

# The **PASS GUARANTEE!**

## YOU WILL PASS YOUR WEST VIRGINIA PROPERTY & CASUALTY AGENT/PRODUCER STATE EXAM – **GUARANTEED!**

### OUR PROMISE TO YOU!

It is *extremely rare when a student who follows our detailed course instructions fails the state licensing exam*. However, we take it very seriously when this uncommon event occurs. *If you follow our course instructions and comply with the terms of the guarantee but do not pass the state exam, we will provide one-on-one assistance until you pass!*

The **PASS GUARANTEE** will be valid for all West Virginia Property & Casualty Agent/Producer *courses purchased on or after May 6, 2020, if all other terms of the PASS Guarantee have been met by the student.*

### ALL OF THE FOLLOWING **TERMS & CONDITIONS** MUST BE MET OR THE GUARANTEE WILL BE VOID:

- *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 follow the detailed instructions provided in the course introduction and “Next Steps” modules* to complete the course.
- 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 (2 untimed and 2 timed; OR all four of them timed) BEFORE taking the course final exam.*
- Each student receives 3 attempts to pass the course final exam. *You must score a 70% or higher on the course final exam to receive the required course completion certificate.* However, you *must score an 80% or higher on the first course final exam that you take to activate the PASS Guarantee.* Why do we require an 80% to activate the guarantee when you only need a 70% to receive the course completion certificate? Because students who only score a 70% on our course final exam usually do not pass the state licensing exam. *This is why we make the 80% rule for the guarantee to apply.*

- The student **must take their state licensing exam as soon as possible after scoring 80% on the course final exam, but in no instance more than 5 days later.** Taking the state exam **more than 5 days from the date you passed the course final exam will void the guarantee.**
- **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. **No failed score report will be accepted to activate the guarantee if the date of the failed exam is AFTER the student's course expires.**

## ACTIVATING THE GUARANTEE:

- Any student that scores an 80% or higher on our course final exam and then fails the state licensing exam, **MUST SUBMIT A PICTURE OF THEIR FAILED SCORE REPORT FROM THE STATE LICENSING EXAM VENDOR IMMEDIATELY AFTER FAILING THE STATE EXAM.** It is important that any student who has met all terms of the guarantee, but fails the state exam, to send us a picture of their failed score report as soon as possible after failing the exam, **BUT NO FAILED SCORE REPORT WILL BE ACCEPTED TO ACTIVATE THE GUARANTEE MORE THAN 14 DAYS AFTER THE DATE THE STATE EXAM WAS FAILED!**
- **No guarantee will be activated without the submission of a failed state exam score report.** All state exam vendors provide a score report after an exam is completed. **We must see the score report in order to create a personalized study plan.**
- After receiving the failed score report, our team of curriculum writers and instructors **will review your score on the state exam and prepare a personalized study plan for you to follow** so that you will pass the state exam the next time you take it. **Any student that does not follow the study plan will no longer receive assistance from our staff.** We will not waste the time of our staff in assisting students who refuse to use that assistance to their advantage.
- **If, after the personalized study plan is provided, the student does not logon and spend at least 1 hour in the course in any given 3-day period, the guarantee will be voided.** We cannot assist students in passing the state exam if they will not study consistently. Our staff constantly monitors the course logs of any student working on a personalized study plan as part of the guarantee to ensure the student is adhering to the terms of the guarantee.

## 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**.*** However, 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.