

YOU WILL PASS YOUR VERMONT PROPERTY & CASUALTY PRODUCER STATE LICENSING EXAM – GUARANTEED!

Our promise to you!

If you take our Vermont Property & Casualty Producer course as prescribed and you do not pass the state licensing exam (given by Prometric), we will provide personalized study assistance to you until you pass the state exam, for as long as it takes!

As with any guarantee, all terms of the agreement must be met for the guarantee to be valid.

How the guarantee works:

- ***This guarantee is valid for all Vermont Property & Casualty Producer courses purchased on or after March 1st, 2020.***
- ***All students must complete the course as prescribed.*** This means that every course module and quiz must be completed in the order in which they are presented before moving to the next module. (Modules can be reviewed later in any order.)
- ***All students must spend the required 10 minutes in each course module.*** Each student must spend the full amount of time listening to and viewing the course module before being permitted to take the quiz for that module and then moving to the next module.
- After all of the Virtual Classroom modules have been completed, ***each student must take practice exams until they score a 70% at least 4 times BEFORE taking the course final exam (2 untimed and 2 timed; OR all four of them timed). The 70% scores must be achieved within a 30-day period for the course final exam to load onto the student's course dashboard page.***
- Each student must take the course final exam and score an 80% or better. ***The student must take their state licensing exam by the 3rd day after scoring an 80% on the course final exam, or by the date and time the course expires, WHICHEVER COMES FIRST.*** Students cancelling and rescheduling their state exams, making the date of their 80% score on the course final exam more than ***3 days from the state exam date***, will void this guarantee. If the state licensing exam vendor cancels and reschedules the state exam, we will honor the guarantee, but may require the student to take additional exams to keep the material fresh until the new exam date.
- ***Each student must take the state licensing exam for the first time, before their six-month window to complete the course has expired.*** In other words, if a student

completes all of the above, but waits to take the state exam until after their course has expired, **the guarantee is voided**. This is because waiting even one day after completing the course before taking the state exam allows time for the student to forget large portions of the material.

- If the student fails the state licensing exam and sends us a picture of the failed score report **within 14 days after failing the exam**, we will prepare a personalized study guide and provide course guidance and monitoring by one of our representatives. **However, if the student does not logon and spend at least 1 hour in the course in any given 10-day period, the guarantee will be voided.** We cannot assist students in passing the state exam if they will not study consistently.

It is very doubtful that any student who completes the steps as outlined above would fail the state exam. However, if that unlikely event occurs, we will review your score report to see which topics you failed on the state exam. We will compare the score report with your scores on our practice exams. This will provide us with a picture of the concepts that may have alluded you on the state exam. Then, we will provide a guide to assist you in studying those topics along with creating special course modules and/or practice exams specifically for you if necessary. In other words, we will provide what YOU need to pass the state exam.

Our Mission...

Our mission is to provide thorough and easy-to-use courses that prepare license candidates to pass their state licensing exam on the first attempt. But if we fall short in any area of that mission, we will stand behind our courses and the license candidates who have placed their faith in us.