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All clients

We understand that sometimes, plans change, and you need to cancel your package of care with us. We will always treat you as an individual and look at each case carefully. Our aim is to be fair to you, not charging you for any care you have not had; whilst also being fair to the midwife and paying her for care provided. Below, we have outlined the framework we use to guide this process.

If you book care from early pregnancy but experience a pregnancy loss, you are entitled to a full refund, minus the cost of any care you have had. Your first appointment is charged at £300/€300 with subsequent appointments at £175/€250. Blood tests and scans are charged at the cost of the individual tests.

We limit the number of clients our midwives can care for. If you reserve a place for birth care, your midwife will not be available for other potential clients.

- If your midwife has reserved a place for you and has been on call for you, but you fail to call her when labour commences, you will still be charged for the birth element of your care.
- If you plan a home birth and for clinical safety you need to transfer to hospital, your midwife will accompany you and you will still be charged for the birth element of your care.
- If you do not want your midwife to accompany you in hospital, but she was available to you and has been on call for you, you will still be charged for the birth element of your care.

We may arrange a scan, birthing pool, or gas & air (Entonox) on your behalf. These are supplied by external companies. Once ordered the fee will apply regardless of whether you use the items or not.

Birthing pool and Entonox (gas and air)

- If you have booked a home birth, Entonox is included in your package of care.
- Birthing pools are ordered and pre-paid on your behalf from an external company. If you wish to cancel your pool, please do so as soon as possible. Typically, your pool is ordered by week 33. You need to cancel before this to avoid being charged.
- Once ordered, the pool must be paid for in full.
- If you do not use your pool, it must still be paid for in full.
- If Irish customs charge you for delivery of your pool, please let us know and we will reimburse you.

Cancellation policy (UK clients)

- If you cancel care within 14 days of signing your care contract you are entitled to a full refund, minus the cost of any care you have had. Your first appointment is charged at £300 with subsequent appointments at £175 and on call fee of £200 per week or part week.
- Any refund due to you will be issued within 10 days.

ANTENATAL AND POSTNATAL CARE (FOR CARE PROVIDED THAT IS NOT PART OF A BIRTH PACKAGE)

If you book antenatal or postnatal care and decide to cancel, you only pay for the care received at the following rate:

- Blood tests and scans paid at the cost of the individual tests. Typically, scans are £100-£200 each
- First booking appointment charged at £300.
- Subsequent antenatal appointments and any appointments cancelled at less than 24hrs notice charged at £175 each.
- If you book postnatal care, and you need to cancel for a clinical reason, for example your baby is in hospital unwell, you can cancel before care commences at no charge.
- If you book postnatal care and change your mind:
 - you can cancel before 32 weeks of pregnancy at no charge.
 - after 32 weeks of pregnancy and before care starts, you will be charged a £500 cancellation fee
 - once care has started, you will be charged in full even if you do not use all your appointments

BIRTH PACKAGES.

ANTENATAL ELEMENT OF YOUR CARE PACKAGE

- Antenatal care will be charged in line with the package booked, care provided and schedule above – whichever is most appropriate in your circumstances.
- If you decline any of the appointments offered to you, the cost is the same. You are not entitled to a refund for appointments not taken.
- You are not charged extra if pregnancy is prolonged. Similarly, you do not receive a refund if birth occurs in week 37.
- If you are not available for an agreed appointment time, a replacement appointment may not be offered to you unless you have notified the midwife at least 12hrs in advance (unless cancellation is due to a medical reason).

BIRTH ELEMENT OF THE PACKAGE

- Your midwife is on call from week 37. If labour commences before this, your midwife may still be available to accompany you to a hospital birth. Please call her.
 - If baby is born before 37 weeks and your midwife has not accompanied you, you will only be charged for antenatal care and will be refunded for birth care.

- If your midwife has accompanied you for birth before 37 weeks, you will be entitled to a part refund for antenatal care not taken.
- If your plan of care changes (after 34 weeks and up to week 37 of pregnancy) for clinical reasons, for example you need an elective caesarean section, you may be entitled to a partial refund. We will look at your case individually taking in to account midwife on call time, reasons for change etc.
 - Midwife on call charged at £200 per week or part week.
 - If you have labour induced and your midwife accompanies you, you still pay in full.
 - After 37 weeks your midwife is on call and available and you pay in full.
- If your midwife is unable to attend your birth a replacement will be offered. If a replacement cannot be found, you only pay for your antenatal care in line with the schedule above/package booked.
- If you fail to call your midwife in reasonable time in labour, you will still be charged in full.
- If you labour very rapidly and baby arrives whilst the midwife is on her way to you, you still pay in full.
- If you labour in hospital and decide on the day to have someone else with you other than your midwife, your midwife will remain available for support via phone and video call. You pay in full.

POSTNATAL ELEMENT OF YOUR PACKAGE

- If you cancel the postnatal part of your care package for a non-clinical reason, after week 36 of pregnancy you pay in full for this element of care.
- If you cancel the postnatal element before week 36, you receive a refund for postnatal care not received.
- If you cancel postnatal care because you/baby are in hospital, or for another clinical reason, you are entitled to a refund. Refunded amount will be 100% of that element of care not received.

LATE PAYMENTS

- If you are having problems making your payments, please contact us so we can work with you to find a solution.
- If you are late paying on an agreed payment plan and have not contacted us to agree a change in payment terms:
 - you will receive a reminder to pay within 72hrs.
 - If you do not pay, a second reminder will be sent to pay within a further 24hrs.
 - If you do not pay, one final attempt will be made to seek payment. You must pay your full balance for all care planned as part of your package, within 24hrs.
 - If payment is not received, your care will be cancelled. You will be charged in full for antenatal care (as per booked package, regardless of the appointments received) and on call in line with the schedule above.
 - Repeated late payments will result in your payment plan being cancelled and payment in full being due within 72hrs.
- If you are on a payment plan and after 37 weeks gestation, and care is cancelled due to late payment, you will be charged in full for the complete package of care.

Cancellation policy (ROI clients)

In Ireland, we only offer one package of care costing €6800 so the amounts applicable as part of the refund policy are displayed below for ease. If you have been offered a different package due to extenuating circumstances, your care will be reviewed by a Director and any refund due calculated on a case-by-case basis.

Repeat clients are offered a discounted package and the refund that would be due to them is shown in brackets.

- Any refund due to you will be issued within 7 working days.

IF YOU BOOKED ANTENATAL CARE OR POSTNATAL CARE ONLY (NO BIRTH CARE)

You will pay for the care you have received at a rate of:

- €350 for first appointment
- €250 all other appointments
- If you book antenatal care only and birth before 37 weeks, you may be entitled to a part refund for appointments not received.
- If you cancel postnatal care after 32 weeks for a non-clinical reason, you pay a €500 cancellation fee.
- If you cancel before 32 weeks there is no charge
- If you cancel postnatal care because you/baby are in hospital, or for another clinical reason, you will not be charged.
- If you decline any of the appointments offered to you, the cost is the same. You are not entitled to a refund for appointments not taken.
- If you are not available for an agreed appointment time, a replacement appointment may not be offered to you unless you have notified the midwife in advance.
- If you require extended postnatal care, please contact us, as we may be able to arrange this for you.

IF YOU BOOKED A PACKAGE THAT INCLUDES BIRTH CARE

Our standard package of care starts at week 28 of pregnancy (34 weeks for repeat client discounted package) . Your midwife will contact you in week 26/27 to arrange the first appointment.

- Your midwife is not available before this time for advice and support.
- If you have questions about your care package before this time, please contact Head Office
- If you require clinical advice or care before 28 weeks (34 weeks for repeat client package), we may be able to add this to your package. Please contact us.
- **If you cancel care within 14 days** of signing this contract you are entitled to a full refund, minus the cost of any care you have had.
 - Your first appointment is charged at €350
 - Subsequent appointments at €250
 - On call fee of €200 per week or part week.

- **If you cancel care before 28-week gestation**
 - Standard package - you are entitled to a full refund minus €500 cancellation fee.
 - If care cancellation is due to premature birth, you will be refunded in full.
 - If you are on the repeat client package there is no charge for cancellation before 28 weeks

- **If you cancel care between 28–34+6-week gestation**
 - Standard package - you will be charged €1500.
 - For the repeat client package will be charged €500

- **If you cancel care between 35–36+6-week gestation**
 - Standard package - you will be charged €2800.
 - For the repeat client package, you will be charged €2000

- **If you cancel care after 36+6 week gestation you pay in full as your midwife has reserved time for you in her diary and turned other clients down.**

- If your plans change for any reason, you pay the fee stipulated above.
- All our midwives are happy to work with Doulas. However, your midwife is clinically trained and clinically responsible for you.
- If you have a midwife and a doula, and you opt to have the doula accompany you instead of the midwife, you still pay for the midwifery care you have booked in line with this schedule.
- If you opt for hospital birth, it is your responsibility to ask permission from the hospital for your midwife to accompany you. If you do not and the hospital refuse entry to your midwife on the day, you still pay in full. Your midwife will remain available for telephone/videocall advice and support.
- If you birth in hospital and your midwife accompanies you, you pay in full.
- If your midwife is unable to attend your birth a replacement will be offered. If a replacement cannot be found, you only pay for your antenatal care in line with the schedule above.
- If you fail to call your midwife in reasonable time in labour, you will still be charged in full.
- If you decide not to have your midwife accompany you for a hospital birth, you pay in full.
- At booking, your midwife will talk through her boundaries for when she will continue to support you at home and when she cannot do so. For example, most of our midwives will support pregnancy after 42 weeks' gestation but not up to 43 weeks. Many will support ruptured membranes up to 48hrs but not after this time. If your midwife feels unable to continue to care for you at home, having fully explained this to you at the start, she will offer to be available to support you for a hospital birth, in person or remotely. In these circumstances, you are not entitled to any refund. We fully support informed choice, and our midwives always try to be flexible, but the professional hostility in Ireland often puts the midwife in a very vulnerable position and her registration may be threatened if she goes against HSE guidance. As an organisation, we do all we can to enable informed consent and respect your choice,

but our midwives have the right to protect themselves. Please discuss this in full at booking (or sooner) with your midwife so you are fully aware.

IF YOU ARE HAVING PROBLEMS MAKING YOUR PAYMENTS

- Please contact us so we can help you. If you do not pay in accordance with your payment plan, without prior written agreement:
 - you will receive one reminder to pay within 72hrs.
 - If you do not pay, a second reminder will be sent to pay within a further 24hrs.
 - If payment is not received, your care will be cancelled, and you will be charged €1000 **in addition to** the fees outlined above.
 - If you are on a payment plan and after 37 weeks' gestation, and care is cancelled due to late payment, you will be charged €5000.
- You are not charged extra if pregnancy is prolonged. Similarly, you do not receive a refund if birth occurs in week 37.

Single appointments and Tongue Tie appointments

In all cases, single appointments must be paid for in advance. Your appointment is not secured until payment is received. All single appointments are non-refundable.

Situations not covered by the above scenarios

In all cases, we aim to be fair to you. In some cases, if your situation is unique or outside of the above scenarios, we will review your care and make a fair proposal to you. Cancellations due to adverse clinical reasons may be treated differently to maximise the refund payable to the client.

Refunds due to you

We want to ensure we refund you correctly. We need to check with your midwife what care has been provided, take in to account any items ordered on your behalf (blood tests, scans, pool, Entonox etc), and normally, we need to check your notes. This can take time, but we aim to be as quick as possible.

We do not keep a record of your bank details. To process any refund due to you, you will need to supply your bank details. Once we receive them, we will aim to process your refund. Typically, any refund should be with you within 10 working days, allowing us time to complete the process above and get this right for you.

Change of midwife

In all cases, we aim for 100% continuity of care. However, we acknowledge that occasionally this is not possible. Midwives may leave the organisation during your pregnancy, may be unwell, or may have a change in their personal circumstances. Such situations are uncommon but do occasionally happen. We will always offer you an alternative midwife where we can.

If you accept the alternative midwife, you still pay for your care. Where possible, we will include additional appointment free of charge so you can get to know your new midwife.

If you decline care from an alternative midwife, you only pay for the care received in line with the schedule above, but each case will be reviewed individually.