

Business Executive Administrative, Insurance, Annuity, Security, and Investigation Education Program



Your path to
a great ***Career!***



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Patent and Trademark: # 86446214

Jan 1 to Dec 31 **2019** 



Don't Fail Out of a Great *Career!*



Introduction:

Business and Insurance School® ("BIS") is a Private Education institution approved to operate by the California Bureau for Private Postsecondary Education. Approval to operate means the institution is compliant with the minimum standards contained in the California Private Postsecondary Education Act of 2009 (as amended) and Division 7.5 of Title 5 of the California Code of Regulations." Since 1997, insurance agents, brokers, and pre-licensing candidates have trusted the owners of BIS to equip them and their employees to pass their state licensing exams.

Mission and Objectives :

Business and Insurance School ("BIS") has as its mission the delivery of Pre-Licensing Education and Exam Preparation of sufficient scope and hours to educate and qualify a wide variety of students, having differing schedules, locations and preferred methods of instruction to pass the State Licensing Examination necessary to obtain their professional licenses. To these ends, our mission includes training students in the intellectual knowledge, theory and application of Business Executive Principals and imparting to students the analytical and critical-thinking skills that will allow students to pass their licensing exams and improve their career options. Whether students are contemplating a higher position career already work in any Industry.

Overview: to fulfil its Mission, BIS trains students in a broad range of insurance knowledge, including general principles, knowledge specific to the types of insurance products students seek to become licensed to sell, and methods to study for and prepare for the licensing exams and application procedures students must successfully complete to become eligible for licensure. In each of our insurance pre-licensing courses and education program, of the following goals, objectives, and outcomes apply:

Instruction: BIS employs experienced instructors who love to teach and are skilled at turning complex and technical materials into concepts and product knowledge that students can understand and, when necessary in the future, explain to their clients. Moreover, all of our instructors are licensed

insurance producers themselves who, combined, bring to the classroom decades of experience in the insurance marketplace.

Course Materials: Each of our classes' materials are designed to deliver a great wealth of information to students, and to cover each subject thoroughly, including with rigorous instruction in technical knowledge and practical application through examining and discussing a multitude of historical and hypothetical insurance-related events. Our students learn not just the labels and definitions inherent in insurance products, but also the reasoning behind insurance principles and provisions.

Course Delivery: To accommodate students with varying schedules, budgets, and abilities to attend classes, each of our pre-licensing courses is offered in a traditional classroom, a live webcam learning experience, and in interactive online self-study courses. In all methods of instruction, students get to test their knowledge and receive instant feedback on their responses. Students who require more explanation have the opportunity to ask for clarification from their instructors.

Exam Preparation: BIS offers all students the opportunity to hone their exam-taking skills on highly realistic practice exams, which closely simulate the official state exams, both functionally and aesthetically, by presenting students with thousands of questions testing their recall and analytical or critical thinking abilities. This process helps our students retain and stay fluent in the materials they must know for their state exams; it also turns students into seasoned test-takers unlikely to be surprised by the questions they face on their licensing exams.

Outcomes: Through our combination of experience, resources, and commitment to excellence in education, BIS has been able to help thousands of students succeed in obtaining their insurance licenses, including a vast number of students who previously lacked insurance knowledge of any kind, as well as many who studied elsewhere and were unable to grasp the materials. Commonly, students who can answer only about half of their first practice questions correctly find themselves scoring 70% to 80% correct, or higher, within only a few days (only 60% correct is required to pass the state exam).

Employment: In virtually all of the above cases, students have been able to pass their state exams on the first attempt and find employment as insurance agents, brokers, or solicitors. BIS offers a

limited "First-Time Pass" guarantee, but finds that students virtually never need to use it. We intend for this to be the case for thousands more students in the future. Furthermore, BIS maintains close ties to employers and recruiters in the insurance industry, which allows us to help many successful students find employment positions shortly after graduation.

Objectives Specific to Individual Courses

In addition to the universal objectives and outcomes seen above, more specific product-knowledge and learning objectives also apply to our courses. The Educational Objectives (EOs) for each Pre-Licensing Education class offered by BIS are as follows:

Property and Casualty Broker-Agent Insurance Course: EO is to provide education and exam preparation needed to pass the State licensing exam in the areas of general insurance, insurance code and ethics, responsibilities and authority of a Property Broker-Agent, business owner policies, commercial property, commercial liability, earthquake coverage, flood insurance, homeowner insurance and personal property.

Personal Lines Broker-Agent Insurance Course: EO is to provide education and exam preparation needed to pass the State licensing exam in the areas of general insurance concept and principals, insurance code and ethics, responsibilities and authority of an insurance Agent, personal automobile, dwelling and homeowners coverage.

Limited Lines Automobile Agent Insurance Course: EO is to provide education and exam preparation needed to pass the State licensing exam in the areas of general insurance concepts and principals, insurance code and ethics, responsibilities and authority of a limited lines automobile insurance agent, personal automobile liability, physical damage and collision coverage, motorcycle insurance, low cost automobile insurance, and umbrella and excess liability insurance.

Life, Accident, and Health Agent Insurance Course: EO is to provide education and exam preparation needed to pass the State licensing exam in the areas of basic life insurance concepts and principles, responsibilities and authority of a Life, Accident and Health insurance agent, commonly written life insurance products, insurance products for seniors, insurance code and ethics, benefits of endowments and annuities, insurable interest, basic accident and health insurance concepts and principles, commonly written accident

and health insurance products, Patient Protection and Affordable Care Act, senior health products, disability income insurance, and long-term care insurance.

Life Only Agent Insurance Course: EO is to provide education needed to pass the State licensing exam in the areas of basic life insurance concepts and principles, responsibilities and authority of a Life, Accident and Health insurance agent, commonly written life insurance products, insurance products for seniors, insurance code and ethics, benefits of endowments and annuities, insurable interest.

Code and Ethics Insurance Code: EO is to provide education of sufficient scope to pass the State licensing exam in the areas of contract law, distribution systems and the insurance marketplace, The Gramm-Leach-Bliley Act, The California Financial Information Privacy Act, The Fair Claims Settlement Practices Regulation.

The standards for SO/PI/PPO

Security Officer Course: To qualify applicant must meet the requirement as outline by various Government Agencies and show discipline and commitment to complete the Education Program Applicants can see these Government Requirements at BSIS.CA.GOV website by searching under the interested field that they would want to pursue a career. For example: Passing the Government Mandatory License Exam and DOJ/FBI Background Check.

Student Support

Pre-Licensing Advisor: Students and prospective students have available to them an advisor to walk them through the process of attending the appropriate course or courses and using BIS's Exam Preparation process to achieve success on the state licensing exam(s).

Administrative Assistance: BIS's full-time administrative staff is available through email or telephone to help students with issues of registration, payment, records, and issuance of course completion certificates.

Exam Preparation: Graduates of live or webcam courses are given the option to participate in our free Exam Preparation program, in which students may take realistic practice exams designed to reinforce learning objectives and to provide a gauge as to students' readiness to take the official state exam. Graduates of other schools, or of BIS's On-line Self-Study programs, may purchase this access. All participants are able to seek exam preparation guidance and coaching from a BIS instructor.

Technical Support: online and webcam students are provided free assistance with common computer and website access problems or questions.

Job Placement:

BIS has many connections within these Industry and although we do not guarantee job placement, we do provide job placement assistance by maintaining lines with a vast network of employers and recruiters who consistently seek newly-licensed professionals.

Online Remote Access



Remote access to Business and Insurance School® online webcam classrooms is the ideal solution for busy professionals who prefer flexibility in their learning. Group online webcam classrooms help candidates to learn and network beyond their sphere. Since 1997 thousands of applicants for an insurance license have trusted the owners of Business and Insurance School® for the information needed to pass the Property and Casualty Broker-Agent and/or the Life and Accident and Health Agent state insurance exam. Insurance brokers and agents have relied on BIS to provide their employees the information needed to pass the state insurance exams. Thousands of students passed the exam on their first try, including students with English as a second or third language! Many students who initially trusted other schools or tried self-study online courses and FAILED their state licensing exam came to us for retraining and, after completing our training, they PASSED the state exam on their next try! Knowledge and education is power and power of knowledge helps us succeed in life. By attending our courses a student may be able to get his or her state insurance license in as little as a few weeks.

Knowledge and education is power and power of knowledge helps us succeed in our lives.

As little as attending 21 days and getting your first state license, your path to success is set in course.

99.5%
of our students
pass on their
first attempt.



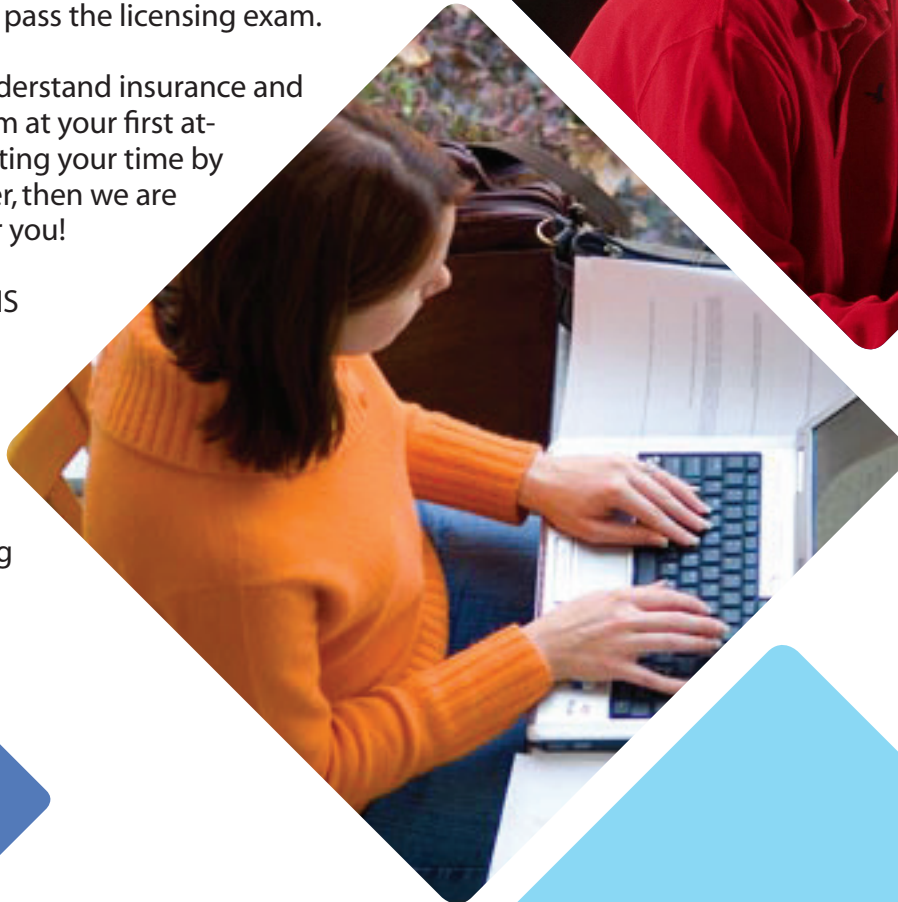
Your Best Live Web Cam Pre-Exam Preparation Source.

The word spread so fast that applicants came from all over California, even staying in hotels in Los Angeles while attending our training. Business and Insurance School © now offers a unique LIVE WEB-CAM classroom and self-study pre-licensing courses to provide each student with the study method that works best for them.

Students can employ these tools to increase their understanding and pass the licensing exam.

If your goal is to understand insurance and pass your state exam at your first attempt, without wasting your time by failing over and over, then we are the right answer for you!

When you attend BIS LIVE online classes your experience with the ability to interact directly with the instructor, will be as if you were sitting in our classroom.



Your Goal is to Pass the State Exam at your first try!!!

Attending classes Live Online it's as if your are sitting in the classroom.



Testimonials

"I'm very thankful for all the help I was provided. I attended another school and my understanding was not enough. I took the test two times and did not pass. I was referred to this school by my boyfriend who passed here at the first time. I passed at my first attempt after attending this school. I will definitely refer many people." Ivonne I.

Crystal C. - Los Angeles

"First and foremost I have to thank my teachers. Without their help, passing my test would have been very difficult. I felt I had my own personal mentor, ready to help me at any time with all the patience in the world. The best part of this experience was that I did not feel like a class full of strangers, I felt like a room full of family. Everyone who is thinking about taking the test or has not passed it, come to this class! Highly recommended!"

Edward A - Fresno

coming from Central California, wrote: "I was very, very scared to take the test, however thanks to the teachers I passed. I'm from Visalia and I can finally go home with my license! I'm extremely happy. I passed with 79.3% on my first try!!!"

Zehn S. - Burbank

"I failed the State (Life and Accident and Health exam) test three times before I found out about Business and Insurance School. After I attended this class I passed the State exam on my first attempt with 81.3% despite that my first language is Chinese; English ... so and so!! Thank you!"

Joe L. - Glendale

who took our class, passed his test at his first try, and wrote: "I took my test three times and I was not able to score above 51% - then I realized there is NO chance of PASSING using online school programs. I came to this

school and PASSED! If you decide (to get your license) DO YOURSELF A FAVOR, SAVE TIME AND MONEY AND TAKE THIS CLASS!"

Gabriel - San Diego

just came back from his test He passed with us on his first try! This is what he wrote: "I took and FAILED the State test 6 times. I came here and I passed at my first try. I was here only two days! And I did it! Thanks to the teachers. They break it down good! You are the best in the insurance business!"

Tony G. - Orange County

A student who took the State exam and, of course, passed at his first try said: "To all people who lack confidence like myself and want to quit, I recommend to hang in there and follow the advice of the teachers to study! They know best, they have been doing it for long time!"

Our
greatest
weakness lies in
giving up. The most
certain way to succeed is
always to try just one
more time.

- Thomas A.
Edison

FACILITIES, EQUIPMENT, AND MATERIALS

Business and Insurance School maintains two campuses (Costa Mesa & Anaheim Hills) and a head office in Newport Beach. Each campus contains quiet classroom seating, multiple computer test-preparation stations, and live access to an instructor. Food refrigeration and microwave equipment is available, free of charge. Classrooms are equipped with high-definition teleconferencing systems that allow students and instructors to engage in real time with each other, whether students attend in the classroom or via live webcam. Our test-preparation computers offer highly accurate simulations of the state licensing exams, with thousands of practice questions covering all the subjects that students need to know to pass the exam.

Students, both online and in-class, are given access to hundreds of thousands of words' worth of accurate and accessible education materials, in the form of online documents or state-approved textbooks. Our learning materials are regularly updated to reflect changes to insurance laws and products, and improvements in content delivery. Online students may also purchase instant access to many of the same test-preparation practice exams that in-class students have available to them.

ACCESS TO THE LIBRARY:

In addition to our computer-based practice tests, our library of approximately 1000 extra practice questions is available in book format. In-class students who want extra practice may practice these questions in a paper-and-pencil format. The students can have access to the computer base library at all times during the non-scheduled class hours or with the approval of the Instructor. The students cannot leave a scheduled class under the notion that they wish to access the Library.

FACULTY

Mr. Ryan Bridges is a graduate in BUSINESS ADMINISTRATION and CRIMINAL JUSTICE and currently holds the following qualifications:

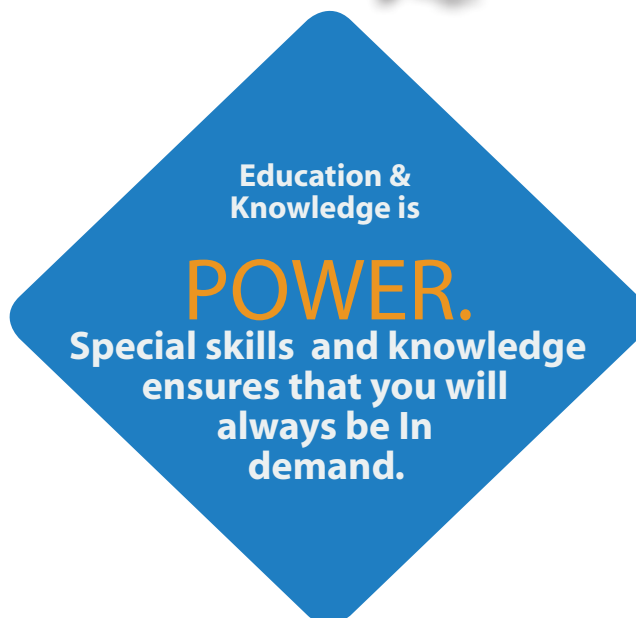
Director & C-O Q.M, MCJ and MBA
By CA Bureau of Investigative Service # 28210
Director of LVSC
CAL DOJ & FBI Certified FP Roll
By CA DOJ Intelligence Unit, "CIIS"
Director of TFF Fire Arm Training Facility TFF # 1514
Director of Education CA Dept. Of Insurance
LIC. #0H83465.

In 2012, Mr. Bridges came into Business and Insurance School, and is currently the School Director. He brings to the school a vast wealth of experience in: investigation, Insurance Training, Management, Hiring and Marketing Practices.

Shaun Sundahl, Certified Security, Program-Instructor at BIS and law enforcement Officer

- Senior Police Officer, City of Calexico
- Teaching and Instructor Experience
- Adjunct Criminal Justice Instructor, Brightwood College (Formerly Kaplan College)
- Firearms and Private Security Training Instructor
- Police Academy, Rio Hondo College
- Bachelor of Science in Criminal Justice, San Diego State University

Self Study

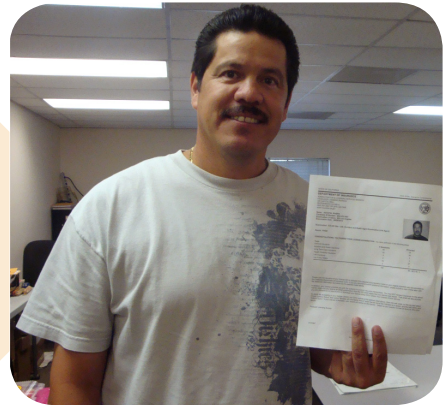
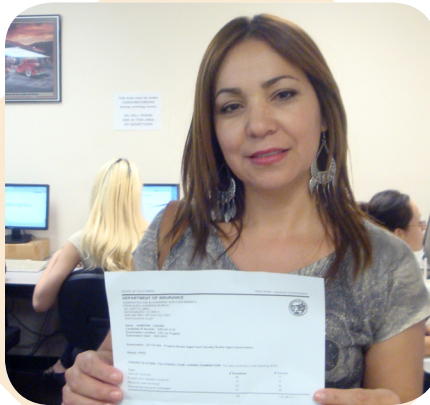


"IF WE CAN DO IT, YOU CAN DO IT"



See 1,000s' more HAPPY Graduates on our Facebook!

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See 1,000's more HAPPY Graduates on our Facebook!

Business Executive Administration Insurance Courses



Each of our Insurance courses is based upon the Educational Objectives delineated in the California Code of Regulations and enforced by the California Department of Insurance. In addition to content requirements, the Code requires students to complete a certain number of hours of instruction and to complete a final exam.

Accordingly, completion of each course of study below requires attendance for the entire duration of the class and completion of a proctored Final Exam. Online self-study students may study at any time, but their online progress is automatically tracked and they may not finish their studies in less than the required time. Moreover, online students must pass a quiz after the completion of each chapter, and a final exam, scoring 70% or better on each. The number of hours' instruction required for each class, and the subjects covered in each class, are shown below.

Each course is offered as a stand-alone course, completion of which entitles the student to receive his or her Certificate of Completion. No course requires any other course or action to be completed, either as a prerequisite to such a course, a sub-requisite, or completion of any internship, externship, project, or thesis.

Property and Casualty Broker-Agent Insurance Course. (40 clock hours)

This course will provide an applicant for an insurance license with basic knowledge of insurance and insurance laws. The course will provide knowledge on the following areas:

- General insurance concepts and principles
- Insurance Code and Ethics
- Responsibilities and authority of a Property/Casualty Broker-Agent
- Commercial General Liability
- Commercial Automobile
- Miscellaneous Personal Casualty
- Miscellaneous Casualty
- Personal Automobile
- Professional Liability
- Umbrella and Excess Liability
- Workers' Compensation
- Businessowner's Policy
- Commercial Property
- Earthquake Coverage
- Flood Insurance
- Homeowners Insurance
- Personal Property
- A general understanding of all other lines of insurance

The list above contains a sample of some of the insurance products that can be transacted with this license.

Personal Lines Broker-Agent Insurance Course. (32 clock hours)

This course will provide an applicant with in basic knowledge of insurance and insurance laws. The course will provide basic knowledge on the following areas:

- General insurance concepts and principles
- Insurance Ethics and California Insurance Code
- Responsibilities and authority of an insurance agent
- Personal Automobile, Dwelling and Homeowners' coverages
- Personal Dwelling Property Coverage – Homeowners' / Fire Policy and Dwelling Liability Coverage
- Personal Inland Marine Covering Personal Property
- Personal Umbrella/Excess Liability
- Homeowners' Insurance Valuation
- Earthquake coverage

Limited Lines Automobile Agent Insurance Course. (32 clock hours)

This course will provide an applicant with in basic knowledge of insurance and insurance laws. The course will provide basic knowledge on the following areas:

- General insurance concepts and principles



- Insurance code and ethics
- Responsibilities and authority of a Limited Lines Automobile Insurance Agent insurance agent
- Personal automobile liability, physical damage, and collision coverage
- Motorcycle coverage
- Property and liability basics
- Low-cost automobile insurance
- Umbrella and excess liability insurance
- A general understanding of all other lines of insurance and of how and where they apply

Life, Accident and Health Agent Insurance Course. (40 clock hours)

This course will provide an applicant with basic knowledge of insurance and insurance laws. The course will provide basic knowledge on the following areas:

- Basic life-only insurance concepts and principles
- Responsibilities and authority of a Life-only insurance agent
- Commonly written Life-only insurance products
- Senior Insurance products
- Ethics and insurance code
- Insurance coverage on human lives
- Benefits of endowment and annuities
- Benefits in the event of death or dismemberment by accident
- Benefits for disability income insurance
- Commonly used non-insurance disability systems
- Social life and disability insurance programs
- What is happening in today's marketplace
- Basic accident and health insurance concepts and principles
- Responsibilities and authority of an Accident and Health insurance agent
- Commonly written Accident and Health insurance products
- Insurance code and ethics
- Patient Protection and Affordable Care Act (PPACA)
- Senior health products
- Insurance coverage for sickness, bodily injury, or accidental death
- Benefits for disability income insurance
- Twenty-four hour care coverage
- Long-term care insurance
- Government mandated disability programs (e.g. workers' compensation, state disability insurance)
- Disability insurance
- Disability income insurance

Code and Ethics Insurance Code (12 clock hours)

This course will provide an applicant within knowledge of Insurance and insurance laws. The course will provide basic knowledge on the following areas:

- I. General Insurance
 - A. Basic Insurance Concepts and Principles
 - B. Contract Law
 - C. The Insurance Marketplace
 1. Distribution Systems
 2. Producers
 3. Insurers
 4. Market Regulation – General
 5. Fair Claims Settlement Practices Regulations



(Insurance Courses cont'd)

Life Only Agent Insurance Course (32 clock hours)

- Basic life-only insurance concepts and principles
- Responsibilities and authority of a Life-only insurance agent
- Commonly written Life-only insurance products
- Senior Insurance products
- Ethics and insurance code
- Insurance coverage on human lives
- Benefits of endowment and annuities
- Benefits in the event of death or dismemberment by accident
- Benefits for disability income insurance



Insurance (details)

Life, Accident, and Health Agent Insurance Course.

The insurance products that this license can transact are as follows:

Credit Life - A policy can pay off or reduce the balance of a loan or accumulated debt in the event of the insured's death. Fixed Annuities – Contracts offering a guaranteed rate of interest and a guaranteed return of principal for the term of the contract.

Funeral And Burial - Specific life insurance policies or annuities having an initial face amount of fifteen thousand dollars (\$15,000) or less that are designated by the purchaser for the payment of funeral and burial expenses.

Group Life - Life Insurance provided for members of a group. It is most often issued to a group of employees but may be issued to any group provided it is not formed for the purpose of buying insurance. The cost is lower than for individual policies because administrative expenses per life are decreased, there are certain tax advantages, and measures taken against adverse selection are effective.

Insurable Interest - A life insurance policy on someone else's life.

Permanent Life - A type of life insurance that includes both a death benefit and a cash value component.

Temporary Life - This product provides death protection for a stated time period or term.

Universal Life - This product is a flexible-premium, adjustable benefit life insurance policy that accumulates account value. The flexibility of this policy allows the insured to change the amount of insurance as the needs for insurance change.

Variable Annuities - Issued by insurance companies, they give the investor the flexibility to select from a variety of investment fund options. Earnings are tax deferred. The Life Agent must have registration with the Financial Industry Regulatory Authority to transact in California.

Variable Life - A form of whole life insurance providing death benefits and/or cash values based on a tax-deferred investment portfolio.

Credit Disability Insurance - Disability insurance protecting the Balance of debt, which provides a monthly benefit, during the disability of the insured, during the term of coverage.

Disability Income Insurance - Insurance that provides income payments to the insured wage earner when income is interrupted or terminated because of illness, sickness, or accident. It also includes critical illness, or accident and death benefits. Policies are available as short-term or long-term coverage.

Disability Income Rider - A life insurance policy addendum providing income payments to the policyholder, and/or waiving premium payments due, when income is interrupted or terminated because of illness or injury.

Health - A policy that will pay specified sums for medical expenses or treatments. Health policies can offer any options and vary in their approaches to coverage. Health also includes all senior health products (e.g. Medicare Advantage and Medicare Part D)

Long-term care insurance - Coverage that, under specified conditions, provides skilled nursing, intermediate care, or custodial care for a patient (generally over age 65) in a nursing facility or his or her residence following an injury (additional training required).

Twenty-Four Hour Coverage - The joint issuance of a workers' compensation policy with a disability insurance policy, health care service plan contract, or other medical insurance coverage for nonoccupational injuries and illnesses.

Property and Casualty Broker-Agent Insurance Course

This course will provide an applicant within knowledge of insurance and insurance laws.

The course will provide basic knowledge on the following areas:

The list below contains a sample of some of the insurance products that can be transacted with this license.

Insurance *(details)*



Limited Lines Automobile Agent Insurance Course covers the loss exposures presented from the ownership and operation of a personal automobile. Coverage is provided for bodily injury and property damage to others and optionally, coverage for losses to the consumers automobile and occupants of the automobile. Coverage may be available for motorcycles, recreational vehicles, and pick-up type trucks if used on public roads.

Businessowners' Policy (BOP) covers small and medium sized businesses. Business owner's policies basically consist of integrated property coverage, general liability coverage and some additional types of coverage that most businesses require. Optional coverages can also be added to meet specific needs of the business. Auto and workers' compensation are generally excluded.

Commercial General Liability coverage insures against financial loss due to acts by the insured which cause financial or bodily harm to others. Five forms of liability are covered: premises, operations, products, completed operations and contractual liability.

Commercial Multiple Peril is a package insurance policy that provides both liability and property coverage for businesses and other organizations.

Commercial Property Coverage applies to real property (such as buildings, factories and warehouses) and business personal property (furniture, fixtures and inventory). It commonly provides time element coverages such as loss of income.

Crop Insurance is coverage for crops in the event of loss or damage by insured perils including hail, fire, and lightning. Prior to the passage of the Federal Crop Insurance Act in 1938 it was virtually impossible to obtain insurance protection against crop damage. Today coverage is available from the Federal Crop Insurance Corporation as well as from private sources. Exclusions from coverage include the perils of war and nuclear disaster.

Dwelling Property is coverage for property damage to a personal dwelling. This will include at least coverage for fire and lightning but can be enhanced to include additional property coverages such as water damage, smoke, and theft. It differs from a homeowners' policy in that liability must be added by endorsement.

Earthquake Insurance is a form of property insurance that pays the policyholder in the event of an earthquake that causes damage to the property. Most homeowners' and dwelling fire insurance policies do not include earthquake damage.

Employment Practices Liability Insurance is insurance protection for employers to cover the cost of loss caused due to a liability claim from an employee for such offenses as discrimination, sexual harassment, wrongful termination or other employment related claims.

Equipment Breakdown Insurance is insurance commonly referred to as boiler and machinery insurance, covers the costly physical and financial damage that can result from an equipment breakdown. Equipment Breakdown insurance can pay for: direct property loss (the cost to repair or replace damaged equipment); lost business income and costs for temporary replacement equipment; other expenses incurred to limit the loss or speed restoration of operations; loss value of spoiled products or materials; and business recovery expense.

Flood Insurance is insurance that compensates for property damage arising from flooding. The federal government is the primary writer of the coverage which offers the coverage in federally designated flood areas. Flood coverage is excluded on most homeowners' and dwelling fire policies.

Homeowners' insurance is a combination of both property and casualty coverages arising out of the ownership of a home. Coverage includes damage to the home, its contents, additional living expenses, and for the insureds personal liability. The homeowners' coverage can be used in different formats to insure mobile homes and farms if owned by an individual.

Inland Marine insurance is a broad category of property insurance generally covering loss to movable property or unusual risks. In personal lines, inland marine includes coverage for personal effects like jewelry, fine art, sports or musical equipment. Inland Marine coverage in commercial lines can include but is not limited to Equipment Floaters, Builders Risk, Jewelers Block and Difference in Condition policies.

Livestock coverage is designated for horses and other farm animals if they are damaged or destroyed. The insurance includes registered cattle and herds, other farm livestock, and zoo animals. This type of insurance protects the farmer or rancher against the premature death of animals resulting from natural causes, fire, lightning, accidents, and acts of God, acts of individuals other than the owner or employees, and destruction for humane purposes.

Personal Liability Coverage protects the insured against claims alleging that a property owners' negligence or inappropriate action resulted in property damage or bodily injury to another.

Professional Liability Insurance is liability insurance that covers liability as a result of performing a profession such as Doctors, Lawyers, Insurance Agents and Accountants. It can also include coverage for "wrongful acts" and other types of business such as beauty and barber shops to hi-tech companies. It can include policies for Errors & Omissions Insurance or for the medical field Malpractice Insurance.

Umbrella or Excess Liability Policy is written to provide excess limits over existing liability provisions that a customer may have such as automobile, homeowners, liability, and watercraft policies. May provide additional coverages not provided by the underlying policies. This is available in both personal and commercial policies.

Watercraft insurance covers the loss exposures from the ownership of a watercraft including the vessel, its contents, and the liability of the owner. It can be modified to cover the use of the watercraft and where it travels.

Workers' Compensation Insurance that covers medical and rehabilitation costs, lost wages, and death benefits for employees injured at work; required by law in all states

Program Title: **SO/PI/PPO Security Officer Course (178 clock hours)**

Applicant Can Obtain Their State Licenses For These Fields :

Private Security Officer , Private investigator (QM) and Private Patrol Officer

Throughout this Program the students will gain the necessary Educations as outlined by the California Bureau of Investigative and Security Services for professionals who wish to become Private Patrol Officer (PPO), Private Investigator (PI), Qualified Manager (QM), and Security Officer (SO). Primarily teaches California Laws: Rules and Regulations by CA Legislation. Law enforcement and Rules of engagements.

- **Powers to Arrest Agenda**
- **Public Relations Course Agenda**
- **Observation & Documentation Course Agenda**
- **Communication & It's Significance Course Agenda**
- **Liability & Legal Aspects Course Agenda**
- **Officer Safety Course Agenda**
- **Arrests, Search & Seizure Course Agenda**
- **Handling Difficult People Course Agenda**
- **Workplace Violence Course Agenda**
- **Weaponless Defense Tactics Course Agenda**
- **Chemical Agents Course Agenda**
- **Stun Gun & Air Taser Course Agenda**
- **State Firearms Permit Course Agenda**
- **Exposed Firearm License "Re-Qualification"**
- **Executive Protection Course Agenda**
- **Advance Building, Room & Area Searches Course Agenda**
- **Advance Contacts Course Agenda**
- **Basic Rifle Course Agenda**

Standards for Achievements and Requirements for Completion:

The Security Guard Officer Program is part of the SO/PI/PPO Security Program as such the students are required to complete the entire 176 hours Education and successfully pass BIS Exams and Final Exam with 80% or higher to pass the school graduation standards and additionally Government Requirements at BSIS.CA.GOV website by searching under the interested field that they would want to pursue a career. For example: Passing the Government Mandatory License Exam and DOJ/FBI Background Check

"Under the Bureau of Security and Investigative Services Requirements for completion each candidate must be at least 18 years of age, undergo a criminal history background check through the California Department of Justice (DOJ) and the Federal Bureau of Investigation (FBI), Complete the Power to Arrest Training and Pass the Final State Exam at a PSI Center"



ACADEMIC, ADMINISTRATIVE & FINANCIAL POLICIES, PROCEDURES & DISCLOSURES

EFFECTIVE DATES

This catalog is valid for and covers all dates between Jan.1st and Dec.31st. of 2019.

ADMISSIONS

Business and Insurance School is open to residents of any state or county who wish to educate themselves in California Insurance Laws and Product Information.

Academic Prerequisites

To be considered for admission to any of our programs, applicants must possess a high school diploma or its equivalent. An applicant who does not have a certificate of graduation from a school providing secondary education, or a recognized equivalent of that certificate, must first take and pass an independently administered examination from the list of examinations prescribed by the United States Department of Education. A list of eligible exams and their passing scores is available at: http://www.bppe.ca.gov/schools/usde_tests.pdf.

Administrative Prerequisites

Some students, such as those sponsored by federal, state, or county departments or agencies such as the VA, EDD, or others offering to fund job training programs, may have to satisfy certain departmental or agency requirements, such as demonstrating satisfaction of Ability-to-Benefit requirements. Such students should inquire about such subjects with their sponsoring departments or agencies, and are encouraged to contact BIS directly for more information. Ability-to-Benefit requirements are often satisfied by a student's providing evidence of a satisfactory score on an approved U.S. Department of Education Ability-to-Benefit Test. A list of such tests, and satisfactory scores, can be found at the following website: http://www.bppe.ca.gov/schools/usde_tests.pdf. A passing score on any test listed on this list will suffice, with the exception that students fluent in English, or whose native language is English, may not use scores from the CELSA, COMPASS, or ESL tests.

ABILITY-TO-BENEFIT TEST:

Students can access the Eligible Exams online at the domain provided hereto and are required to pass one of the 10 provided various of exams with a score of 80% or higher to have the ability-to-benefit the test.

TRANSFER OF CREDITS

Business and Insurance School does not give credit for any coursework completed at any other institution, nor for challenge examinations, achievement tests, or prior experiential learning. BIS has not entered into an articulation or transfer agreement with any other institution, college, or university.

NOTICE: CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at Business and Insurance School is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate you earn in the educational program is also at the complete discretion of the institution to which you may seek to transfer. If the certificate that you earn at this institution is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending Business and Insurance School to determine if your certificate will transfer.

ATTENDANCE POLICIES

Missed Class

Pre-Licensing students receiving live instruction (in-class or via webcam) must attend a class in its entirety to receive credit and issuance of a certificate of completion. Per the California Code of Regulations, any student who misses any part of any pre-licensing class must make up the lost instruction during a future offering of the same class. A student who misses the first 15 minutes of the second day of class, for example, would have to attend for the first 15 minutes of the second day of the same class in a future offering. There is no extra charge to make-up the missed attendance.

Leave of Absence

When personal or professional situations require a student to suspend enrollment in a class, students may submit a written request to their instructor(s) requesting a Leave of Absence. Leaves of Absence are granted automatically if requested in writing. If leave is granted during a class that has already begun, the pass guarantee will no longer apply to the student on leave unless the student re-takes the entire class upon return (there is no extra charge for re-taking all or part of the class).

INTERNATIONAL APPLICANTS

Because the state licensing exams are offered in English only, all insurance classes are also offered in English only. No classes are instructed in a language other than English. Prior to enrollment, students not fluent in English must demonstrate proficiency in the English language by producing evidence of having achieved one of the following: graduation from a high school where instruction was primarily in English (not a language-immersion

program), a diploma or degree from a college or university where instruction was primarily in English, or a minimum score of 50 (on a 120-point scale) on the TOEFL iBT test.

Business and Insurance School provides no ESL Instruction, English language translation services, or visa services, nor does it vouch for student status with respect to visa applications.

PROFESSIONAL LICENSES

The steps to licensure as an insurance producer or Security license in California are the same for whichever license is sought: the applicant must (1) Obtain a Certificate of Completion of the corresponding class or classes of insurance from an approved Pre-Licensing Education Provider, such as Business and Insurance School; (2) Pass a state-administered knowledge test with a score of 60% correct or better; (3) Submit an application for licensure, along with the corresponding fee, to the Department of Insurance; or BSIS and (4) pass a Department's criminal and financial responsibility background check. Those who do not pass the background check are usually given a hearing and a chance to make the case as to why they should be permitted to obtain their license.

For further details and to learn more about the California Department of Insurance licensing procedures and requirements please contact the California Department of Insurance (www.insurance.ca.gov)
Phone: 1-800-967-9331 or 1-916-322-3555

ACCREDITATION

Business and Insurance School and all courses offered by the school are not accredited by an accreditation agency recognized by the United States Department of Education.

TUITION, FEES AND PAYMENT OPTIONS

Tuition is on a per-course basis, and ranges from \$590.00 per class for online self-study to \$13,750.00 per class for live, in-class instruction. Please see our Available Course Price List for more details.

Fees

Business and Insurance School charges no application fees or other fees other than tuition or, for online self-study students who request a textbook in addition to their online materials, a fee to cover the cost of shipping the student a copy of the course textbook.

Payment Options

Full payment of tuition is required by the first day of class, and may be made by cash, check, money order, or credit card.

DISMISSAL/PROBATION

Standard of Student Achievement

Students must attend classes having all provided study materials in hand, being well-rested and adequately nourished, and must complete all assignments in the time allotted. Specifically that instructors must ensure students are alert and actively engaged in classroom instruction and activity. Thus, departure from the above requirements, or use of Students should provide a written voluntarily signed withdrawal request can be submitted either in person, by mail and/or e-mail to the instructor at the address provided. non-class-related electronic devices during times of instruction, may result in Probation or Dismissal.

Probation

Students who do not meet the above standards, to their instructor's satisfaction, will be given a verbal warning. Failure to meet these standards on subsequent occasions will result in a written warning. Subsequent failures to meet standards may result in the student's being placed on Academic Probation, meaning he or she must repeat each day of class during which the Instructor warned the student, whether verbally or in writing.

Dismissal

If, after being placed on Probation, a student continues to evince behavior worthy of Probation, the student may be dismissed from the program, and will receive no credit for instruction received.

STUDENT RIGHTS & GRIEVANCE PROCEDURE

Students have the right to appeal any dismissal, probation, or withholding of Certificate. Students must first notify the relevant Faculty or Staff member in writing, by certified or registered mail, no later than 14 days after the occurrence that precipitated the grievance. After receipt of a student's grievance, BIS will attempt to remedy the situation. If after another 14 days the grievance has not been remedied to the student's satisfaction, the student may request, in writing by certified or registered mail, a Final Hearing. Upon receipt of this request, the Director, Chief Operations Officer, and any relevant faculty or staff member(s) shall confer within 14 days, and issue a final, non-appealable written decision. A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling 888-370-7589, or by completing a complaint form, which can be obtained on the bureau's internet Web site: www.bppe.ca.gov.

Bureau for Private Postsecondary Education (BPPE)
P.O. BOX 980818
West Sacramento, CA 95798
(916) 431-6959
<http://www.bppe.ca.gov/>
Business and Insurance School
3400 Irvine Ave Ste 218
Newport Beach, CA 92660
(877) 800-2822
www.BusinessInsuranceSchool.com

STUDENT HOUSING

Due to the modest length of our training programs (most classes, including the free test preparation component, can be completed in under two weeks), students in need of housing typically choose to stay in hotels of their own choosing. Hotel options are plentiful at both of our campuses, with many options within walking distance of the school. Prices range from about \$50 to \$150 per night, depending on desired level of luxury, for a total cost of about \$300 to \$900 (six nights, or a single class without exam preparation) up to \$1800 (class plus a week of free exam preparation).

Because Business and Insurance School offers no student housing and has no dormitory facilities in our control, **STUDENTS ARE RESPONSIBLE TO FURNISH THEIR OWN HOUSING**; Business and Insurance School is not responsible to find, or assist a student in finding, housing.

RECORDS

Students records are kept at BIS under lock and key and, where applicable, in password-protected and encrypted electronic files. Generally, all student's records are kept indefinitely. All student's records are to permanently retain student transcripts and maintain for a period of 5 years the pertinent student's records described in Section 71920 from the student's date of completion or withdrawal.

DISTANCE LEARNING

When distance learning is completed online, students are given within 14 Business days feedback, online, regarding the results of their quizzes or final exams. Upon course completion, online students are sent an automatically-generated Internet link which contains a downloadable copy of the Certificate of Completion.

who choose book format (book format is not currently available for any Pre-Licensing courses) will have their final exam scores emailed to them within three business days. Students who pass their final exams will be sent their Certificates of Course Completion within three business days of passing the final exam.

REQUIRED DISCLOSURES

Sufficiency of Information

Any questions a student may have regarding this catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Post secondary Education at 2535 Capital Oaks Drive, Suite 400 Sacramento, CA 95833, or P.O. Box 980818, West Sacramento, CA 95798-0818; www.bppe.ca.gov; (888)370-7589, (916)431-6959, or by fax (916)263-1897.

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

Financial Aid

BIS does not participate in federal or state financial aid programs. However, Regulations require us to disclose to you the following:

If the Student obtains a loan to pay for an educational program, the Student will have the responsibility to repay the full amount of the loan plus interest, less the amount of any refund, and, if the Learner has received federal student financial aid funds, the Student is entitled to a refund of the moneys not paid from federal student financial aid program funds.

Institution Financial Health

BIS has no pending petition in bankruptcy, is not operating as a debtor in possession, has filed no petition within the preceding five years, and has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code (11 U.S.C. Sec. 1101 et seq.).

MANDATORY CANCELLATION, WITHDRAWAL, AND REFUND POLICIES

An institution that does not participate in the federal student financial aid programs shall do all of the following:

- (A) The institution shall advise each student that a notice of cancellation shall be in writing, and that a withdrawal may be effectuated by the student's written notice or by the student's conduct, including, but not necessarily limited to, a student's lack of attendance.
- (B) Institutions shall refund 100 percent of the amount paid for institutional charges, less a reasonable deposit or application fee not to exceed two hundred fifty dollars (\$250), if notice of cancellation is made through attendance at the first class session, or the seventh day after enrollment, whichever is later.
- (C) The bureau may adopt by regulation a different method of calculation for instruction delivered by other means, including, but not necessarily limited to, distance education.
- (D) The institution shall have a refund policy for the return of unearned institutional charges if the student cancels an enrollment agreement or withdraws during a period of attendance. The refund policy for students who have completed 60 percent or less of the period of attendance shall be a pro rata refund.

Notice: If the Student tuition is paid by a third party e.g. WIOA, Department of Rehabilitation, Workers Compensation, Workforce Center, etc. they retain ownership and entitled to refund as per separate agreements. later.

COST OF ATTENDANCE

Cost of programs varies depending on the program you are selecting to attend. Please see cost of each program on page - 21 and Detail Break down sheets these same details are also available on our www.BusinessInsuranceSchool.com on each program page.





Business Insurance Administration & Insurance Agent/CSR P&C/LAH Edu.	
Program/Service Cost Detail	
Cost Title	Cost Value
Total Training Costs	\$9,620.00
Tuition/Fee	\$5,555.00
Books	\$1,797.00
Tools	-
Other Costs	\$2,268.00
Comments	Please take note that this is the final total there is no other fees or costs, Business Insurance School shall provide and pay for all Government fees, such as Exams, DOJ Fingerprints, State License Fees, Job Placements and its fees.

Business Insurance Administration & Insurance Agent/CSR Property and Casualty	
Program/Service Cost Detail	
Cost Title	Cost Value
Total Training Costs	\$5,877.00
Tuition/Fee	\$3,784.00
Books	\$1,198.00
Tools	-
Other Costs	\$895.00
Comments	Please take note that this is the final total there is no other fees or costs, Business Insurance School shall provide and pay for all Government fees, such as Exams, DOJ Fingerprints, State License Fees, Job Placements and its fees.





Business Insurance Administration & Insurance Agent/CSR Life, Accident and Health	
Program/Service Cost Detail	
Cost Title	Cost Value
Total Training Costs	\$3,743.00
Tuition/Fee	\$2,050.00
Books	\$798.00
Tools	-
Other Costs	\$895.00
Comments	Please take note that this is the final total there is no other fees or costs, Business Insurance School shall provide and pay for all Government fees, such as Exams, DOJ Fingerprints, State License Fees, Job Placements and its fees.

Security Officer, Private Investigator and Private Patrol Officer	
Program/Service Cost Detail	
Cost Title	Cost Value
Total Training Costs	\$11,960.00
Tuition/Fee	\$5,555.00
Books	\$1,797.00
Tools	\$615.00
Other Costs	\$3,993.00
Comments	Please take note that this is the final total there is no other fees or costs, Business Insurance School shall provide and pay for all Government fees, such as Exams, DOJ Fingerprints, State License Fees, Job Placements and its fees.



Available Courses Price List

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SKILL EDUCATION CLASSES (WIB GOV. PAID PROGRAM)

Business Executive Administrator Agent/CRS P&C/LAH EDU.

\$9,620.00

Includes Pre-Licensing Class Course
Attendance: 368 hrs

Business Administrator and Insurance Property and Casualty

\$5,877.00

Includes Pre-Licensing Class Course
Attendance: 232 hrs

Business Administrator and Insurance, Life, Accident and Health Insurance Course

\$3,743.00

Includes Pre-Licensing Class Course
Attendance: 136 hrs

Private Security Officer, Private Investigator and Private Patrol Officer

\$11,960.00

Includes State Pre-Licensing Education
Attendance: 178hrs

IN CLASS COURSES

Property and Casualty Broker-Agent Insurance Course

\$3,750.00

Includes Pre-Licensing In Class Course
State Req. attendance: 40 hrs+12 hrs Code & Ethics (52 hrs)

Limited Lines Automobile Agent Insurance Course

\$3,250.00

Includes Pre-Licensing In Class Course
State Req. attendance: 20 hrs +12 hrs Code & Ethics (32 hrs)

Personal Lines Broker-Agent Insurance Course

\$3,250.00

Includes Pre-Licensing In Class Course
State Req. attendance: 20 hrs+12 hrs Code & Ethics (32 hrs)

Life, Accident and Health Agent Insurance Course

\$3,750.00

Includes Pre-Licensing In Class Course
State Req. attendance: 40 hrs + 12 hrs Code & Ethics (52 hrs)

Life Only Agent Insurance Course

\$3,250.00

Includes Pre-Licensing In Class Course
State Req. attendance: 20 hrs + 12 hrs Code & Ethics (32 hrs)

Code and Ethics Insurance Code

\$950.00

Includes Pre-Licensing In Class Course
State Req. attendance: 12 hrs Code & Ethics

Class form are determined at discretion of the school based on availability e.g. Classroom online or webcam



CONTINUING EDUCATION

Continue Education Self Study

\$177.00

Course Registered Value is:

Class Instructor: NONE (Self Study)

State Req. Online Study: 24 hours (min. 3 hours of Code and Ethics)

IN CLASS EXAM PREP

Property and Casualty Exam Prep.

\$3,000.00

Class - 21 Days Course

State Req. Attendance: None

EXAM Preparation: Up to 21 days (As feel needed)

Study Materials: Provided in class

Property and Casualty Exam Prep.

\$2,000.00

Class - 14 Days Course

State Req. Attendance: None

EXAM Preparation: Up to 14 days (As feel needed)

Study Materials: Provided in class

Life, Accident and Health Exam Prep.

\$3,000.00

Class - 21 Days Course

State Req. Attendance: None

EXAM Preparation: Up to 21 days (As feel needed)

Study Materials: Provided in class

Life, Accident and Health Exam Prep.

\$2,000.00

Class - 14 Days Course

State Req. Attendance: None

EXAM Preparation: Up to 14 days (As feel needed)

Study Materials: Provided in class



Security & Investigative School

Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchool.com



ONLINE SELF STUDY COURSES

Property and Casualty Broker-Agent Insurance Course

Includes Pre-Licensing Self Study Course
Class Instructor: NONE (Self Study)
State Req. Online Study: 40 hrs+12 hrs Code & Ethics (52 hrs)
Study Material: (Included within the online study course)

\$590.00

Personal Lines Broker-Agent Insurance Course

Includes Pre-Licensing Self Study Course
Class Instructor: NONE (Self Study)
State Req. Online Study: 20 hrs+12 hrs Code & Ethics (32 hrs)
Study Material: (Included within the online study course)

\$590.00

Limited Lines Automobile Agent Insurance Course

Includes Pre-Licensing Self Study Course
Class Instructor: NONE (Self Study)
State Req. Online Study: 20 hrs+12 hrs Code & Ethics (32 hrs)
Study Material: (Included within the online study course)

\$590.00

Life, Accident, and Health Agent Insurance Course

Includes Pre-Licensing Self Study Course
Class Instructor: NONE (Self Study)
State Req. Online Study: 40 hrs+12 hrs Code & Ethics (52 hrs)
Study Material: (Included within the online study course)

\$590.00

Life Only Agent Insurance Course

Includes Pre-Licensing Self Study Course
Class Instructor: NONE (Self Study)
State Req. Online Study: 20 hrs+12 hrs Code & Ethics (32 hrs)
Study Material: (Included within the online study course)

\$590.00

Code and Ethics Insurance Code

Includes Pre-Licensing Self Study Course
Class Instructor: NONE (Self Study)
State Req. Online Study: 12 hrs
Study Material: (Included within the online study course)

\$590.00

Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchool.com

ONLINE SELF STUDY EXAM PREP

Property and Casualty Exam Prep.

\$3,000.00

Online Self Study Course
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

Personal Lines Exam Prep.

\$2,200.00

Online Self Study Course
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

Limited Lines Automobile Exam Prep.

\$2,200.00

Online Self Study Course
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

Life, Accident and Health Exam Prep.

\$3,000.00

Online Self Study Course
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

Life Only Exam Prep.

\$2,200.00

Online Self Study Course
Instructor: None (Self Study)
State Req. Attendance: None
Exam Prep.: Up to 60 days ONLINE (as feel needed)

EXAM PREP VIA WEB CAM

Property and Casualty Exam Prep.

\$3,000.00

Online Exam Prep. Course
Exam Prep.: Up to 10 days (As feel needed)
Study Materials: (Included as provided online)
Includes: TWO 15 minutes one-on-one sessions with "Instructor" via Web Cam

Life, Accident and Health Exam Prep.

\$3,000.00

Online Exam Prep. Course
Exam Prep.: Up to 10 days (As feel needed)
Study Materials: (Included as provided online)
Includes: TWO 15 minutes one-on-one sessions with "Instructor" via Web Cam

Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchool.com

LIVE CLASSES VIA HDTV WEB CAM

Property and Casualty Broker-Agent Insurance Course

Includes Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
State Req. attendance: 40 hrs+12 hrs Code & Ethics (52 hrs)

\$2,750.00

Personal Lines Broker-Agent Insurance Course

Includes Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
State Req. attendance: 20 hrs+12 hrs Code & Ethics (32 hrs)

\$2,750.00

Limited Lines Automobile Agent Insurance Course

Includes Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
State Req. attendance: 20 hrs+12 hrs C (32 hrs)

\$2,250.00

Life, Accident, and Health Agent Insurance Course

Includes Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
State Req. attendance: 40 hrs+12 hrs Code & Ethics (52 hrs)

\$2,750.00

Life Only Agent Insurance Course

Includes Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
State Req. attendance: 20 hrs+12 hrs Code & Ethics (32 hrs)

\$2,200.00

Code and Ethics Insurance Code

Includes Pre-Licensing LIVE CLASS VIA HD TV WEB CAM
State Req. attendance: 12 hrs Code & Ethics

\$750.00

Disclosure: Please see terms, conditions, and refund policy at www.BusinessInsuranceSchool.com



STATE TUITION RECOVERY FUND

"The State of California established the Student Tuition Recovery Fund (STRF) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program."

"It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:






1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.
5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number."



 **New Semester Begins**
 **Property and Casualty Broker-Agent Insurance Course**
 **Life, Accident and Health Agent Insurance Course**
 **Code and Ethics Insurance Code Course**
 **Holiday**

*** The Classes on Different subjects are highlighted in different colors and will be held on exact Days on each week as shown on the Calendar below here.

Because the “School” management understands that an adult applicant for a vocational education program have family obligations e.g. children to care for. The School would like to provide an opportunity to avoid interrupting Applicant’s life, and for the Applicant by placing an X to select the convenient “days” as the Applicant preferred days “Proposed” to admission for scheduling the calendar dates. So please select your proposed days. The School cannot GUARANTEE to schedule all days selected by the student, however staff will do its best to accommodate your preferred schedule.

Calendar 20_____

<div> <div>January</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>February</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>March</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>April</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>
<div> <div>May</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>June</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>July</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>August</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>
<div> <div>September</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>October</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>November</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>	<div> <div>December</div> <div>SMTWThFS</div> <div> <div>Wk1</div> <div>Wk2</div> <div>Wk3</div> <div>Wk4</div> </div> </div>

Security Officer, Private Investigator and Private Patrol Officer

*** The Classes on Different subjects are highlighted in different colors and will be held on exact Days on each week as shown on the Calendar below here.

Because the “School” management understands that an adult applicant for a vocational education program have family obligations e.g. children to care for. The School would like to provide an opportunity to avoid interrupting Applicant’s life, and for the Applicant by placing an X to select the convenient “days” as the Applicant preferred days “Proposed” to admission for scheduling the calendar dates. So please select your proposed days. The School cannot GUARANTEE to schedule all days selected by the student, however staff will do its best to accommodate your preferred schedule.

Calendar 20

<div><div>January</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>February</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>March</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>April</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>
<div><div>May</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>June</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>July</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>August</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>
<div><div>September</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>October</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>November</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>	<div><div>December</div><div>SMTWThFS</div><div><div>Wk1</div><div>Wk2</div><div>Wk3</div><div>Wk4</div></div><div></div></div>



Business and Insurance School "BIS"

Non-Discrimination Policy - General

Non-Discrimination Policy

Business and Insurance School "BIS", in California, School of Insurance Pre-Licensing Education and continue education an approved instituted operating under California Department of Insurance Rules and Regulations for individuals to qualify for California State Insurance Licensing EXAM is committed to a policy against legally impermissible, arbitrary or unreasonable discriminatory practices.

All groups, including administration, faculty, student governments, and programs set forth by the California Department of Insurance, sponsored by the Insurance Carriers and EDD- WIB, are governed by this policy of non-discrimination.

The "BIS" School's policy on nondiscrimination is to comply fully with applicable law.

The Business and Insurance School shall not discriminate unlawfully on the basis of race, color, religion, national origin, ancestry, disability, age, sex or sexual orientation.

This nondiscrimination policy covers admissions, access and treatment in "BIS" By-laws and sponsored programs and activities.

Educational Policy and Resources Committee

STUDENT ACADEMIC GRIEVANCE PROCEDURES

The policy and procedures herein specified deal with student grievances concerned with evaluation by faculty as well as other academic decisions by Business and Insurance School "BIS", in California, School of Insurance Pre-Licensing Education and continue education, Because this institute it's an approved education provider by, and operating under California Department of Insurance "Rules and Regulations" for individuals to qualify for California State Insurance Licensing EXAM, and therefore neither produces grades nor makes any decisions that could qualify or disqualify you to take the State EXAM for various licenses its hereby to be duly noted that there are NO grievance procedures.

However, Business and Insurance School "BIS", as the TRUSTED Representative of the California Department of Insurance is obligated to assure that an applicant attends all mandatory classes on time and complete the minimum required hours per each License before can issue a Certificate of Completion to he or She in order to be accepted by the Government to take the State EXAM.

As such the applicant is required to comply with all departmental policies, "Rules and Regulations" set forth by the California Department of Insurance, such as admission to programs, academic dishonesty issues including cheating and plagiarism, academic probation, suspension or dismissal from major or from the university.



Business Executive Administrative, Insurance, Annuity, Security, and Investigation Education Program



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