



## **Event Cancellation, Refund, Privacy & Payment Policy**

Cindy Bishop Worldwide, LLC. has created this Terms & Conditions and a privacy statement to demonstrate our firm commitment to clarity.

Our informative websites are: [cindybishoptraining.com](http://cindybishoptraining.com), [cindybishopworldwide.com](http://cindybishopworldwide.com) and [cindybishopworldwide.org](http://cindybishopworldwide.org). The Agent Education Center website: [cindybishopworldwide.org](http://cindybishopworldwide.org)

The following discloses our Continuing Education class policies, coaching, payments, cancellation, and refund policies.

### **Privacy**

The Personal information that we may collect falls into the following categories:

1. Information you provide to us. While utilizing our services for Education and Coaching products, you provide personal information about yourself. Personal information is often, but not exclusively, provided to us when you sign up for our events, contact us, or purchase any of our products. Every time you provide your personal information on any of our websites ([cindybishopworldwide.com](http://cindybishopworldwide.com) or [cindybishoptraining.com](http://cindybishoptraining.com)) it's voluntary on your part.
2. Information updating. We utilize services like Broker Matrix and DPOR to keep your information current in our system because of emails for Completion Certificates, CE class advertisements, or contact information to connect when information provided from a class is missing or incorrect.
3. Personal information storage. We keep your information in our email marketing system as well as separately stored excel filing. We do not sell your information to anyone.

### **Embedded content from other websites**

Articles on this site may include embedded content (e.g., videos, images, articles, etc.). Embedded content from other websites behaves in the exact same way as if the visitor has visited the other website. These websites may collect data about you, use cookies, embed additional third-party tracking, and monitor your interaction with that embedded content, including tracking your interaction with the embedded content if you have an account and are logged in to that website.

### **Security.**



Our shopping cart is run on a secure server. Never send us any payment information on email, text, or carrier pigeon, but pick up the phone and call us. These sites contain links to other

sites: [www.cindybishopworldwide.com](http://www.cindybishopworldwide.com),

[cindybishoptraining.com](http://cindybishoptraining.com) and [www.cindybishopworldwide.org](http://www.cindybishopworldwide.org). Cindy Bishop and Cindy Bishop Worldwide LLC is not responsible for the privacy practices or the content of other websites other than those that are under our control.

### **Photographic & Feedback Release.**

Authorization is granted to Cindy Bishop Worldwide or its agents or contractors to make and use photographs or audio or video of event participants for the purpose of marketing, training, or use in the creation of future products. In addition, testimonials and feedback comments can be used for the purposes of advertising and marketing.

### **Recording.**

Video or audio recording of any production is prohibited.

### **Choice/Opt-Out.**

This site gives users the following options for removing their information from our database to not receive future communications or to no longer receive our service.

1. You can send email to [info@bishopteam.org](mailto:info@bishopteam.org) .
2. You can send mail to the following postal address: 11918 Sandy Hill Court, Spotsylvania, VA 22553.
3. You can call the following telephone number: 540-786-1432. Leave a clear message with your phone number, name, and email. You are not opted out unless you have received an email letting you know this notice is received and being processed.
4. You can also opt out from our email marketing systems that offer an "opt out" on the ad.

## **General which applies to all Training:**

### **Payment**

We accept PayPal, Visa, MasterCard, American Express, Discover, checks and cash. PayPal is our business payment processing company choice, but with exception to using a check online, you don't need to sign in to a PayPal account. Instead, you can use the alternate link instead to use



whatever credit or debit card, including American Express, you want. Returned Payment Policy. The charge for a returned electronic payment (ACH Payment) or a returned check is \$50. Items can be returned for several reasons: insufficient funds, incorrect account numbers or closed accounts. No matter the reason, the returned item charge is \$50 due on demand.

### **Inclement Weather Policy**

Physical Hosting locations inclement weather policies are different than virtual class policies. If there is a physical class, then we will watch the local weather as well as the host of that location to ensure safety is the first consideration for the registrants and staff. Virtual classes will not be altered by weather unless the internet becomes disabled. Be sure to always register as we always notify the registrant list only. We will typically switch a class to virtual instead of cancelling. You can also contact us by phone at 540-786-1432 or 540-846-6641.

### **School Continuing Education Event Cancellations & Refunds**

Refund and Missed Event Policy of Licensing Credited Events

All purchases are final within five full days of an event. There are no refunds, transfers, make-ups, or deferments for missed classes. Paying for a class doesn't give an agent the right to licensing credit, nor does noncompliance to Virginia attendance rules allow an agent access to a refund or licensing credit.

Each continuing education class offers a credit option for attendance. Continuing Education paperwork approved by the state will be made available, with instructions for accurate completion, by the end of the class. Each agent has up to 3 hours to comply with the rules of completion and submission. There is no recourse to Cindy Bishop Worldwide for registrants' failure to comply with the outlined rules. Cindy Bishop Worldwide event policies are hyperlinked on class ads, reminders, as well as registrants' acceptance before the "Register Now" checkout.

### **Cancellation Policy**

Continuing Education Classes-Event registration may be canceled for a refund or transfer at least five (5) days prior to any event in writing. Our event policies are linked on class advertisements and always available at [cindybishopworldwide.com](http://cindybishopworldwide.com) to upcoming events with a unique button on the right side of the page.



If an event is cancelled or rescheduled by the school, we provide a refund automatically if the event is not being rescheduled. If we do reschedule the event, then we move your registration to the new event and we will provide you an immediate email notification. The regular event policies apply.

All purchases are final within five full days of an event. There are no refunds, transfers, make-ups, or deferments after that time.

Licensing Credit-We are a licensed school in Virginia (Cindy Bishop Worldwide 02-11-000422). As a servant of the state, it is our duty to uphold the rules and regulations of Virginia. You **MUST** be seen on the video feed for the entire duration of class to be eligible for licensing credit. In person classes require you be present for the entire duration and pay attention as well. Failure to do so will disallow you to get licensing credit regardless of your payment. Payment does not guarantee licensing credit and an agent's failure to comply with the rules also does not give them a refund outside of the cancellation policy.

As Licensed Virginia Agents, we expect all agents to comply with the Code of Ethics and these Event Policies.

Webinars or in person events (Business Building)-There are no refunds for these Webinars or Events. In the event we cancel, a refund will be issued. In the event we change the date of a business building event, then registrations will be moved to the new date. However, we will offer a refund within 24 hours of the notice to change.

### **Virtual Classroom**

Virtual classrooms are treated just like physical classrooms, so you cannot miss more than 10 minutes and still receive credit and we must see you in the video feed for the entire duration of class. We offer free Zoom training sessions with agents well in advance of any continuing education class to help everyone have a successful experience. Failure to do so will result in no continuing ed credit and no refund.

1. The following are counted against this 10-minute limit:
  - Looking at/interacting with anything other than the class
  - Not being present (physically leaving, other than during scheduled breaks, paying attention, or getting disconnected)
  - Note – If you miss more than 10 minutes then you'll need to retake the



training at your expense.

2. The instructor and Students must be visible which means you need a webcam. No exceptions.

3. School must receive fully completed signed & dated Feedback Sheet, Sign in form, and CE form at the end of class via scan in a PDF format.

- For virtual classes, this means receiving the scanned copies of the forms within 3 hours from the completion of the class.

Failure to do so will result in no credit submitted, no makeup class, and no recourse to Cindy Bishop Worldwide.

4. Classes will start on time and will be locked down preventing late entry to the class, so plan to login at least

5. minutes before the start of the class to ensure you will be able to attend. Remember, class fees are non-refundable.

**Our Virtual Platform-**We currently use Zoom as our video conferencing platform, and we follow best practices to keep the classrooms secure and to maximize the class experience. This includes user authentication, so all students will need to obtain a free Zoom account (<https://zoom.us/signup>) and make sure it works on your device and that you know how to use it before your first class. To sign into the class, you will need to provide your Zoom account info to get into the lobby, do not sign in using Facebook or Google credentials, and then the moderator will be able to approve your access to the class.

-Headset-We recommend purchasing a USB headset for virtual classes.

The USB headset will sound clearer, and it will keep out more background noise than your laptop or desktop microphone. Only headset users will be allowed to unmute themselves for comments or questions if you are invited to do so.

-Video will be enabled for all participants for the entire class. - This means you must have a video camera built-in or attached to your device that will remain on and operational throughout the entire class. - Note - The video recording of the class will show everyone's video image on the screen and provide proof you attended the entire class like an in-person classroom.

-Engagement tracking will be enabled. - This feature enables Zoom to log every time the Zoom window is no longer the active window on your device, e.g., you've switched to view another browser window or



application making Zoom a secondary focus instead of primary.

-Frequent polling or chat room questions with a time limit to respond will be used to document engagement. - Zoom captures everyone that responds to the poll or chat questions within the stated time limit. The chat room may be used with or instead of polling depending on the class.

-Class video recording and activity reports will be available for DPOR and retained along with the Class Credit form, Feedback and Sign in sheet, by the school for no less than the minimum requirement of time.

**After Class**-Scanned Feedback, sign in, and CE forms will be collected from agents within 3 hours of class completion. Send scanned forms to [training@cindybishoptraining.com](mailto:training@cindybishoptraining.com). You can use DocuSign or the like to complete the paperwork, but anything that prevents an easy download or save by the school is the burden of the student. Note - Scan requirements: Must be in the format of the original and in a PDF. Failure to complete the paperwork process would result in no submission of licensing credit with no recourse to Cindy Bishop Worldwide.

**Zoom Help Guide:** Zoom meeting entry would require one of the following (you must have a Free Zoom Account):

From App on your desktop:

If you downloaded a Zoom app on to your Desktop, use that as a first choice. you will sign into your App, then enter the meeting ID, then the Meeting Password.

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## Membership Partner Program

Business Building and Continuing Education category topics are included in your program. Celebrity category events are discounted for members. If you had any trouble using your assigned Code, please contact us so we can help you. If you pay for a training, it is not refundable. More than 2 missed classes or trainings without notice after registration can cause program determination without any recourse to Cindy Bishop Worldwide.

## **Coaching/Business Development Cancellations & Refunds**

### **Refund Policy**

There are NO refunds or exchanges permitted for this type of event.



### **Missed Classes Policy**

There are no refunds, transfers, make-ups, or deferments for missed events.

### **Cancellation Policy**

Cindy Bishop Worldwide reserves the right to cancel any event for any reason. Students enrolled in an event which is canceled will be notified by email if a valid email address has been provided. Students enrolled in a canceled class will be offered an event credit or refund for the event. A make-up day will be the only recourse for weather, disaster, or school closing related cancellations.

### **General**

#### **Photographic Release**

Authorization is granted to Cindy Bishop Worldwide or its agents or contractors to make and use photographs or audio or video of event participants for the purpose of marketing, training, or use in the creation of future products. Additionally, authorization is granted to use any comments provided on Feedback sheets, emails to the company, or verbal comments on the phone, email, or text communications.

### **Recording**

Video or audio recording of any production is prohibited.

### **Attendance Behavior**

We reserve the right to remove anyone that the staff of CBW feel is disruptive to any class environment in anyway without recourse to Cindy Bishop Worldwide, the event managers, the instructors, or the hosting locations.

Thanks for your patronage.

Cindy Bishop Worldwide