



INSTITUTE OF METACOGNITIVE PROGRAMMING

RETREAT PARTICIPATION TERMS

Terms Version	Illumination6-10/2026
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Provider	INSTITUTE OF METACOGNITIVE PROGRAMMING INC.

These Terms govern the online purchase and participation described in the completed Schedule 1 at the end of this document.

Provider

INSTITUTE OF METACOGNITIVE PROGRAMMING INC., an Ontario corporation, 20 Camellia Drive, Richmond Hill, ON L4B 4H5, Canada ("IMCP" or the "Company").

How the offer is accepted

Before paying, the purchaser identified in the checkout (the "Payer") can review these Terms, the completed Retreat Details in Schedule 1, the total price and cancellation rules, and can correct order errors. By actively selecting the acceptance checkbox and completing payment, the Payer offers to book the Retreat on those terms. IMCP accepts the booking when it sends written booking confirmation, subject to any screening expressly disclosed before payment. If IMCP declines a booking after collecting payment, it will promptly refund the payment. No handwritten signature is required. The person attending (the "Participant") must separately accept the participation, safety and risk provisions and complete any required screening or specific waiver before attending, even where that person is also the Payer. The Payer's payment does not constitute the Participant's health disclosure, risk acknowledgment or separate media consent.

A copy of the applicable Terms, completed Schedule 1 and order confirmation will be sent in a form that can be saved and retained. IMCP records the version accepted, the checkout selection, order details, payment and timestamps. Mandatory consumer rights are preserved.

Parties and scope

The Payer is the person or legal entity identified at checkout and is responsible for Fees and other payment obligations. The Participant is each person identified in the registration and onboarding records as entitled to participate. If the Payer attends, that person acts in both capacities. Each Participant is personally responsible for the obligations applying to participation, including safety, conduct, confidentiality, intellectual property and use of materials. IMCP and the Payer become bound when IMCP accepts the online order; a different Participant becomes bound upon separate electronic acceptance.

These Terms include the main provisions and the completed Schedule 1 for the specific purchase. The terms in Schedule 1 apply only to the Program or Retreat stated there; the published website template does not itself identify an individual purchase.

1. Definitions and Interpretation

1.1 Terms and order details.

These Terms consist of the main provisions and completed Schedule 1, which forms part of the terms accepted for the particular purchase.

1.2 Key definitions.

“Retreat” means the particular in-person event identified in Schedule 1, including all sessions, practices, activities, group processes, and other services offered as part of it.

“Practices” means the experiential activities, including psycho-sensory theatre, breathwork, body-based practices, movement practices, sound, guided imagery, meditative exercises and guided group ceremonies.

“Facilitators” means the coaches, facilitators, assistants, contractors and staff delivering or supporting the Retreat on behalf of IMCP.

“Venue” means the location identified in Schedule 1.

“Start Date” means the first day of the Retreat stated in Schedule 1.

“Fees” means the amounts payable under these Terms by the Participant or, if a separate Payer is identified, by the Payer.

“Mandatory Consumer Laws” means consumer protection, electronic contracting, privacy and other laws that apply to these Terms and cannot be excluded or waived by contract.

“Program Materials” means all content, recordings, workbooks, manuals, exercises, frameworks, scripts, methods, slides, digital files and other materials made available in connection with the Retreat.

1.3 Order of precedence.

If there is a conflict between these Terms and Schedule 1, Schedule 1 prevails only in respect of the Retreat-specific commercial and operational details that it expressly addresses. These Terms prevails in all other respects. Nothing in these Terms limits any right or protection that cannot lawfully be excluded, restricted or waived under Mandatory Consumer Laws.

2. Subject of these Terms and Scope

2.1 Retreat delivery.

IMCP shall admit the Participant to, and deliver, the Retreat in accordance with these Terms and Schedule 1. The Participant shall comply with the obligations that apply to participation in the Retreat. The Participant shall be responsible for payment of the Fees unless another person or entity is designated in these Terms as the Payer, in which case the Payer shall be responsible for payment of the Fees, in accordance with these Terms.

2.2 Included and excluded components.

IMCP is not required to provide any service, access, accommodation, travel component, meal, bonus, certificate, recording or other item unless it is expressly listed as an Included Component in Schedule 1 or confirmed in writing by IMCP.

2.3 No reliance outside these Terms.

Only the descriptions, commitments and commercial terms expressly set out in these Terms and Schedule 1 form part of the contractual offer. General website copy, sales calls, social-media content, presentations, testimonials, examples, case studies, informal messages and other marketing materials are illustrative only and do not create any guarantee, warranty, promise of outcome or additional contractual obligation, subject always to any rights the Participant may have in respect of misrepresentation, unfair practices or other rights that cannot lawfully be excluded or waived.

3. Nature of the Retreat

3.1 Nature of services.

IMCP provides coaching, educational, facilitation, experiential and personal-development services based on the Metacognitive Programming™ approach. The Practices, the Program Materials and the Facilitators do not provide psychotherapy, psychological services, counselling, medical treatment, diagnosis, prevention, cure, crisis support or any other regulated health-care service through the Retreat.

3.2 No crisis or emergency service.

The Retreat is not a crisis, emergency, suicide-prevention, medical, psychiatric or urgent-support service. If the Participant experiences a medical or mental-health emergency, or if there is a risk of harm to the Participant or another person, the Participant must contact local emergency services, a crisis line or a qualified health professional immediately.

3.3 Suitability and professional care.

The Participant should not discontinue, delay or change any medical, psychiatric, psychological or therapeutic treatment in reliance on the Retreat, and remains responsible for decisions about their own health and wellbeing. Where the Participant has a diagnosed condition, receives treatment, takes medication, is pregnant, has a history of severe mental-health symptoms, or has any physical or emotional concern relevant to participation, the Participant must consult their qualified provider before participating in any intensive, body-based, breathwork or emotionally intensive Practice. IMCP is not responsible for the physical and mental state of the Participant. By entering into these Terms, the Participant confirms the absence of any physical or mental contraindications, as well as their personal intention and legal capacity to participate in the Retreat.

4. No Guaranteed Outcomes

4.1 No guaranteed results.

Results depend on the Participant's personal circumstances, effort, readiness, choices and external factors outside IMCP's control. IMCP does not guarantee any personal, emotional, psychological, relational, spiritual, educational, professional, financial, health, therapeutic or lifestyle outcome.

4.2 Testimonials and examples.

Testimonials, stories, examples, demonstrations, case studies and references to Participant experiences are individual examples only and are not a promise that the Participant will experience the same or similar results.

4.3 Participant responsibility.

The Participant is responsible for their own decisions, actions, implementation, participation level, wellbeing and use of Program Materials. Any exercises, suggestions or practices are for educational and self-development purposes and may be followed, modified or declined by the Participant at the Participant's discretion and responsibility.

4.4 Claims control.

IMCP aims to deliver the Retreat accurately and fairly. If the Participant believes that a material statement made before purchase is inconsistent with these Terms, the Participant must raise it before accepting. No person is authorized to promise results, guarantees, professional recognition, medical effects or outcomes beyond the written terms of these Terms.

5. Eligibility, Suitability, Screening and Wellbeing

5.1 Age and legal capacity.

The Participant must be at least 18 years old, or the age of majority in the Participant's jurisdiction if higher, and must have legal capacity to enter into these Terms.

5.2 Information accuracy.

The Participant agrees to provide accurate, complete and current information where IMCP reasonably requires that information to assess eligibility, suitability or safety in connection with the Retreat. The Participant must promptly inform IMCP of any changes in circumstances that may affect eligibility, suitability, safety, participation, payment, communication, or IMCP's ability to deliver the Retreat.

5.3 Suitability screening.

Before admission to the Retreat, the Participant must complete any suitability and wellbeing screening reasonably required by IMCP. The screening may include questions about physical, psychological, psychiatric or other health-related circumstances, including current treatment or medication, that may reasonably affect safe participation. If a Retreat-Specific Waiver is required, the Participant must sign that waiver before participating. The Retreat-Specific Waiver records the Participant's informed consent, acknowledgments and release in relation to the particular Practices described in that waiver. A disclosure made during screening does not automatically prevent participation.

5.4 Safety-based refusal, modification or pause.

IMCP may refuse enrolment, pause or modify participation, require the Participant to refrain from a Practice, require professional clearance, or end participation where IMCP reasonably considers that the Practice may be unsuitable or unsafe for the Participant or others, or where the Participant has not provided required information. IMCP will apply this clause in good faith, for safety and retreat-integrity reasons, and without unlawful discrimination.

5.5 Consequences of material non-disclosure.

If the Participant withholds material information, provides inaccurate information, participates contrary to medical or professional advice, or fails to disclose a condition or circumstance relevant to safe participation, and that failure or decision causes or contributes to a safety risk, incident, disruption, loss or claim affecting the Retreat, IMCP's operations, the Participant, another Participant(s), a Facilitator, contractor or other third party, the Participant is responsible for the risks and consequences directly arising from that failure or decision.

6. Fees

6.1 Fees and price transparency.

The Fees, currency, Included Components, deposit, instalments, payment due dates, optional extras, upgrades, third-party charges payable through IMCP, and any applicable taxes are set out in Schedule 1.

The price presented in Schedule 1 is intended to be the complete and transparent price payable to IMCP for the Retreat, including all mandatory fees, charges and amounts payable to IMCP for the Included Components, other than government-imposed taxes or charges that are clearly disclosed as such. IMCP will not add any undisclosed mandatory non-government fee, surcharge or compulsory charge after signature or payment.

Any optional extra, upgrade, single-occupancy supplement, additional session, travel component, accommodation upgrade, excursion, special request or third-party service are not included and to be paid separately, and confirmed in writing by the Participant. Unless expressly listed as an Included Component, no service, item, benefit, accommodation, meal, transportation, material, recording, bonus or access right is included in the Fees.

6.2 Taxes and third-party charges.

Schedule 1 states whether the Fees are inclusive or exclusive of applicable taxes. Where Canadian GST/HST applies, it will be identified on the applicable invoice or receipt. The Participant is responsible for any applicable taxes, bank charges, payment-provider charges or currency-conversion fees outside IMCP's control. Where the Payer is a person or entity other than the Participant, the Payer shall be responsible for those charges.

6.3 Deposits.

If a deposit is required, Schedule 1 must state the amount, purpose, due date, whether it is refundable or non-refundable, the date when any non-refundable treatment begins, and how the deposit is applied to the Fees. Non-refundable treatment applies only to the extent permitted by Mandatory Consumer Laws and only where clearly disclosed before payment.

6.4 Non-refundable amount.

Schedule 1 may identify one or more amounts payable as part of the Fees as non-refundable (each, a “Non-Refundable Amount”). It must clearly state the amount, the date or event from which it becomes non-refundable, and the payment to which it applies. A non-refundable amount is effective only to the extent permitted by Mandatory Consumer Laws and only if disclosed to the Participant or, where applicable, the Payer before payment. The cancellation and refund consequences of that amount are governed by Section 7.

6.5 Payment by instalments.

Where Schedule 1 provides for payment by instalments, the full Fees remain payable.. The Participant or, where applicable, the Payer remains responsible for the full Fees payments by its due date.

6.6 Failed payments.

If a scheduled payment fails, IMCP may notify the Participant or, where applicable, the Payer, retry the payment, suspend access or participation, and require payment within a reasonable cure period. IMCP may recover reasonable collection costs where permitted by law. Suspension for non-payment does not waive the Participant's or, where applicable, the Payer's payment obligations or statutory rights.

7. Cancellation, Refunds, Credits and Payment Disputes

7.1 Booking Cancellation and Participant Withdrawal.

To cancel or withdraw from the Retreat, the Participant must give written notice to IMCP at the contact email shown in the booking confirmation or under clause 24.6. The effective cancellation date is the date and time (Eastern Time) at which IMCP receives the Participant's written notice. If the Participant does not attend the Retreat and IMCP has not received written notice before the Start Date, the Participant will be treated as a no-show.

7.2 Financial Consequences of Cancellation or Non-Participation.

Except as provided in Section 8, Schedule 1 governs the financial consequences of cancellation, withdrawal, non-attendance, late arrival, early departure, no-show, removal or suspension.

Unless Schedule 1 or Section 8 provides otherwise, none of those circumstances creates a right to a refund, credit or reduction of the Fees for an Included Component that has been delivered, reserved, committed or made available to the Participant.

Cancellation or withdrawal does not release the Participant or, where applicable, the Payer from any unpaid Fees that remain payable under Schedule 1.

7.3 Non-Refundable Amounts and Third-Party Costs.

Any amount identified in Schedule 1 for the applicable Retreat as non-refundable becomes non-refundable only on the date or upon the occurrence of the event specified in Schedule 1. Once the amount becomes non-refundable, IMCP may retain it if the Participant or, where applicable, the Payer cancels the booking, or if the Participant withdraws, does not attend or is treated as a no-show.

Where any of those circumstances occurs, any amount already paid by IMCP to a venue or other third-party provider to reserve the Participant's place is non-refundable to the extent that IMCP cannot recover that amount and may be deducted from any refund otherwise payable under these Terms.

7.4 Participant Substitution and Credits.

The Participant or, where applicable, the Payer may request in writing that another person take the Participant's place in the Retreat. Any such substitution requires IMCP's prior written approval. The proposed substitute participant must satisfy all applicable eligibility, screening, waiver and participation requirements before the substitution is approved.

The Participant or, where applicable, the Payer may also request in writing that all or part of an amount paid under these Terms be applied as a credit toward another IMCP Retreat or service. Any such credit requires IMCP's prior written approval and is not automatic.

Where the Participant and the Payer are different persons, IMCP may require their joint written instructions before approving a substitution or credit.

An approved substitution or credit applies only in the manner and within the period stated in IMCP's written confirmation. The Participant or, where applicable, the Payer must pay any price difference, administrative fee, non-refundable third-party cost or tax adjustment disclosed in writing before the substitution or credit is approved. Neither a substitution nor a credit creates a right to a cash refund.

7.5 Time Limit for Refund Requests.

Any request for a refund, credit, fee adjustment or other financial resolution must be submitted in writing no later seven (7) calendar days after the earlier of: (a) the end date of the Retreat; or (b) the date on which the Participant withdraws, stops participating or otherwise exits the Retreat. IMCP is not required to consider refund or credit requests submitted after that period, except where required by applicable law or expressly agreed by IMCP in writing.

The request must identify the specific basis for the requested financial adjustment and include any reasonably available supporting information.

7.6 Refund Processing and Payment Disputes.

Approved refunds are made to the original payment method within the period stated in Schedule 1, unless another period is required by law. The Participant or, where applicable, the Payer should contact IMCP first to resolve any billing issue. If the Participant initiates a chargeback while continuing to access, attend or participate in the Retreat or related services, IMCP may suspend access or participation while the dispute is investigated, without prejudice to any statutory rights.

A refund will be issued in the currency of the original transaction. IMCP is not responsible for any bank charge, payment-provider charge, currency-conversion fee, foreign-transaction fee or exchange-rate difference imposed on the Participant or, where applicable, the Payer in connection with receiving the refund. No such deduction will be made from a refund that applicable law requires IMCP to pay in full.

8. Changes, Rescheduling, Cancellation by IMCP and Force Majeure

8.1 Reasonable operational changes.

IMCP may make reasonable changes to the schedule, sequence, Facilitators, Practices, venue, Practices format or logistical arrangements where reasonably necessary for the effective, safe or orderly delivery of the Retreat, provided that the changes do not materially alter the essential nature of the Retreat or materially reduce its overall value.

8.2 Material changes and rescheduling by IMCP.

If IMCP reschedules the Retreat or makes a change that materially affects its dates, Venue, duration, essential nature or Included Components, IMCP will promptly notify the Participant and, where applicable, the Payer and propose a reasonable revised arrangement.

If the Participant cannot reasonably accept the revised arrangement, the Participant and, where applicable, the Payer may elect to receive a credit toward another IMCP Retreat or service or a refund of the amounts paid for the affected Included Components that have not been delivered. Any refund will be processed in accordance with clause 7.6.

8.3 Cancellation by IMCP.

Except where clause 8.4 applies, if IMCP cancels the Retreat for a reason other than a breach of these Terms by the Participant or, where applicable, the Payer, IMCP will promptly notify both of them.

If no Included Component has been delivered before the cancellation, all Fees paid for the Retreat will be refunded. If delivery has already begun, IMCP will refund the portion of the Fees attributable to the Included Components that will not be delivered.

Instead of receiving a refund, the Participant and, where applicable, the Payer may agree in writing to apply the refundable amount toward a rescheduled Retreat, a comparable IMCP Retreat or another IMCP service. Any refund will be processed in accordance with clause 7.6.

8.4 Force majeure.

Neither Party is liable for a failure or delay in performing an obligation under these Terms to the extent caused by an events beyond that Party's reasonable control, including natural disasters, fire, flood, epidemic or pandemic events, governmental action, war, terrorism, civil unrest, labour disruption, supplier failure, venue closure, utility or network

failure, travel restrictions, border closures or safety emergencies. The affected Party must notify the other Party as soon as reasonably practicable and take reasonable steps to limit the effects of the event. If a force-majeure event prevents material delivery of the Retreat, IMCP may postpone, relocate, modify, suspend or cancel the Retreat. IMCP will use reasonable efforts to provide a rescheduled Retreat or a comparable alternative.

If the Participant and, where applicable, the Payer do not agree to the proposed alternative, IMCP will refund the amounts paid for the Included Components that will not be delivered. IMCP may deduct an unrecoverable amount already paid to a venue or other third-party provider only if Schedule 1 expressly states that the amount will remain payable in these circumstances and only to the extent permitted by applicable law. Any refund will be processed in accordance with clause 7.6.

This clause does not excuse any payment obligation that became due before the force majeure event or relates to an Included Component already delivered.

An event that prevents or delays only the Participant's travel to or attendance at the Retreat, without materially preventing IMCP from delivering the Retreat or making its delivery unsafe, does not by itself entitle the Participant or, where applicable, the Payer to rescheduling, a credit or a refund under this clause. This includes a flight cancellation, airport or border closure, travel restriction, visa or entry issue, illness or other disruption affecting the Participant's travel arrangements. The financial consequences of any resulting cancellation, withdrawal, non-attendance or no-show are governed by Section 7 and Schedule 1.

9. Delivery and Attendance

9.1 Booking confirmation.

The Participant or, where applicable, the Payer must pay the prepayment in the amount and by the due date stated in Schedule 1. The Participant's place is reserved only after IMCP has received the prepayment and issued written confirmation of the payment.

The prepayment forms part of the Fees. Any non-refundable amount included in the prepayment must be expressly stated in Schedule 1 and is governed by clauses 6.4 and 7.3.

9.2 Attendance and participation.

The Participant is responsible for arriving at the Venue by the time stated in Schedule 1, completing any reasonable pre-Retreat registration or preparation requirements and notifying IMCP as soon as reasonably practicable of any anticipated late arrival, absence or early departure, and participating respectfully.

9.3 Late arrival and missed activities.

IMCP is not required to delay the Retreat schedule, repeat or reschedule an activity, or provide an individual replacement session because the Participant arrives late, is absent or leaves early.

10. Travel, Accommodation, Venue and Third-Party Providers

10.1 No travel-agency services and Participant travel responsibility.

IMCP is not a travel agency and does not act as a travel agent, travel wholesaler or tour operator in connection with the Retreat. IMCP does not sell or arrange flights, obtain visas, provide travel insurance, or provide travel, visa or immigration advice. IMCP does not arrange transportation to or from the Venue unless that transportation is expressly identified as an Included Component in Schedule 1.

Unless expressly identified as an Included Component in Schedule 1, the Participant is responsible for arranging travel to and from the Venue, including flights, ground transportation, passports, visas, entry permissions, health-entry documentation and other required travel documents. The Participant must arrange to arrive before the Start Date and depart after the Retreat, allowing reasonable time for travel contingencies.

Travel arrangements made independently of IMCP do not form part of the Retreat or the Fees. Any inability to travel or attend the Retreat is governed by Sections 7 and 8.

10.2 Included components.

Where accommodation, meals, venue access, local transportation, excursions or another ancillary service is identified as an Included Component in Schedule 1, IMCP may provide that component directly or engage one or more independent third parties to provide it (each, a “Third-Party Provider”), subject to applicable legal requirements.

Schedule 1 must describe the Included Component but is not required to identify the Third-Party Provider engaged in its delivery.

10.3 Accommodation and Venue rules.

Where accommodation is an Included Component, it is provided on a shared twin/double occupancy basis as standard, and the Fees are calculated on that basis unless a single-occupancy upgrade is expressly confirmed in Schedule 1 or separately approved by IMCP in writing. Single occupancy is subject to availability, venue approval and an additional charge, and must be requested, confirmed in writing and paid before the Start Date. The Participant is responsible for complying with all venues, accommodation, check-in/check-out, property-damage, conduct, security rules communicated by IMCP, the Venue, the accommodation provider or another applicable Third-Party Provider.

10.4 Third-Party Providers and Substitutions.

IMCP may engage Third-Party Providers, including Facilitators acting as independent contractors, assistants, venues, accommodation providers, caterers, transportation providers, local operators, excursion providers and other independent suppliers, to deliver or support the Retreat.

IMCP may select, engage or replace any Facilitator or Third-Party Provider, or otherwise change the composition of its contractors, without amending Schedule 1 or obtaining further consent from the Participant, provided that the change is made in accordance with clause 8.1.

Where IMCP selects or coordinates a Third-Party Provider, IMCP will use reasonable care in doing so. The Participant must comply with any reasonable operational or safety rules of that provider communicated before or during use of the relevant component. However, to the maximum extent permitted by law, IMCP is not responsible for the independent acts, omissions, delays, cancellations, service failures, safety standards, policies or terms of any Third-Party Provider's, except where liability cannot be excluded by applicable law.

10.5 Insurance, Documents and Personal Travel Responsibility.

The Participant is strongly encouraged to obtain appropriate cancellation, interruption, travel, medical, emergency, personal-liability and baggage insurance suitable for the Participant's circumstances and the location of the Retreat. For international Ceremonies, the Participant is solely responsible for passport validity, visas, entry permissions, vaccinations, health documentation, customs requirements, travel documents, local legal compliance and any consequences of being refused entry, delayed, denied boarding or unable to travel, unless Schedule 1 expressly states otherwise.

11. Experiential Practices and Voluntary Participation

11.1 Description of Practices.

Depending on the Retreat, the Practices may include psycho-sensory techniques, breathwork involving intentional changes in breathing, body-based and movement work, sound, guided imagery, meditation, group processes, guided ceremonies and other experiential personal-development activities. These are offered as coaching and educational personal-development activities and are not medical or psychotherapeutic treatment.

11.2 Possible effects.

The Participant understands that the Practices may produce physical responses such as tingling, dizziness, lightheadedness, muscle tension, temperature changes, fatigue or discomfort; and emotional responses such as strong feelings, difficult memories, temporary distress, vulnerability or heightened sensitivity. By personally accepting the participation provisions and participating in such programs and practices, the Participant assumes full responsibility for and acknowledges the potential consequences of participation.

11.3 Health conditions requiring caution.

Certain conditions may make some Practices, especially intensive breathwork, unsuitable or require modification, including cardiovascular conditions, high blood pressure, a history of stroke or aneurysm, respiratory conditions, epilepsy or seizure history, pregnancy, recent surgery or serious injury, severe mental-health conditions, psychosis, dissociation, acute psychiatric crisis, certain medications, or any condition for which a qualified health-care or mental-health professional advises caution. The Participant is responsible for completing the screening honestly, disclosing relevant information, following applicable professional advice, and participating within their own limits.

11.4 Voluntary participation.

Participation in each Practice is voluntary. The Participant may pause, modify, decline or stop any Practice at any time and should promptly notify a Facilitator or IMCP's representative if they feel unwell, unsafe, overwhelmed or unsure.

IMCP and its Facilitators may also ask the Participant to modify or stop a Practice and may restrict participation where reasonably necessary for safety.

11.5 No substances.

The Practices do not involve or require the use of alcohol, illegal drugs or unauthorized controlled substances. The Participant must not attend or participate in any Retreat activity while impaired by alcohol, illegal drugs, medication or any other substance in a manner that may reasonably affect the Participant's judgment, awareness, coordination, behaviour or ability to participate safely.

The Participant must not possess, use, distribute or supply illegal drugs or unauthorized controlled substances at the Venue. If IMCP or a Facilitator reasonably believes that the Participant is impaired, IMCP may prevent the Participant from starting or continuing a Practice and may take any safety-based action permitted under Sections 5 and 12.

12. Safety and Participant Conduct

12.1 Safety instructions.

The Participant must follow all reasonable safety instructions given by IMCP, Facilitators, venue staff and emergency personnel. Where reasonably necessary to address an immediate safety, health, impairment, weather, Venue or group-dynamics concern, IMCP or a Facilitator may pause, modify or stop a Practice or other activity, direct the Participant to step out, restrict access to an area or take another reasonable safety measure.

12.2 Participant conduct.

The Participant must behave respectfully, responsibly and lawfully. Prohibited conduct includes violence or threats of violence; harassment; discrimination; hate speech; abusive, coercive or intimidating behaviour; sexual misconduct; seriously disruptive, unsafe or unlawful conduct; unauthorized recording, breach of confidentiality and commercial solicitation of other participants; and refusal to follow a reasonable safety or Venue instruction.

12.3 Restriction, suspension and removal.

IMCP may issue a warning, require corrective action, restrict the Participant's access to a Practice, suspend participation or require the Participant to leave the Venue temporarily or permanently where reasonably necessary because of:

- a serious or repeated breach of clause 12.2;
- an immediate risk to the Participant or another person;
- impairment prohibited under clause 11.5;
- material breaches related to Confidentiality and Group Privacy which are described in Section 15;
- material non-disclosure or materially inaccurate information under clause 5.5; or
- refusal to follow a reasonable safety or emergency instruction.

Where the circumstances reasonably permit, IMCP will inform the Participant of the reason for the action and provide an opportunity to respond or correct the conduct. IMCP is not required to give prior warning where immediate action is reasonably necessary to protect safety, comply with applicable law or meet a Venue requirement.

12.4 Emergency assistance.

If IMCP or a Facilitator reasonably believes emergency assistance is required and the Participant is unable to consent, the Participant authorizes IMCP to seek emergency medical, security or crisis support on the Participant's behalf. The Participant remains responsible for costs charged by third-party emergency, medical or transport providers.

12.5 Incident documentation.

IMCP may document incidents, safety concerns, injuries, participation restrictions, removals, emergency actions, misconduct and related decisions for safety, legal, insurance, operational and record-keeping purposes, subject to the Privacy Policy.

13. Assumption of Risk and Release

13.1 Inherent risks.

The Participant understands that in-person breathwork, body-based, movement and emotionally intensive work, and travel to and participation at the Venue, involve inherent risks, including physical discomfort or injury, emotional distress, interpersonal vulnerability, and risks associated with venues, group settings, outdoor environments and Third-Party Providers.

13.2 Voluntary assumption of risk.

Having had the opportunity to read these Terms and any required Retreat-Specific Waiver, ask questions and disclose relevant information, the Participant knowingly and voluntarily assumes the inherent risks of participation and agrees to participate within their own limits and to stop or ask for support when appropriate.

13.3 Release for inherent risks.

To the fullest extent permitted by applicable law, the Participant releases IMCP and its directors, officers, employees, contractors, Facilitators, assistants and representatives from liability for harm arising from inherent risks that occurs without negligence, wilful misconduct, fraud, breach of duty or breach of these Terms by IMCP.

14. Intellectual Property and Use of Materials

14.1 Ownership.

All Program Materials, IMCP methodologies, Metacognitive Programming™ materials, frameworks, names, logos, Retreat content, recordings, manuals, workbooks, prompts, assessments, scripts, practices, exercises and other intellectual property are and remain the exclusive property of IMCP or its licensors. No ownership rights are transferred to the Participant.

14.2 Limited Licence and access.

Subject to payment and compliance with these Terms, IMCP grants the Participant a personal, limited, non-exclusive, non-transferable and non-sublicensable licence to access and use the Program Materials solely for the Participant's own personal, non-commercial development during the access period stated in Schedule 1. No ownership, intellectual-property or commercial-use rights are transferred to the Participant.

14.3 Restrictions.

The Participant must not copy, publish, distribute, sell, license, rent, share, record, stream, teach, train, adapt, translate, reverse-engineer, upload, scrape or commercialize Program Materials, or use them to teach, coach, certify or train others, or to develop or deliver a substantially similar commercial service. The Participant must not upload confidential or proprietary Program Materials to public AI tools or third-party systems without IMCP's written consent.

14.4 Participant content.

The Participant retains ownership of any content, information, responses, reflections, feedback, written materials, recordings, statements or other materials the Participant submits, shares or creates in connection with the Retreat ("Participant Content"). The Participant grants IMCP a limited, non-exclusive, royalty-free licence to use, store, reproduce, review and process Participant Content only as reasonably necessary to deliver, administer, document, improve, protect and evaluate the Retreat, maintain safety and incident records, communicate with the Participant, comply with applicable law, enforce these Terms, and protect IMCP's legitimate business, legal and insurance interests. IMCP will handle Participant Content in accordance with these Terms, the Privacy Policy, applicable privacy laws and any confidentiality obligations that apply. This clause does not transfer ownership of Participant Content to IMCP and does not permit IMCP to use the Participant's identifiable image, voice, likeness, testimonial or story for public marketing purposes without separate consent where required.

15. Confidentiality and Group Privacy

15.1 IMCP confidentiality.

IMCP will treat the Participant's personal information and individual participation information as confidential, subject to the Privacy Policy and these Terms.

15.2 Group Confidentiality and Non-Disclosure.

In the group setting of the Retreat, the Participant may learn personal, sensitive, private or confidential information about other participants, including their identities, stories, experiences, emotions, health-related information, family matters, business matters or personal circumstances ("Confidential Participant Information"). The Participant must keep such information strictly confidential and must not disclose, publish, record, reproduce, share, identify, describe or use any other participant's identity, story, statements, experiences or personal information outside the Retreat, whether for personal, commercial, professional, social-media, public or any other purpose, without that person's prior express consent and IMCP's prior written approval where applicable. A Participant who breaches this clause may be removed from the Retreat and from IMCP services without a refund for delivered, reserved or committed components, except where Mandatory Consumer Laws require otherwise. The Participant may also be responsible for any harm, loss, claim or liability arising from the unauthorized disclosure or misuse of another participant's confidential or sensitive personal information, to the extent permitted by applicable law. The Participant acknowledges that a material breach of the confidentiality obligations in this Section may cause significant harm to the Company, other participants and the integrity of the Expedition. The Participant agrees to pay the Company CAD \$5,000 as agreed damages for each material breach of the confidentiality obligations in this Section. Payment of the agreed damages does not prevent the Company from seeking injunctive or other equitable relief where appropriate.

15.3 Exceptions.

Confidentiality does not apply where disclosure is required by law, court order, regulator, insurer, professional adviser, emergency or safety need, or where the information is already public through no breach by the receiving Party. Any disclosure under this clause must be limited to the information reasonably necessary for the applicable purpose.

15.4 NDA for commercial information.

Where group work involves business, commercial, creative, financial or strategic information of IMCP or other participants, the Participant must treat such information as confidential business information and must not copy, use, disclose or exploit it outside the Retreat. In such cases, the Participant who violates these requirements will be immediately barred from using all IMCP services without the right to compensation and may be held liable for the disclosure of confidential data.

15.5 Breach, Remedies and Continuing Obligations.

The obligations in this Section continue after the Retreat for as long as the relevant information remains confidential and non-public.

A breach of this Section constitutes a material breach of these Terms. IMCP may take any reasonable action available under Sections 12 and 21, or any other when applicable.

To the extent permitted by applicable law, the Participant must compensate IMCP for any direct loss, damage or reasonable cost incurred by IMCP as a direct result of the Participant's breach of this Section. The Participant must also indemnify IMCP against any third-party claim, liability or reasonable legal cost to the extent directly caused by that breach, except to the extent caused or contributed to by an act or omission of IMCP.

16. Privacy, Data Protection and Sensitive Information

16.1 Privacy policy.

IMCP collects, uses, discloses, stores and protects personal information in accordance with its Privacy Policy and applicable privacy laws, including PIPEDA (Canada) where applicable. IMCP will make its Privacy Policy available to the Participant and, where applicable, the Payer.

16.2 Purposes of collection, use and disclosure.

IMCP may collect, use and disclose personal information for enrolment, payment, identity, scheduling, access, delivery, suitability, safety, emergency response, accommodation, communication, customer support, record-keeping, legal compliance, insurance, incident documentation, marketing consent and Retreat improvement purposes or other situations where necessary.

16.3 Sensitive information.

Participation in the Retreat may require information about wellbeing, emotional state, health-related considerations, medications, pregnancy, physical limitations, mental-health history and emergency contacts. IMCP collects such information only where relevant to suitability, safety, delivery or legal compliance, treats it as sensitive, applies reasonable protective measures, and retains it only as described in the Privacy Policy or as required for legal, insurance, safety and other necessary purposes.

16.4 Third-party providers and international processing.

IMCP may use third-party service providers for payment processing, e-signatures, learning platforms, booking and customer management, communications, analytics, AI tools, hosting, document storage and similar operational services. Personal information may be processed in Canada or other jurisdictions where service providers operate, subject to the provider's Privacy Policy and applicable law.

16.5 Participant rights.

The Participant and, where applicable, the Payer may contact IMCP to request access, correction or information about personal information handling, subject to applicable law and the Privacy Policy.

17. Recordings, Photography and Media

17.1 Recording by IMCP.

IMCP may photograph, audio-record, video-record or otherwise document all or part of the Retreat for service delivery, internal training, supervision, quality assurance, safety, incident documentation, record-keeping, legal, insurance or Retreat-administration purposes.

Where the Retreat is delivered in a group format, recording may capture the Participant's image, voice, name, likeness, participation, statements or interactions incidentally as part of the group setting. Group-format recording may be a condition of participation where disclosed before purchase or before signature. IMCP will handle such recordings in accordance with these Terms, the Privacy Policy and applicable law. By accepting these Terms, the Participant consents to the recording and use described in this clause.

The Participant may withdraw consent to future recordings by written notice. After receiving that notice, IMCP will take reasonable steps to avoid recording the Participant. Withdrawal does not affect recordings lawfully made, or uses undertaken, before IMCP received the notice. Where recording was disclosed as an essential component of the Retreat and cannot reasonably be avoided, withdrawal may prevent the Participant from participating in the affected component.

17.2 Marketing and public media use.

IMCP will not use the Participant's identifiable name, image, voice, likeness, testimonial, story, personal content, sensitive personal information or individual experience in public marketing, promotional, social-media, website, documentary or commercial materials without the Participant's separate express consent.

Declining marketing or public-media consent does not affect the Participant's right to participate in the Retreat, unless filming, photography, documentary participation or public media use is an essential component expressly identified in Schedule 1 before purchase or signature.

The Participant may withdraw consent to future marketing use by written notice. IMCP will take reasonable steps to discontinue new uses and remove the relevant materials from websites, social-media accounts and ongoing advertising controlled by IMCP. Withdrawal does not affect any lawful use or disclosure made before IMCP received the notice and does not require IMCP to recall printed or distributed materials or remove copies independently published or shared by third parties, except where required by applicable law.

17.3 Photography and recording by the Participant.

Subject to any reasonable directions given by IMCP, the Participant may take and publish photographs or short video recordings of:

(a) the Participant;

(b) the Venue and the general atmosphere of the Retreat in areas and at times where photography or recording is permitted by IMCP; and

(c) the Participant with other persons appearing incidentally in the background, provided that no other person is the principal subject of the recording, no person has objected to being recorded, and the recording does not capture a closed session, Practice, group process, private conversation, personal disclosure, emotional response, health or safety incident, or other confidential or sensitive circumstance.

Permitted photographs and recordings may be shared through the Participant's personal social-media accounts, provided that the publication complies with Sections 14 and 15 and does not reproduce Program Materials, disclose another person's confidential information or misrepresent the Retreat or any person appearing in the content.

Except as expressly permitted above, the Participant must not photograph, audio-record, video-record, livestream, screenshot or otherwise record any session, Practice, group process, Program Material, Facilitator, IMCP representative or other participant without IMCP's prior written consent and the prior express consent of every person recorded or readily identifiable.

IMCP may designate recording-free sessions, areas or periods and may require the Participant to stop recording where reasonably necessary to protect privacy, confidentiality, intellectual property, safety or the integrity of the group environment.

If the Participant creates or shares content in breach of this clause, the Participant must promptly delete it or restrict access to it upon IMCP's reasonable request. IMCP may also take any other action available under these Terms or applicable law.

17.4 Participant's consent.

Any consent required under this Section must be given by the Participant personally. Where the Payer is not the Participant, the Payer's payment, signature or acceptance of any commercial terms does not constitute the Participant's consent, and the Payer may not give or withdraw that consent on the Participant's behalf.

18. Electronic and Marketing Communications

18.1 Service communications.

IMCP may send the Participant and, where applicable, the Payer transactional and service communications about the Retreat, including confirmations, invoices, receipts, access details, scheduling, logistics, reminders, safety notices, changes, customer-support and administrative messages. These communications are part of Retreat delivery.

18.2 Marketing communications.

IMCP may send marketing communications by email, SMS, messengers or similar channels only with the Participant's or, where applicable, the Payer's consent or as otherwise permitted by applicable law. Marketing communications will identify IMCP and include a working unsubscribe mechanism where required; the Participant may withdraw marketing consent at any time without affecting participation.

19. Accessibility, Accommodation and Equal Treatment

19.1 Equal treatment.

IMCP provides services without discrimination on protected grounds under applicable human rights laws, including the Human Rights Code (Ontario) where applicable.

19.2 Accommodation requests.

A Participant who requires accommodation related to a disability or another protected ground should contact IMCP as early as possible and provide sufficient information to allow IMCP to understand the accommodation request and

assess what reasonable accommodation may be available. IMCP will consider accommodation requests in good faith and will work with the Participant to identify reasonable accommodations that are compatible with the nature of the Retreat, the Practices, health and safety requirements, venue and supplier constraints, operational feasibility, confidentiality, group dynamics and the rights, safety and wellbeing of other participants and staff. Accommodation may include reasonable modifications to participation, timing, communication, access, physical arrangements or specific Practices, where appropriate and feasible.

19.3 Suitability, Safety and Non-Discrimination.

Eligibility, suitability, health screening, participation modifications, accommodation decisions and safety decisions are applied for legitimate safety, program-integrity, operational and legal reasons, and are not intended to discriminate unlawfully against any Participant.

IMCP may modify, limit, pause, postpone or decline the Participant's participation where IMCP reasonably considers this necessary for health, safety, suitability, venue, supplier, group-dynamics or legal reasons. IMCP may also decline or modify an accommodation request if it cannot reasonably be provided without creating a serious safety concern, changing the essential nature of the Retreat, materially affecting other participants or staff, or creating undue hardship for IMCP.

20. Warranties, Disclaimers and Limitation of Liability

20.1 Standard of performance.

IMCP will use reasonable care and skill in delivering the Retreat in accordance with these Terms. Except as expressly stated in these Terms, the Retreat's terms, the Practices, the Program Materials, Facilitator statements, recordings, exercises, examples and any related content are provided without any warranty, representation or guarantee of a specific outcome, result, transformation, professional recognition, health effect, therapeutic effect, financial result, emotional result for the Participant's individual circumstances. Retreat outcomes remain subject to Section 4.

20.2 Excluded losses.

IMCP is not liable for any indirect, incidental, special, consequential, punitive or exemplary loss or damage, including loss of profit, revenue, opportunity, business, goodwill, data, reputation, emotional expectation, personal plans, travel arrangements, accommodation costs, visa costs, insurance costs or other expenses not expressly arranged by IMCP as an Included Component in Schedule 1. IMCP is also not liable for losses, delays, disruptions, injuries, expenses or damages caused by the Participant's own acts or omissions, failure to disclose relevant information, failure to follow safety instructions, participation contrary to professional advice, third-party providers, venues, hotels, transportation providers, local operators, payment processors, platforms, internet or technology failures, force majeure events, or circumstances outside IMCP's reasonable control, except where liability cannot be excluded by applicable law.

20.3 Liability cap.

IMCP's total aggregate liability to the Participant and, where applicable, the Payer, collectively, arising out of or in connection with these Terms or the Retreat will not exceed the total Fees actually received by IMCP under these Terms for the Retreat giving rise to the claim.

21. Suspension and Termination by IMCP

21.1 Grounds for suspension or termination.

IMCP may suspend or terminate the Participant's admission, access or participation, or terminate these Terms in whole or in part, where:

- (a) the Participant or, where applicable, the Payer materially breaches an obligation that applies to that person under these Terms or Schedule 1, including a failure to pay an amount when due;
- (b) suspension or termination is permitted under any of the Sections of these Terms; or
- (c) continued participation would be unlawful or would create a material risk to health, safety, the rights of others or the operation of the Retreat that cannot reasonably be addressed through a less restrictive measure.

Cancellation, postponement or rescheduling of the Retreat by IMCP for reasons unrelated to a breach by the Participant or Payer is governed by Section 8.

21.2 Notice and opportunity to remedy.

Where a breach can reasonably be remedied, IMCP will give the person responsible for the breach written notice describing it and a reasonable period in which to remedy it before terminating these Terms or the Participant's participation. IMCP may impose a proportionate suspension during that period where reasonably necessary.

IMCP may act immediately and without providing an opportunity to remedy where reasonably necessary to address an urgent health, safety, security or legal concern, serious or repeated misconduct, unlawful conduct, a breach that cannot reasonably be remedied, or a material risk to IMCP or another person.

Where suspension or termination results from a breach by a separate Payer, IMCP will also notify the Participant as soon as reasonably practicable.

21.3 Effect of suspension or termination.

A suspension temporarily restricts the Participant's access to or participation in the Retreat or any affected Included Component for the period and to the extent specified by IMCP. A suspension does not terminate these Terms unless IMCP expressly confirms otherwise in writing.

Upon termination of participation or these Terms, the Participant's right to attend the Retreat and access the Program Materials ends, except to the extent otherwise stated in Schedule 1 or confirmed by IMCP in writing. The Participant must stop any use of Program Materials or confidential information that is no longer authorized and, upon IMCP's reasonable request, return or delete any copies that the Participant is not entitled to retain.

Any refund, credit, retained amount or outstanding Fees resulting from suspension or termination will be determined exclusively in accordance with Section 7, Schedule 1 and Mandatory Consumer Laws.

Termination or expiry does not affect any right or obligation that arose before termination. Provisions concerning payment and refunds, assumption and allocation of risk, intellectual property, confidentiality, privacy, authorized recordings and media use, liability, dispute resolution and any other provision intended by its nature to continue will survive termination or expiry.

22. Governing Law and Dispute Resolution

22.1 Governing law.

These Terms and any contractual or non-contractual dispute or claim arising out of or in connection with it or the Retreat are governed by the laws of the Province of Ontario and the federal laws of Canada applicable in Ontario, without regard to conflict-of-law rules.

22.2 Mandatory Consumer Rights.

Nothing in these Terms limits, excludes or waives any mandatory consumer protection rights or remedies that cannot be limited, excluded or waived under applicable law. Where the Venue is outside Ontario, mandatory local safety and consumer laws at the Venue may also apply.

22.3 Good-faith resolution.

Before commencing formal proceedings, the Parties will attempt in good faith to resolve the dispute by written notice and negotiation for at least 30 days, unless urgent or safety-related relief is reasonably required.

22.4 Jurisdiction.

Subject to clause 22.2 and any non-waivable consumer rights, the courts of the Province of Ontario sitting in Toronto have exclusive jurisdiction over any dispute arising out of or relating to these Terms, and each Party submits to the jurisdiction of those courts.

23. Online Acceptance and Electronic Records

23.1 Online acceptance.

The Payer accepts these Terms and the completed Schedule 1 by actively checking the acceptance box and completing payment after an opportunity to review the documents and correct order errors. The booking agreement is formed upon IMCP's written booking confirmation, unless the checkout expressly states an earlier acceptance point. Where the Payer is also the Participant, that person must additionally provide the personal participation and safety acknowledgments required through onboarding. Where the Payer and Participant are different, the Payer's payment does not constitute acceptance by the Participant. An entity purchaser confirms that the person placing the order has authority to bind the entity.

23.2 Electronic records and copies.

IMCP may retain the applicable version of these Terms and Schedule 1, checkout selection and timestamp, order and payment records, any separate Participant acceptance, completed screening and waivers. IMCP will provide the Payer and Participant with the accepted terms and completed booking details in a form they can retain.

24. General Provisions

24.1 Entire agreement.

These Terms, Schedule 1 and documents expressly incorporated in Schedule 1 constitute the entire agreement between the Parties regarding the Retreat and supersedes prior discussions, except in cases of misrepresentation or unfair practice, liability for which cannot be excluded by law.

24.2 Amendments.

Except for a change expressly authorized by these Terms, an amendment is effective only if it is made in writing and signed or electronically accepted by IMCP and each person whose rights or obligations are affected by that amendment.

An amendment affecting participation obligations must be accepted by the Participant. If applicable, an amendment affecting payment or other obligations of a separate Payer must be accepted by the Payer. An amendment affecting both must be accepted by both.

24.3 Severability.

If any provision of these Terms is found to be invalid, unlawful or unenforceable, that provision will be interpreted, limited or, if necessary, severed to the minimum extent required. The remaining provisions will remain valid and continue in full force and effect.

24.4 No waiver.

No delay, failure or partial exercise by either Party of any right, remedy or power under these Terms will operate as a waiver of that right, remedy or power. Any waiver must be made in writing and will apply only to the specific matter and circumstances expressly stated in that waiver.

24.5 Assignment.

The Participant or, where applicable, the Payer may not assign, transfer or otherwise dispose of these Terms, or any rights or obligations under it, without IMCP's prior written consent. IMCP may assign or transfer these Terms, in whole or in part, to an affiliate, successor entity, purchaser of substantially all of its business or assets, or in connection with a merger, reorganisation or similar corporate transaction, provided that the assignment does not materially reduce the Participant's or Payer's rights under these Terms and any consent required under applicable Mandatory Consumer Laws is obtained.

24.6 Notices.

Notices to IMCP must be sent to the contact email displayed with this offer and in the order confirmation. Notices to the Participant or, if applicable, the Payer may be sent to the email address stated in these Terms. Notices sent by email are deemed received one (1) business day after sending, unless the sender receives a delivery-failure notification, or earlier

if the receiving Party acknowledges receipt. Each recipient must promptly notify the other relevant Parties of any change to their notice email address.

24.7 Language.

These Terms are provided in English. Any translation is provided for convenience only. The English version prevails to the extent permitted by Mandatory Consumer Laws applicable.

25. Acknowledgments

25.1 Participant acknowledgments.

By separately accepting the personal participation terms through onboarding, the Participant confirms that the Participant:

- (a) has received and reviewed these Terms and Schedule 1, has had a reasonable opportunity to ask questions before acceptance, and agrees to be bound by all provisions applicable to the Participant;
- (b) satisfies the age and legal-capacity requirements set out in clause 5.1;
- (c) understands the nature of the Retreat and the limitations described in Sections 3 and 4, including that the Retreat is not a crisis service or a substitute for medical, psychiatric, psychological or other regulated professional care and that IMCP does not guarantee any particular outcome;
- (d) has provided, and will continue to provide, the information required under Section 5 accurately, completely and currently to the Participant's knowledge, and will promptly disclose any material change relevant to safe participation;
- (e) understands that participation in each Practice is voluntary and that the Participant may pause, modify, decline or stop a Practice, while remaining responsible for complying with reasonable safety instructions and promptly communicating any safety concern;
- (f) has reviewed and accepts the provisions concerning emergency response, the risks of participation, assumption of risk, release and limitation of liability set out in these Terms, subject to Mandatory Consumer Laws, and will complete any Retreat-Specific Waiver required under clause 5.3 before participating; and
- (g) understands and agrees to comply with the provisions governing conduct, safety, confidentiality, intellectual property, privacy, recordings, photography, media and use of the Venue.

Nothing in this clause constitutes the separate express consent required for any marketing or public-media use under clause 17.2. Any such consent must be given by the Participant personally.

25.2 Payer acknowledgments.

This clause applies to the Participant where the Participant is the Payer and to any separate Payer.

By accepting these Terms through checkout, the Payer confirms that the Payer:

- (a) has received and reviewed these Terms and Schedule 1 before acceptance and agrees to be bound by all provisions applicable to the Payer; and
- (b) understands and accepts the Fees, payment schedule, applicable taxes and charges, non-refundable amounts, and the cancellation, refund, transfer and payment-dispute provisions set out in these Terms and Schedule 1, subject to Mandatory Consumer Laws.

Where the Payer is not the Participant, the Participant and the Payer must each accept these Terms in their own capacity. The Payer's acceptance or payment does not constitute the Participant's acceptance of these Terms or any Retreat-Specific Waiver and does not give any acknowledgment, representation or consent that must be given personally by the Participant.

Schedule 1 Retreat Details and Commercial Terms

The details for the specific Retreat are shown here or in the integrated Retreat booking summary displayed before checkout and recorded in the booking confirmation. Inapplicable fields are identified as N/A. The completed details form part of these Terms.

Item	Details
Retreat name and description	Illumination 6, 2027 — a three-day in-person experiential personal-development retreat based on the Metacognitive Programming™ approach.
Format and main Practices	In person, group format. The Retreat may include cognitive, emotional, bodily and psychosensory practices, including breathwork, meditation, movement, sensory practices, music, light, trance-based practices and group interaction.
Dates and Start Date	October–November 2027. Exact dates and Start Date to be confirmed.
Venue and location	Exact venue to be confirmed.
Language	Russian
Included Components and schedule	Three days of in-person training, including two coffee breaks and lunch each day.
Excluded Components	Flights, accommodation and meals outside the Retreat
Materials and recordings	Not included

Commercial Terms

Item	Details
Tariff or package	Illumination 6
Total Fees and currency	As displayed and accepted by the Customer at checkout or stated in the applicable invoice / booking confirmation.
Taxes	Applicable taxes are determined based on the Customer's location and applicable tax laws. Taxes, if applicable, are calculated and displayed at checkout.
Deposit and Non-Refundable Amount	No deposit. If the Participant cancels more than two calendar months before the Start Date, the Fees paid will be refunded, less applicable payment processing fees, bank charges and non-recoverable transaction costs. For cancellations two calendar months or less before the Start Date, USD 300 of the Fees paid becomes non-refundable. All refunds and applicable deductions are governed by Section 7 of these Terms, subject to Mandatory Consumer Laws.
Payment schedule and balance due date	Single payment. Instalments are not available.
Payment method	As displayed at checkout
Optional extras or upgrades	N/A

Cancellation Refund and Credit Terms

The following original Retreat-specific schedule applies alongside Sections 6 to 8. Non-Refundable Amounts and any eligible third-party costs are treated as described in Section 7, subject to Mandatory Consumer Laws.

Scenario	Commercial consequence
Cancellation at least three calendar months before Start Date	100% refund, subject to any mandatory consumer right and the specific terms of Sections 6 and 7.
Cancellation less than three but at least one calendar month before Start Date	50% refund of the amount paid, less non-refundable amounts spent on inclusion of the Participant, including disclosed administrative fees and non-refundable accommodation, transport or other included services; IMCP reports such amounts to the relevant Party.
Cancellation less than one calendar month before Start Date	No voluntary refund, subject to Mandatory Consumer Laws.
Cancellation after Start Date or first Session	No voluntary refund for delivered, reserved or committed components, subject to Sections 7 and 8 and Mandatory Consumer Laws.
No-show, missed Session or late arrival	No refund, credit or reduction of Fees for missed activities or non-attendance, subject to Mandatory Consumer Laws.

Scenario	Commercial consequence
Withdrawal during Retreat	No voluntary refund for delivered, reserved or committed components, subject to Sections 7 and 8 and Mandatory Consumer Laws.
Refund processing	Approved refunds are issued to the original payment method in the original transaction currency, subject to Section 7.6 and Mandatory Consumer Laws. Applicable bank charges, payment-provider fees and currency-conversion costs are borne by the Payer, except where prohibited by law.
Third-party and venue costs	Unrecoverable costs paid to third-party providers may be deducted from eligible refunds in accordance with Section 7.3, subject to Mandatory Consumer Laws.

Additional Documents and Consents

Document or consent	Application to this Retreat
Schedule 2 Informed Consent and Screening	Required. Completed separately by the Participant during onboarding.
Schedule 3 Separate Media Consent	Required. The Participant must provide a separate express refusal of media consent if they do not agree to filming or media use.
Retreat-specific waiver	Yes
Privacy Policy	https://imcp.org/privacy-policy/
Program rules or code of conduct	Separately provided

Schedule 2 Informed Consent Suitability and Risk Acknowledgment

This form is completed separately by the Participant through onboarding before participation. The Payer's payment does not complete it. IMCP should record the Participant's answers and the version accepted. A Retreat-specific waiver, if required under Schedule 1, is a separate step.

1. Nature of practices

The Retreat may include coaching, educational, experiential, metacognitive, breathwork, body-based, movement, sound, guided imagery, group processing and ceremony activities. These are not medical or psychotherapeutic treatment.

2. Possible effects and inherent risks

- Physical sensations such as tingling, dizziness, lightheadedness, muscle tension, temperature changes, temporary discomfort, fatigue or injury.
- Strong emotions, difficult memories or feelings, temporary distress, vulnerability or interpersonal discomfort.
- Risks of movement, breathwork, group settings, venue conditions, travel to or from the venue, shared accommodation or outdoor environments.
- Risks associated with suppliers, transportation, accommodation, meals, equipment, weather or local conditions.

3. Health and wellbeing screening

A Yes answer does not automatically exclude participation. IMCP may request details, modifications or professional clearance, or decline participation on safety grounds. The Participant must answer personally and honestly.

Question	Answer
Cardiovascular condition, high blood pressure, stroke or aneurysm history?	No / Yes; details if Yes:
Respiratory condition, including asthma or COPD?	No / Yes; details if Yes:
Epilepsy or a history of seizures?	No / Yes; details if Yes:
Pregnant or possibly pregnant?	No / Yes; details if Yes:
Recent surgery, serious injury or mobility limitation?	No / Yes; details if Yes:
Severe mental-health condition, psychosis, dissociation or acute crisis?	No / Yes; details if Yes:

Question	Answer
Medication that could affect participation?	No / Yes; details if Yes:
Qualified professional advised against similar activities?	No / Yes; details if Yes:
Anything else relevant to safety or accommodation?	No / Yes; details if Yes:

Emergency contact: name _____; relationship _____; telephone and country code _____; messaging app _____; additional emergency information _____.

4. Separate Participant confirmations

In the onboarding form, the Participant confirms separately that the answers are complete and current; the practices are voluntary; the Retreat is not medical treatment or a crisis service; the Participant may pause or stop a practice; and IMCP may seek emergency assistance when reasonably necessary and the Participant cannot consent at the time. IMCP records the Participant's affirmative acknowledgment and timestamp.

Schedule 3 Separate Media Consent and Release

Media consent is requested from the Participant personally through a separate choice. Payment or acceptance of these Terms never constitutes marketing or public-media consent. The Participant may decline unless essential filming was expressly identified in Schedule 1 before purchase.

Consent choice: I CONSENT / I DO NOT CONSENT to use of my identifiable image, voice, likeness, testimonial, story, interview, photographs and video or audio recordings captured in connection with the Retreat for marketing, educational, documentary, social media, website, presentations or promotions.

If consent is given, IMCP may edit, reproduce, publish, display and distribute the media in any format and territory without additional compensation unless Schedule 1 says otherwise, but must not knowingly present the Participant's story in a materially misleading way. A Participant may withdraw consent for future use by written notice; prior lawful publications need not be removed unless law requires otherwise. IMCP will use reasonable care with sensitive personal or health information and confidential group content. IMCP records the Participant's separate selection and timestamp.