

Terms & Conditions

Effective Date: March 25, 2026

These Terms & Conditions (“Terms”) govern your use of the websites, services, communications, coaching programs, products, and content operated by Duggal Enterprises/Richard Duggal (“Company,” “we,” “our,” or “us”), including but not limited to:

- richardduggal.com
- richardduggalcoaching.com
- duggalcoaching.com

By accessing this website, submitting your information, purchasing services, booking appointments, opting into communications, or using our services, you agree to these Terms.

If you do not agree with these Terms, please do not use our websites or services.

1. Services

Duggal Enterprises/Richard Duggal provides coaching, consulting, educational programs, workshops, digital products, webinars, communications, and related services.

We reserve the right to modify, suspend, or discontinue any part of our services without prior notice.

2. Eligibility

You must be at least 18 years of age to use this website or any services offered through it.

By using this website, you confirm that:

- you are legally able to enter into binding agreements;
- the information you provide is accurate;
- you will use the services lawfully and responsibly.

3. Intellectual Property

All content on these websites, including:

- text,
- videos,
- downloads,
- graphics,
- branding,
- coaching materials,

- audio recordings,
- frameworks,
- trademarks,
- and educational materials

remain the intellectual property of Duggal Enterprises/Richard Duggal unless otherwise stated.

You may not reproduce, distribute, modify, republish, or commercially exploit any content without written permission.

4. Payments & Refunds

All payments are processed securely through third-party providers.

Unless otherwise stated:

- all sales are final;
- refunds are discretionary;
- subscription services may renew automatically until cancelled.

You are responsible for reviewing any program-specific refund policies before purchase.

5. Communications Consent

By submitting your contact information through our websites, forms, booking pages, advertisements, applications, or other communication channels, you consent to receive communications from Duggal Enterprises/Richard Duggal, including:

- email messages,
- telephone calls,
- SMS/text messages,
- WhatsApp messages,
- voicemail messages,
- appointment reminders,
- marketing communications,
- customer support communications,
- and service-related notifications.

These communications may be sent using automated technology where permitted by law.

Consent is not a condition of purchase.

Message frequency may vary.

Message and data rates may apply.

You may opt out at any time:

- Reply STOP to SMS messages
 - Reply HELP for assistance
 - Unsubscribe via email links
 - Or contact us directly at rd@richardduggal.com
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6. Mobile Information & SMS Compliance

No mobile information will be shared with third parties or affiliates for marketing or promotional purposes.

Text messaging originator opt-in data and consent will not be shared with any third parties, excluding aggregators and providers required to deliver messaging services.

We comply with applicable telecommunications laws including:

- TCPA
 - CTIA guidelines
 - A2P 10DLC requirements
 - applicable Canadian anti-spam legislation (CASL)
 - and applicable WhatsApp Business policies.
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7. Prohibited Use

You agree not to:

- use the website unlawfully;
- harass or abuse others;
- send spam or malicious communications;
- interfere with website security;
- scrape or duplicate website content;
- misuse communication systems.

We reserve the right to terminate access for violations.

8. No Guarantees

We do not guarantee:

- business results,

- financial outcomes,
- coaching outcomes,
- personal transformation,
- or specific performance improvements.

Individual results vary based on effort, circumstances, and implementation.

9. Limitation of Liability

To the maximum extent permitted by law, Duggal Enterprises/Richard Duggal shall not be liable for:

- indirect damages,
- lost profits,
- business interruption,
- data loss,
- emotional distress,
- or consequential damages arising from the use of our websites, services, or communications.

Use of the services is at your own risk.

10. Third-Party Platforms

Our services may integrate with third-party providers including:

- Zoom
- WooCommerce
- Stripe
- Meta/WhatsApp
- email marketing platforms
- telecommunications providers
- and social media platforms.

We are not responsible for outages, policies, or actions of third-party services.

11. Privacy

Your use of the website is also governed by our Privacy Policy.

12. Governing Law

These Terms shall be governed under the laws of Ontario, Canada, without regard to conflict of law principles.

13. Changes to These Terms

We reserve the right to update these Terms at any time.

Continued use of the website after updates constitutes acceptance of the revised Terms.

14. Contact Information

Duggal Enterprises/Richard Duggal
330 Rimrock Road
Toronto, Ontario M3J3A6
Canada

Email: rd@richardduggal.com