

Registration Policy

Our registration and refund policy varies based on the product or service purchased. The following refund policy applies unless a *Special Refund Policy* is stated on the registration form for one of our courses.

All requests for cancellation or transfer must be submitted via email to CE@FaulknerEducation.com.

Refunds

A full refund is given for cancellations received:

- More than 3 business days before the date of a live insurance CE webinar
- More than 7 business days before the date of a training seminar that is not a CE course
- More than 14 business days before the date of a classroom insurance CE seminar

A refund of all fees paid, less a \$10 service fee per course, per attendee, for cancellations received:

- 1 or 2 business days before the date of a live insurance CE webinar
- 2 to 6 business days before the date of a training seminar that is not a CE course

A refund of all fees paid, less a service fee of \$25 per course, per attendee, for cancellations received:

- 2 to 13 business days before the date of a classroom CE seminar

NO refunds are given for:

- Cancellations received on the date of a live insurance CE webinar, a classroom insurance CE seminar, or a training seminar that is not a CE course
- Cancellations once a self-study insurance CE course has been shipped or emailed
- No-shows for any course or event

Transfers

Unless a *Special Transfer Policy* is stated on a registration form for one of our courses or events, if a registrant has pre-registered and is unable to attend, all fees paid may be transferred to a future course or event—or to purchase any of our products. The transfer of fees is subject to the following conditions:

- All fees will be transferred if the request is received more than 3 business days before the date of the scheduled course or event.
- A \$10 transfer fee will apply for requests received 1 or 2 business days before the scheduled course or event.
- Transfer requests will not be honored on the day of the scheduled course or event.
- Fees may be transferred for use by the individual or a person the individual designates.
- If transferring fees to another person, all necessary registration information must be provided at the time of the transfer request.
- The transfer request will expire 6 months from the date we receive it.

Special Provisions for Insurance CE Courses of All Types

Course Completion

Course completion is contingent upon our receipt of the following at last 2 business days before a live webinar or classroom seminar, and at the time of registration for a self-study course:

- The registrant's name, mail address, NAIC license number, and email address
- Payment in full of all registration fees; if a check is returned by the bank or if a credit or debit card payment is declined, payment in full has not been made; a \$30 fee will be charged for all returned checks and a \$5 fee will be charged for all declined credit or debit card payments

Course completion is also contingent upon the following attendance conditions, which comply with requirements of insurance code:

- You must attend a CE classroom seminar or live webinar in its entirety to receive CE credit

- We cannot award CE credit to any person missing 10 or more minutes of a CE classroom seminar or live webinar
- Any person who has been distracted for 10 or more minutes during a live webinar (as determined by the webinar system's tracking program) will be dismissed from the webinar and is NOT eligible for:
 - CE credit
 - A refund of fees paid
 - Transfer to another webinar or CE course

If completing a self-study course:

- Student must take and pass an exam that is monitored by an individual who is not related to the student by blood, marriage, or adoption and who is not dependent upon the student passing the exam (i.e., an employer, employee, or co-worker)
- The monitor must complete and sign a statement indicating the student did not have assistance with the completion of the exam
- Complete details are provided on the website page for each self-study course, at the time of registration for each self-study course, and in the actual downloaded documents

Course Completion Certificates

If a student has satisfied all course completion requirements, we will make every effort to provide a course completion certificate as follows:

- With a paper certificate immediately following a classroom seminar
- With an emailed certificate within 72 hours of a live webinar
- With an emailed certificate within 24 hours of grading the exam for a self-study course
- Duplicate course completion certificates issued more than 30 day after course completion will incur a \$5 fee

If a student has not satisfied all course completion requirements, we will provide the course completion certificate within 72 business hours of our receipt of all requirements.

We will report attendance electronically to the state of Montana via the NAIC's State Based Systems.

Disclaimer

Information provided in our courses is intended for the general use of purchasers and not as a guide or absolute reference. Our course author is not an attorney or accountant and does not intend our courses to be used as a replacement for legal, financial, or other professional advice. It is recommended that purchasers of our courses refer to the underwriting guidelines used by their respective insurance companies in addition to the specific forms and endorsements used for precise details of insurance coverages, conditions, limits, exclusions, etc.

The content of our courses, and examples used during the presentation of our classroom and webinar courses, is only intended for illustrative purposes and is not a guarantee of insurance coverages to be provided or interpretation by an insurance company at the time of a loss. For more information about the CE requirements that apply to your license type, visit the website of the Department of Insurance in your state.

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