



## **Policies & Procedures**

### **Privacy Policy**

We need to collect nonpublic personal information about you to provide the products and/or services you order and for proper notification to the State of Illinois upon your successful completion of CE. We collect this information from applications, other forms, transactions and what is given by you either verbally, written, or electronically. We restrict access to personal information to those employees who need to know for your benefit. We maintain physical, electronic, and procedural safeguards and strictly prohibit discussion of personal information both inside and outside of our office. We do not disclose any personal information to anyone, except as required by law. Your confidence in us is important and we want you to know that your information is safe.

### **Ordering**

You can order any product or service from us in 4 easy ways: by Internet, Phone, Email or Mail. All information requested is needed along with payment to complete your order. Call if you need assistance. We accept Master Card, Visa, AMEX, Discover, Checks, Money Orders and Cash.

### **Pricing**

Pricing is stated on all our promotions and website. Prices and promotions are subject to change without notice. For the most current pricing and/or promotions check our website or call our office.

### **Shipping & Handling**

We do not charge shipping or handling for our courses or replacement of defective materials. If your order requires delivery, we will deliver it to you via USPS at no charge. You may be charged shipping and handling for other products or special requests, which will be disclosed in the promotion of or at time of order.

### **Sales Tax**

We do not charge tax for our courses and any tax due (if any) is paid by us. You will be charged tax in accordance with the State of Illinois Laws for other products if applicable.

### **Course Expiration**

All Sure Win CE course registrations expire May 1<sup>st</sup>. Any uncompleted courses must be repurchased to complete them.

### **Classroom CE**

The maximum number of classroom hours you can take per day is 6. Walk-in registrations will be accepted, room permitting. Arrive early to sign-in. Bring your RE License #, SS #, and a photo ID.

### **Classroom Attendance/ Verification/ Etiquette**

You are required to be in class for the entire time to receive credit. Late arrivals will not be admitted. Early departures are not permitted. You are required and responsible for your attendance, which includes attendance sign-ins and passing the exam (all forms will be provided). If we do not have your sign-ins and passing exam, you will not receive credit for CE and must complete the class over. If you miss any part or the entire class, you must transfer to another class and a \$15 transfer fee will be charged (unless Sure Win Inc. has cancelled the class). Hours do not carry over, so you must complete the entire class over for credit. All pagers and cell phones must be off or silent before and during class. You will not be excused to return calls. Recording devices are not allowed.

## **Policies & Procedures cont.**

### **Classroom Cancellation**

Sure Win Inc. reserves the right to cancel or reschedule any class, at any time, for any reason. We will make every effort to contact you as early as possible. You will be able to transfer to another class or home study at no charge. We also reserve the right to cancel, substitute or reschedule any instructor without notice.

### **Online Course Credit**

You must complete all the course work to receive credit and take the final exam. We reserve the right to refuse any final exam if the online course work is not complete.

### **Exam Details**

All course exams are included in the price. For every 3 hours of CE, you must pass (with a score of 70% or better) a 25 question closed book exam. You will need to provide a current photo ID, Social Security #, and RE License # to take the exams.

### **Classroom Exams**

Immediately following each class there will be the exam to complete your CE. You must take the exam at that time.

### **Home Study/ Online Course Exams**

Home Study and Online students have 4 options.

1. With a group of 5 or more, in office testing.
2. Set up an online Proctored Exam (an approved individual at your office or some other location to administer your CE exams. For details see "Proctors" at SureCE.com or contact us).
3. By appointment at SURE WIN INC.'s office.
4. With any regular scheduled CE class (provided the class has not been cancelled) held by Sure Win Inc. at our locations. Contact Sure Win Inc. for dates, locations and times.

Students who order a combination of Classroom and Home Study or Online CE can complete all their CE exams at the end of their classroom day, or just do their class exam and then complete their Home Study or Online exam(s) as per the options above.

### **Failing an Exam**

If you fail an exam you are allowed to retake that exam within 30 days at no charge. If you fail an exam a second time you are required to re-purchase the course to complete your CE.

### **Completion/ Renewal**

Upon payment of all fees and successful completion, your completion will be reported to the IDFPR and you will receive Certificates of Completion. Upon completing all your requirements you can send in your renewal. You DO NOT need your Certificates of Completion and they ARE NOT sent in with your renewal. Keep them for your records. If you require an additional copy of your Sure Win Inc. certificates, for any reason, there will be a \$15 replacement fee.

### **Transfers/Changes**

Transfers to another class are subject to a \$15 transfer fee. Changes requested (e.g. from Home Study to Combo or to all Classroom) will be charged the difference in cost plus a \$15 administration fee.

### **Cancellations**

All course cancellations must be in writing and submitted to Sure Win Inc. within 14 days of purchase, before the date of first class, before testing for Home Study, or April 30<sup>th</sup>, whichever comes first and are subject to a \$25 cancellation fee. CE Purchased before April 30<sup>th</sup> and not completed can not be cancelled after April 30<sup>th</sup> for refund.

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### **Refunds**

Refunds will be issued upon written notification as per the cancellation policy above. No refunds will be issued for cancellations after 14 days from purchase. No refunds will be given if you have taken one or more of your Home Study exams. No refunds will be issued for cancellations on or after the date of your earliest class registration. No refunds will be given if you miss part or all of a class but you may transfer to another class for \$15. No refunds will be given for any CE purchased prior to April 30<sup>th</sup> and not complete by April 30<sup>th</sup>. No refunds will be given for any CE purchased prior to April 30<sup>th</sup> and cancelled after April 30<sup>th</sup>.

### **Returned Check Fee**

There will be a \$25 fee for all checks returned by your bank, unpaid, for any reason.

### **Broker Management Fines**

A fine of \$100.00 plus \$250 per week will be charged to you as the licensee if you have your exam proctored by someone other than a representative of Sure Win Inc. and it is not properly filled out and/or mailed in a timely manner.

### **Student Expulsion**

Sure Win Inc. reserves the right to expel any student at anytime for any reason. Valid reasons would include, but not limited to, cheating, misconduct, or general disruption of our office, classrooms, or facilities used. We also reserve the right to determine a refund policy, if any, on a per case basis.