

Insurance Classes & Products Refund Policies

Insurance Pre-licensing – REFUND POLICY

All courses are valid for 1 year from the date of enrollment. If you fail to complete your courses in 1 year, you may reinstate for an additional year at a 50% discounted rate of the package you purchased. After 2 years, you must start all pre-licensing classes over again from the beginning, you may re-enroll at a 10% discounted rate.

NO refunds will be made after 90 days from the date of enrollment. All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, however your refund will not be processed until all of the required materials are **received** by MRFTC. You may submit a handwritten request by delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours. All refund requests must contain the following information: 1. ORIGINAL attendance card, 2. Textbooks (if in an UNUSED condition) 3. Purchaser Name, 4. Student Name (If different than purchaser), 5. item(s) purchased, and 6. reason for refund request.

Live Classes: There is a \$50 non-refundable registration fee. If a student requests a refund prior to completion of the course, the class tuition will be refunded on a pro-rata basis up to 50% of class attendance. After 50% attendance, all tuition is non-refundable. MRFTC will refund 100% of the amount paid less the \$50 non-refundable fee if notice of cancellation is made prior to the first day of instruction **AND** all materials are returned in an unused condition **NO refunds will be made after 90 days from the date of enrollment**

Online Courses: Due to the nature of online training, there are NO REFUNDS once you have logged-on to the online course. If you have not started the online course, you may request a full refund less a \$25 non-refundable registration fee. All refunds for online courses must be submitted within 72 hours of purchase date. **No refunds for online courses will be granted after 72 hours from date of purchase.**

Insurance Exam Preparation – REFUND POLICY

All courses are valid for 1 year from the date of enrollment. After enrolling in and attending the Exam preparation class for the first time, you may REVIEW that class for \$20 per day for up to 1 year from your date of enrollment. If you fail to complete your courses in 1 year, you may reinstate your enrollment for an additional year at a 50% discounted rate. After 2 years, you must start classes over again from the beginning, you may re-enroll at a 10% discounted rate.

NO refunds will be made after 90 days from the date of enrollment. All refund requests must be made in writing. No telephone or verbal refund requests will be accepted. You may submit an emailed refund request to our CFO by emailing Michael@mikeruss.org, however your refund will not be processed until all of the required materials are **received** by MRFTC. You may submit a handwritten request by delivering the notice to our Corporate Office in San Diego (8322 Clairemont Mesa Blvd #103, San Diego, CA 92111) during business hours. All refund requests must contain the following information: 1. Purchaser Name, 2. Student Name (If different than purchaser), 3. item(s) purchased, and 4. reason for refund request. There is a \$25 non-refundable registration fee. If a student requests a refund prior to completion of the course, the class tuition will be refunded on a pro-rata basis up to 50% of class attendance. After 50% attendance, all tuition is non-refundable. MRFTC will refund 100% of the amount paid less the \$25 non-refundable fee if notice of cancellation is made prior to the first day of instruction **AND** all materials are returned in an unused condition. Should you begin to attend the class and decide that this class is not for you, it is your responsibility to notify the instructor that you will be leaving the class and requesting a partial refund. Failure to notify the instructor will result in you being credited with attending the entire class and may result in you not qualifying for a refund.

Textbooks, Workbooks, Flashcards & CD's – REFUND POLICY

There are NO REFUNDS on Workbooks, Flashcards or CD's once you have received these materials.

Upgrading Your Pre-Licensing Package: You can only upgrade your package before you have completed your prelicensing course. After you have completed your pre-licensing course, any additional courses you want to attend or items you want to purchase would have to be purchased at regular price.