Contractual Agreement

This contractual agreement is between Ivana Redmond and Client concerning Client's Insurance coverage for counselling services provided.

Clients who choose to have his/her Extended Health Insurance pay for his/her counselling session(s) paid directly to Ivana Redmond have agreed to have done the following prior to the first counselling session:

- Client has checked with his/her particular insurance company and group plan to ensure exactly the type and amount of coverage he/she has available.
- Client has ensured that his/her coverage includes counselling services provided by either a Registered Professional Counsellor (RPC).

Client has agreed to be responsible for paying any unpaid amount if the full or partial payment from the third party has not been received within 30 days after the invoice had been issued. After 30 days there will be a 2% monthly interest charge on the unpaid balance.

I understand that the counsellor has the right to seek legal course to recoup any unpaid balance. In pursuing these measures, the counsellor will only disclose biographical information and the amount owed, in order to ensure confidentiality. Before the counsellor submits the debt to collection, the counsellor will send a couple of letters to develop an affordable payment plan. I read all the information above and agreed to the terms established on this contractual agreement.

Client's Signature	Client's Printed Name	Date
Ivana Redmond, RPC	Date	