

Liability Waiver & Terms of Participation

FLOW Reformer Studio – Pilates Retreat, Portugal 11th–14th July 2026

This Liability Waiver and Agreement (“Agreement”) is entered into between **FLOW Reformer Studio**, operated by **Rebecca Cowling** (“Retreat Organiser”, “we”, “our”), and the undersigned participant (“Participant”, “you”, “your”).

By **paying the deposit**, you confirm that you have read, understood, and agreed to the terms below. Payment of the deposit constitutes your binding acceptance of this Agreement.

1. Payment & Deposits

- A **£500 non-refundable deposit** is required to secure your space.
- The remaining balance must be paid **no later than 11th March 2026** (four months before the retreat).
- Failure to pay the balance in full by this date will result in forfeiture of your place, and your deposit will not be refunded.
- No refunds will be issued for cancellations after full payment, unless a replacement participant is found and approved by the Retreat Organiser.

2. Health & Fitness Acknowledgement

- You confirm that you are in good physical health and capable of participating in Pilates (mat and reformer), paddle boarding, swimming, and ice bath activities.
- You agree to disclose any relevant medical conditions, injuries, or concerns prior to the retreat.
- You acknowledge that participation in physical activities carries inherent risks, including but not limited to slips, falls, muscle strains, dehydration, or other injuries.
- You understand that participation is voluntary, and you may choose not to take part in any activity.

3. Assumption of Risk

By paying the deposit, you accept full responsibility for any and all risks, injuries, or damages (known or unknown) that may occur as a result of:

- Participation in Pilates classes (mat and reformer) instructed by **Rebecca Cowling**.
- Use of retreat facilities, including swimming pools, reformer machines, and outdoor areas.
- Participation in paddle boarding, swimming in the sea, and ice bath sessions.
- Travel to and from the retreat venue.

You hereby release **FLOW Reformer Studio, Rebecca Cowling**, villa owners, staff, instructors, the private chef, and any associated contractors from all liability for any injury, illness, accident, property loss, or damage sustained during or after the retreat.

4. Travel & Insurance

- You are solely responsible for arranging **travel to and from the retreat venue in Portugal**.
 - You are strongly advised to obtain **comprehensive travel insurance**, covering health, medical emergencies, cancellations, personal belongings, and activities such as paddle boarding and swimming.
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5. Food & Allergies

- Meals will be provided by a private chef.
 - You must notify the Retreat Organiser of any dietary requirements or allergies in advance.
 - While reasonable efforts will be made to accommodate dietary needs, the Retreat Organiser cannot guarantee a completely allergen-free environment.
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6. Accommodation & Conduct

- Accommodation will be provided at the retreat villa.
 - Participants are expected to behave respectfully toward staff, instructors, fellow guests, and property.
 - The Retreat Organiser reserves the right to remove any participant whose behaviour is deemed disruptive, unsafe, or inappropriate, without refund.
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7. Force Majeure

The Retreat Organiser shall not be held liable or responsible for any failure or delay in performance caused by circumstances beyond reasonable control, including but not limited to natural disasters, weather, strikes, pandemics, travel restrictions, or government regulations.

In such cases, deposits and/or payments may be transferred to a rescheduled retreat, but refunds will not be guaranteed.

8. Photography & Media

By attending the retreat, you consent to being photographed or filmed for promotional purposes unless you notify the Retreat Organiser in writing prior to the retreat.

9. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of **England and Wales**, and any disputes shall be subject to the exclusive jurisdiction of the English courts.

Participant Declaration

By paying the deposit, you acknowledge that you have read, understood, and voluntarily agree to the terms of this Liability Waiver & Agreement. You understand that payment of the deposit serves as your electronic signature and agreement to all terms outlined.