Student Enrollment Agreement for Self-Directed Study and Cancellation and Refund Policies For Pre-License Education

[Premier] Oregon Property and Casualty Insurance

Tuition and Fees

This course, whether purchased individually or as part of a package, consists of the following:

- $147.83 Tuition
- $22.17 Enrollment Fee
- $40.00 non-refundable bundled items, other courses, and/or promotions.

Cancellation and Refunds

OnlineEd may honor post-sale rebate requests for differences in product pricing due to promotions or coupons only if the request is made within 3 business days of purchase. OnlineEd will not honor rebate requests for any products after 3 business days of purchase and will not price-match any competitor's products after a purchase is completed.

The student may cancel enrollment by giving email notice to SchoolDirector@OnlineEd.com with REFUND REQUEST in the email subject line, or by US Mail to: OnlineEd, School Director's Office, 14355 SW ALLEN BLVD STE 240, BEAVERTON OR 97005-4700. US Postmark shall constitute the date of delivery. Unless Onlined has discontinued the program of instruction, the student is financially obligated to OnlineEd according to the following:

48 Hour Preview

Without penalty, the student is granted 48 hours from enrollment to view the OnlineEd program. Student use or access of the provided account after 48 hours from enrollment will trigger "program commencement" thus nullifying the five calender day cancellation clauses in this agreement. Costs incurred by OnlineEd for already shipped textbooks, calculators, and other promotional items are non-refundable and will be deducted from the refund amount.

Cancellation Within Five Days and NO Materials Accessed

If cancellation occurs within five calendar days of the date of enrollment and the student has NOT accessed the OnlineEd program materials, all monies specific to the enrollment shall be refunded less non-refundable items.

Cancellation After Five Days and Before Completion of the First Quiz

If cancellation occurs after five calendar days of the date of enrollment or after Program Commencement and before the completion of the first lesson quiz, OnlineEd will withhold the following:

- $22.17 Enrollment Fee.
- $25.00 Program Cancellation Fee.
- $45.00 Materials Access Fee.
- All applicable costs for textbooks and non-refundable fees outlined under "Tuition and Fees".

In addition, if the student withdraws from the program or is terminated by OnlineEd for violation of the Student Conduct Policy or nonpayment after completion of the first lesson quiz and before either accessing 50% of the course units or one half of the number of days as set forth under Deadlines for days to complete the Course or Course Package as set forth in the Student Information Page in effect at the time of student enrollment, the student shall be entitled to a pro rata refund of the tuition when the amount paid exceeds the charges owed OnlineEd by the student. The term "pro rata refund" means a refund of tuition paid for that portion of the program not completed by the student. The pro rata tuition for which the student will be charged is determined by dividing the tuition paid or owed by the total number of course modules, then multiplying by the number of modules accessed.

If a third party paid for your course, then the third party is the owner of your course and can terminate the course at any time and without

our notice to or approval from you. We give refunds under this clause to the third party and not to you. In order to prevent this from happening, you should come to agreement with the third party as to how this situation will be handled. Barring no agreement provided us, when we issue a refund to the third party and terminate your account, we will reinstate you in the course, provided you make request and full payment within 30 days from termination. If you do not reinstate within 30 days, you will need to start the course over from the beginning.

Cancellation After 50% of Your Enrollment Period or 50% Course Completion

If the student withdraws from the program or is terminated by OnlineEd for violation of the Student Conduct Policy or nonpayment after completing 50% of the course units or 50% of the course enrollment period, whichever first occurs, the student shall be obligated for the tuition charged for the entire OnlineEd program and will not be entitled to any refund.

Refund of Bundled Items, Promotions, Textbooks, Surcharges, and Incentives

OnlineEd does not refund textbooks costs, surcharges, shipping charges, promotional items, or additional courses and items bundled with this course.

Reinstatement

If program access terminates because the program offering period as listed on the Student Information Page has expired, the student may petition for reactivation and inquire about extension options that may be offered. A one-time short-term free course enrollment extension may be available to students with extenuating circumstances. Free extension requests should be sent by email to schooldirector@onlineed.com.

Terminated program access can be extended by activating the in-program extension feature or by calling customer service at (503) 670-9278. A maximum of two extensions per course program are available for a length of 30 days each. Students who want to continue in the program after two paid extensions must re-enroll in the program and start from the begnning.

Student Conduct Policy

Students are expected to show respect, courtesy, and consideration when visiting the school, communicating by phone or by Internet with instructional staff, customer service representatives, and technical support staff throughout the educational program. Appropriate behavior includes, but is not limited to; conducting him/her self in a professional, legal, and cooperative manner that is not disruptive, harassing, intimidating, or dangerous. Deviation from these standards may result in disciplinary action.

Terms and Definitions

Enrollment Date

Date of Enrollment will be determined by either: (a) When enrollment occurs in the physical school setting or the office of an approved OnlineEd agent, the Enrollment Date will be the date the enrollment agreement is signed by the student and the OnlineEd agent, whichever is later, or (b) When enrollment occurs online the Enrollment Date will be the date the students purchases the program, by clicking the Purchase Button acknowledging the student has read, understands, and agrees to the legally binding Enrollment Agreement.

Disciplinary Action

Warning notices are issued for failure to maintain the student conduct standard: The student will receive either a verbal or written (email, US mail, or fax) warning for not complying with school conduct policy. Failure to improve conduct may result in Suspension or Termination.

Suspension

Suspension means that a student has failed to comply with previous warning and is suspended for a specified period. Continuing with school/the program is contingent upon the student meeting the school’s identified standards.

Termination

Termination means that a student is permanently withdrawn from school. Although the school has established a process that includes a warning before termination, the school retains the authority, at its sole discretion, to impose immediate termination, when the school deems appropriate.

I have read, understand, and agree to the terms of this Agreement and have been advised that if I have questions I may contact OnlineEd by email sent to schooldirector@onlineed.com or by telephone to (503) 670-9278 or to the Executive Director of the Oregon Higher Education Coordinating Commission, 255 Capitol Street NE, Third Floor, Salem, OR 97310 or by phone at (503) 974-5751. I have read a copy of the course description or syllabus posted at the OnlineEd Web site at https://www.onlineed.com/

CONFIRMATION OF AGE

The law requires that anyone taking this course must be 18 years of age or older. By agreeing to this Enrollment and Terms of Service Agreement, you are acknowledging under the penalties of perjury that you are 18 years of age or older.

I agree that my online acknowledgment and click-through of this agreement is legally binding. If enrollment was completed in person, this agreement must be signed by the student taking the course.

Student:

Name: _____

Signature: _____

Date: _____