

****DISCLAIMER & HOLD HARMLESS AGREEMENT****

****Afflatus Coaching by Kahan Tazadaq****

This Disclaimer & Hold Harmless Agreement ("Agreement") is made and entered into by and between the undersigned ("Client" or "Consumer") and ****Kahan Tazadaq**** ("Coach" or "Afflatus Coaching").

****1. Coaching Services:****

Kahan Tazadaq offers coaching services through ****Afflatus Coaching**** designed to assist individuals in achieving personal and professional goals, including but not limited to financial freedom, debt elimination, and relationship improvement. The Client acknowledges that these coaching services are for personal development purposes only and that the Coach is not a licensed therapist, financial advisor, or legal professional.

****2. No Guarantees of Results:****

The Client understands that coaching is a partnership between the Coach and Client, where the success of the process is largely dependent on the Client's commitment, actions, and circumstances. While the Coach will make reasonable efforts to assist the Client, the Client acknowledges that the Coach cannot guarantee specific outcomes or results, including but not limited to financial gains, debt elimination, or improvements in personal relationships.

****3. Client Responsibility:****

The Client agrees to take full responsibility for their actions, decisions, and the results they achieve as a result of the coaching services. The Client understands that they are responsible for applying the principles, tools, and strategies discussed during the coaching sessions, and agrees that any decisions made are their own.

****4. Hold Harmless Agreement:****

By signing this Agreement, the Client agrees to hold harmless and indemnify Kahan Tazadaq and ****Afflatus Coaching**** (including any associates, agents, or representatives)

from any claims, demands, losses, liabilities, costs, or expenses arising out of or in connection with the coaching services, including but not limited to any financial or personal outcomes resulting from the coaching.

****5. Confidentiality:****

The Coach will maintain the confidentiality of any personal information shared by the Client during coaching sessions. However, the Coach reserves the right to disclose any information as required by law or in cases where there is a threat of harm to the Client or others.

****6. No Financial, Legal, or Medical Advice:****

The Client understands that the coaching services provided are not to be construed as financial, legal, medical, or psychological advice. The Client is encouraged to seek independent professional advice for any matters related to finance, law, or health.

****7. Limitation of Liability:****

In no event shall the Coach or ****Afflatus Coaching**** be liable for any indirect, incidental, consequential, special, or punitive damages arising from the coaching services, even if advised of the possibility of such damages. The Client's sole remedy for dissatisfaction with the coaching services is to discontinue participation in the program.

****8. Acknowledgment of Understanding:****

The Client acknowledges that they have read, understood, and agree to the terms and conditions outlined in this Agreement. The Client also acknowledges that they are voluntarily participating in the coaching services provided by Kahan Tazadaq and ****Afflatus Coaching****.

****9. Signatures:****

By signing this document, the Client agrees to the terms and conditions of this Disclaimer & Hold Harmless Agreement. The Client acknowledges that their signature indicates understanding and acceptance of the conditions outlined above.

****Client Name:**** _____

****Client Email:**** _____

****Signature:**** _____

****Date:**** _____

****Send completed form to:**** kahantazadaq@tutanota.com