

2025 LICENSING REGISTRATION POLICY

COURSE REGISTRATION & RIBO ACCREDITATION POLICY

- Your registration will be processed upon receipt of full payment. Course payment must be payable to IBAO. We accept brokerage cheque*, MasterCard, and VISA (Not VISA Debit!).
(NOTE: Payment by cheque must be RECEIVED and CLEARED at the bank BEFORE registration can begin)
- Please note that courses are filled on a first come, first serve basis.
- IBAO members include brokerage businesses and their staff, all of whom are listed in IBAO's database. IBAO does not offer membership status for individuals.
- ***NEW** Principal Pathway Virtual attendees. **Participants must have their cameras on and attend the entire duration of every class in the course to qualify for RIBO accreditation.**

COURSE & TEXTBOOK CANCELLATION AND REFUND POLICY

If the registrant is unable to attend the course, the registrant must submit a written notice to the IBAO to be eligible for a refund. These conditions apply.

1. IBAO **does not have** any supply of hardcopy materials **onsite**. Shipping is through FedEx.
2. **Textbooks once shipped are not refundable or returnable.**
3. **Admin Fee is: \$75.**
4. Textbooks shipped to an incorrect address provided by the learner or loss due to no fault of the IBAO, will be charged the Admin Fee in addition to the cost of the textbook.
5. Registration in IBAO courses have listed required materials. It is the registrant's responsibility to purchase the materials at checkout. Failure to do so will incur the Admin Fee, in addition to the cost of the textbook, for late orders (delivery times cannot be adjusted).
6. If a cancellation notice to a course is provided more than **15 days before the course start date**, the learner is entitled a refund of the course fee (minus Textbook fee once shipped).
7. If notice is provided in **15 days or less to course start date**, the Admin Fee plus Textbook Fee will be deducted from the total refund.
8. **No refunds once course has begun.**

COURSE AND TRANSFER POLICY

1. Transferring to another session date of the same course:
 - If notice is provided to IBAO **more than 15 days before the course start date** learners may be permitted to transfer without Admin Fee.
 - Transfer requests made **within 15 days or less to course start date** will be reviewed by IBAO on a case-by-case basis and subject to Admin Fee.
2. Transfer of course format; Online to In-Person or In-Person to Online:
 - Transfers between course format are permitted but are evaluated on a case-by-case basis. NOTE: IBAO **strongly recommends** learners ensure and test the audio (Mic & Speakers) and visual (Webcam) equipment of their devices to ensure they are fully operational before the course start date.
 - Notice of this intent must be emailed to IBAO as soon as possible.

HEALTH & SAFETY PRECAUTIONS: In-Person Attendance to courses:

1. **Do not come to the classroom if you are feeling unwell.** Contact IBAO for options.

TAXES & FEES

Licensing and RIBO accredited programs are tax exempt. Fees are subject to change without prior notice.

NSF & BANKING FEES

All bank charges incurred are the learner's responsibility.

NOTICE: It is the learner's responsibility to become familiar with the Registration & RIBO Accreditation Policy prior to enrollment. Please keep a copy of registration information for your records.



2025 LICENSING REGISTRATION FORM
(THIS IS A FILLABLE FORM, PLEASE COMPLETE ALL APPLICABLE FIELDS)

Applicant Information

First Name: _____	Last Name: _____	
Brokerage (if applicable): _____		
Shipping Address: _____		
City: _____	Province: _____	Postal Code: _____
Email: _____	Phone: _____	

Membership Status

Brokerage Name: _____	Brokerage ID: _____
Brokerage Address: _____	
Principal Name (please type): _____	

Select Program

BROKER LAUNCHPAD: WEEKDAY PROGRAM	
<input type="checkbox"/> In-Person - \$785 (Members) / \$1000 (Non-Members)	Date: _____
<input type="checkbox"/> Virtual - \$785 (Members) / \$1000 (Non-Members)	Date: _____
BROKER LAUNCHPAD: WEEKEND PROGRAM	
<input type="checkbox"/> Virtual - \$765 (Members) / \$975 (Non-Members)	Date: _____
BROKER LAUNCHPAD SELF STUDY (BECOMING AN INSURANCE BROKER TEXTBOOK KIT ONLY)	
<input type="checkbox"/> Hardcopy - \$200 (Members) / \$255 (Non-Members)	
<input type="checkbox"/> eBook - \$200 (Members) / \$255 (Non-Members)	
EXAM CLINIC	
<input type="checkbox"/> Virtual - \$355 (Member) / \$385 (Non-Member)	Date: _____
LEVEL 3: PRINCIPAL PATHWAY: ADVANCED MANAGEMENT COURSE	
<input type="checkbox"/> 5 Day In-Person - \$1,200 (Members) / \$1,400 (Non-Members)	Date: _____
<input type="checkbox"/> 5 Day Virtual - \$1,200 (Members) / \$1,400 (Non-Members)	Date: _____
ACCELERATED PATHWAY	
<input type="checkbox"/> 3 Day In-Person - \$1000 (Members) / \$1,225 (Non-Members)	Date: _____
<input type="checkbox"/> 3 Day Virtual - \$1000 (Members) / \$1,225 (Non-Members)	Date: _____



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Payment Options

Fee Enclosed: \$ _____

NOTE: Payment by cheque must be RECEIVED and CLEARED at the bank BEFORE registration can begin.

Brokerage Cheque

MasterCard

VISA

Card #: _____ Card Expiry: _____

Cardholder Name (please type): _____

Applicant Declaration

I _____ confirm the above information is correct. I agree to participate in the above course and abide by IBAO education's Registration & RIBO Accreditation Policy. I understand that fees are subject to change without notice.

Date

EMAIL COMPLETED REGISTRATION FORMS TO:
education@ibao.on.ca