

#### 1. Credentialing Programs and Manuals

- 1.1. No shipment of materials will be made until payment has been made in full. No online courses will be made available for download or in the Classroom until payment has been made in full.
- 1.2. There will be no refunds for any online courses or programs that are downloaded, marked as completed or shown to be accessed in the Member's Classroom. Full refunds will be given to any online courses or programs that have **not** been downloaded, marked as completed or shown to be accessed in the Member's Classroom.
- 1.3. There will be no refunds on any physical CSP modules/manuals. Any modules/manuals that were damaged during shipping will be exchanged at no cost. Damaged modules/manuals must be returned to SIMA prior to issuing any replacements.

#### 2. Video Training Series

- 2.1. There will be no refunds for any online streaming video series that are downloaded, marked as completed or shown to be accessed in the Member's Classroom. Full refunds will be given to any online streaming video series that have **not** been downloaded, marked as completed or shown to be accessed in the Member's Classroom.
- 2.2. No shipment of DVD's will be made until payment has been made in full.
- 2.3. There will be no refunds on any physical video DVDs. Any video DVDs that were damaged during shipping will be exchanged at no cost. Damaged video DVDs must be returned to SIMA prior to issuing any replacements.

#### 3. Webinars

- 3.1. Full refunds will be issued if registration is cancelled 24 hours prior to the webinar date and time. No refunds will be given if cancelled prior to 24 hours to date and time of webinar or for No-Shows.