

RISK MANAGEMENT SEMINAR ATTENDANCE POLICY

Due to the intensity and complexity of the seminar experience, those who miss more than two hours of a two-day seminar or one hour of a one-day seminar **will not receive certification**. Please make sure your travel arrangements allow you to remain at the seminar until the end of course instruction each day.

RISK MANAGEMENT SEMINAR CANCELLATION AND ROLLOVER POLICIES

If you are unable to attend a seminar for which you have registered, you can choose to cancel your registration, "roll over" your tuition to a future seminar, or substitute another member of your organization in place of the original participant. The following policies apply:

Cancellation and Refund Policy:

If you should need to cancel your registration at any time, the following rules apply:

- A \$50 cancellation fee applies for notice given more than three weeks before the session start date.
- A \$150 cancellation fee applies for notice given less than three weeks before the session start date.
- No refund will be given after the seminar begins. Sudden illness or a family death, of course, would exempt you from the no-refund policy, and we would place you in our next available course.
- Registrations paid by credit card can only be refunded by issuing a credit back to the card that was used for payment.
- The Institute will not accept payments from any credit card that is "rented" by a customer from a credit organization.
- In the rare event a seminar is cancelled, Josephson Institute will give registered participants the option of rolling over their prepaid tuition to a future course or having their prepaid tuition refunded in full. No fees apply to refunds or rollovers due to seminar cancellations. If a registered participant has purchased an airline ticket prior to the date of cancellation, Josephson Institute will provide reimbursement of up to \$100 for the individual's airline ticket change fee.

Rollover Policy:

If you should need to roll over your registration to a future seminar, the following rules apply:

- Registrants have one year from the date of their originally confirmed course date to use their rollover.
- Once a participant has requested a rollover, he or she may no longer request a tuition refund.
- No registrant may roll over a registration fee more than two (2) times. After a second rollover, no refund will be given.
- A \$25 rollover fee applies for notice given more than three weeks before the seminar start date.
- A \$75 rollover fee applies for notice given less than three weeks before the seminar start date.
- No rollover will be given after the seminar begins. Sudden illness or a family death, of course, would exempt you from the no-rollover policy, and we would place you in our next available course.
- No fee applies for substituting an original participant for another member of an organization.

For more information about the Attendance, Cancellation, or Rollover Policies or to notify Josephson Institute of a rollover, cancellation, or participant substitution, please contact Josephson Institute's Educational Programs Department at (800) 711-2670 or training@jethics.org.