



Refund Policy

Insurance Continuing Education Courses – REFUND POLICY

All courses are valid for 1 year from the date of enrollment. All course hours are subject to change upon renewal by the Department of Insurance.

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, all materials in an unused condition and 4. reason for refund request.

Live Classes: No requests for refunds will be accepted after 90 days from the date of enrollment. 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. 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.

Correspondence (Book) Courses: A student may cancel enrollment within 10 days of enrollment and receive a full refund less any shipping charges (if applicable) and a \$10 registration fee per course if the materials (books) are returned and in original condition. **No refunds will be made after 10 days from the date of purchase.**

Green CE Courses: A student may cancel enrollment within 10 days of enrollment and receive a full refund less a \$10 registration fee. **No refunds will be made after 10 days from the date of purchase.**

