refunds on Promotional Packages
  - 4.2.5.1. If you purchase a promotional package (for example, 7 sessions for the price of 6) and request a refund

after using one or more sessions, the refund amount will be adjusted to reflect the standard full price of the sessions you have already used.

4.2.5.2. This means the original promotional discount will no longer apply, and the refund will be reduced accordingly.

#### 4.2.6. Partial Refunds

4.2.6.1. If only part of a promotional bundle is used or cancelled, the refund will reflect the difference between what you paid and the standard price of the sessions you are keeping.

4.2.6.2. This ensures that promotional savings only apply when the full promotional package is completed.

#### 4.2.7. Loss of Promotional Savings

4.2.7.1. Where a promotional offer was applied, any refund may result in the promotional saving being removed. As a result, the amount refunded may be lower than the pro-rated package price paid.

#### 4.3. Missed Appointments:

4.3.1. Unfortunately, no refunds can be issued for appointments that are missed without prior notice as aforementioned.

#### 4.4. Communication for Appointments:

- 4.4.1. All communication regarding booking, cancelling, or re-scheduling appointments must be conducted via telephone or email during office hours: Monday to Friday, from 9:00 AM to 5:00 PM.
- 4.4.2. Please note that no text message conversations will be undertaken, except for arranging a contact time.
- 4.5. Amendments to Online Bookings:
  - 4.5.1. Once a booking has been made online, any amendments can only be arranged by contacting the practice directly via telephone at 020 8812 3733 during our office hours.
  - 4.5.2. Online bookings cannot be amended through our website.
  - 4.5.3. Any amendments made over the phone must comply with the terms and conditions outlined in this policy, including the cancellation terms stated above.

## **5. Billing and Payment Policy**

At our practice, we aim to provide transparency regarding billing and payment procedures. To ensure a smooth experience for all patients, please adhere to the following payment terms:

- 5.1. Pre-Payment Requirement:
  - 5.1.1. All appointments require full pre-payment by credit/debit card or electronically at the time of booking for the entire

course of treatment. This ensures your commitment to the scheduled appointments.

5.2. Stage payment:

5.2.1. We have a facility that, subject to status, patients may find it convenient to pay in stages. We have decided to pay for a service that can help such patients. It should be made clear that we receive no financial nor similar benefit or incentive from the third party creditor e.g. Klarna.

5.2.2. Should a patient choose to make payment for their treatment using our 0% instalment partner e.g. Klarna, THIS SHOULD BE DONE WITH CAREFUL CONSIDERATION THAT THE PATIENT WILL BE ABLE TO REPAY INSTALMENTS COMFORTABLY. IF THE PATIENT HAS DOUBTS ABOUT THEIR ABILITY TO MEET OBLIGATIONS TO THE CREDITOR, THEN THEY SHOULD NOT PROCEED WITH ENTERING INTO A CREDIT AGREEMENT.

5.3. Insurance Claims:

5.3.1. Patients are expected to pay our fees upfront and reclaim these fees from their insurance provider, unless a specific arrangement has been made with a named private health insurance company (e.g., BUPA, AXA, AVIVA).

5.3.2. We will, where possible, process the insurance claim for your treatment, provided that you supply all necessary information within the required timeframe stipulated by us.

5.3.3. If insurance details are incomplete, inaccurate, or not

provided at the time of booking, you will be required to pay for the treatment directly.

5.3.4. Should any claim be declined in whole or in part, the patient is responsible for paying the full outstanding balance.

Payment is due immediately upon receipt of our invoice.

5.4. Patient Responsibility:

5.4.1. Patients must contact their private insurance company before booking an appointment and commencing treatment to clarify any policy restrictions and to ensure coverage for the treatment.

5.4.2. In all circumstances, patients are responsible for the payment of their treatment, including any excess payments that may be required.

## **6. Confidentiality and Data Protection**

At Integrated Physical Medicine, we respect your privacy and are committed to protecting your personal information. All personal and medical data provided to us is treated confidentially and in line with the General Data Protection Regulation (GDPR) and the Data Protection Act 2018.

6.1. Data Collection and Usage

We collect and process personal and medical information to provide healthcare services. This information is only used for

managing your treatment, processing payments, and communication with your insurance provider (if applicable). Many patients find it useful to store their card details with us for future purposes. We do not hold this information in its completeness. It is encrypted and held safely. You can request that we not hold any of your payment details.

#### 6.2. Confidentiality

Your data is strictly confidential. We will not share your personal information with third parties without your consent, unless required by law or where necessary for your treatment.

#### 6.3. Patient Rights

You have the right to access, correct, or request deletion of your personal data, in accordance with data protection laws. If you wish to access or amend your data, please contact us.

#### 6.4. Data Security

We have implemented appropriate measures to protect your personal information from unauthorized access or disclosure.

#### 6.5. Data Retention

We retain your records for the required period under UK law, typically for a minimum of 8 years after your treatment ends.

#### 6.6. Complaints

If you have concerns about how we handle your data, you can contact us or raise a complaint with the Information Commissioner's Office (ICO).

## **7. Changes to Terms and Conditions**

We reserve the right to update or amend these Terms and Conditions at any time. Any changes will be posted on our website and/or communicated to patients directly. It is your responsibility to review the Terms and Conditions regularly. Continued use of our services after any changes signifies your acceptance of the updated terms.