[Terms and Conditions](https://drjoannestuart.com/terms-and-conditions/)

**Payments**

Payments should be made on the day of therapy, either in cash, cheque or BACS (unless otherwise arranged).

**Fees**

Highgate Clinic/ Highgate Hospital/ Broadgate – £140 per hour

Insurance Companies – I am able to provide treatment for all insurance companies. Please note some insurance policies will not cover the whole of the fee and you will be responsible for the outstanding balance. Your insurance company will be able to give you further details about what is and what is not covered.

**Policy for cancellations and missed appointments**

All appointments should be cancelled with 48 hours notice, otherwise part of the fee will be charged. Cancellations with less than 24 hours notice, before the appointment, or non attended appointments, without any prior notice, will be charged at the full price. We will provide you with as much notice as possible if Dr Stuart needs to cancel/reschedule one of your appointments.

**Insurance policies**

If you intend to use private healthcare insurance and your insurance policy does not cover the full cost of each session, you will be responsible for the payment of any fees not covered by your policy. For example, all policies have an excess and insurance companies require the excess to be paid to the clinician to cover part of the fee. Please check this with your insurance company.  I will also inform you of any unsettled fees.

**Confidentiality**

All information discussed within treatment will be treated as confidential, unless Dr Stuart is concerned that either yourself, or someone that you know, is at risk of being harmed. All recorded client information will be held securely and we will ensure the utmost confidentiality in the treatment of any such information. Dr Stuart abides by the boundaries of confidentiality as outlined within the Code of Ethics of the British Psychological Society and the Data Protection Act 1998. Any disclosure to third parties of client information will only occur with the prior informed consent of the client.