



Ethics #1 – 3 Hour Combo Courses

FREE Member Benefit Seminar for all IIABAZ members.

The first two hours is a course called **Certificates of Insurance – Ethics and the Law**. When ACORD created the Certificates of Insurance form (ACORD 25) it was to give vendors, owners of projects, general contractors and others general information about the insurance coverage and limits of those that are contracted to work with them. Over the years, certificate holders (those who are requesting evidence of insurance coverage) have made demands and the insurance industry has caved in to allow more and more information. When a series of lawsuits came about due to information on certificates, big changes were made. This course is designed to talk about the law in Arizona regarding certificates of insurance, but the **true focus** will be on the Ethical consideration (maybe it is not illegal but it could be unethical) and the rules about Certificates of Insurance.

The third hour from 3:00 to 4:00 PM is called **Insurance Ethics and A Trusted Promise**. In the world of insurance agents increasing demands and lowering of commissions from many insurance companies, the risk of taking some short cuts exist. This course is designed to talk about unethical behavior in the insurance agent industry on an entity level as well as an individual level as well as unethical behavior making headlines in various businesses. This course is to remind agents that when selling an insurance policy it is a promise to indemnify given on behalf of the insurance company. When consumers come to an agent there are certain duties, responsibilities and obligations of making that promise. A trusted promise.

NOTE: Unless you are exempt from CE, you are required to take 6 hours of Ethics CE if your current licensing period began after January 1, 2014. Please be sure keep track of your Ethics credits and be sure you are not duplicating any seminars. **This is the first time we have offered either session in Yuma.**

INSTRUCTOR: Joni Fairbrother, CIC, RPLU

DATE AND TIME: August 14, 2018 from 8:30 – 11:30 AM

COST: **FREE** to all IIAB of Arizona members (see below)
\$100.00 for all Non-IIABAZ Members

LOCATION: Yuma Main Library
2951 South 21st Drive
Yuma, AZ 85364
(928) 782-1871

*Approved for 3 hours of
Arizona Continuing
Education Credit.*

☐ Mr. ☐ Ms. ☐ Mrs.

Your NPN Number: _____

Preferred Name for Badge: _____

First Name: _____ M.I. _____ Last Name: _____

Are you taking this seminar for C.E. credit?

☐ YES ☐ NO

Designations: _____

Date of Birth: _____

Agency/Company: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: (_____) _____ Fax: (_____) _____

E-Mail Address: _____

FREE MEMBER BENEFIT SEMINAR REGISTRATION POLICY: TO DISCOURAGE NO-SHOWS, MANDATORY POLICY FOR ALL ETHICS SEMINAR REGISTRANTS: ALL REGISTRANTS MUST PROVIDE THEIR CREDIT CARD INFORMATION. If you are a member and you register and attend, your credit card will NOT be charged at all. If you are a late cancel or are a no-show to class, there will be a charge. Please read the full cancellation policy below for further explanation. **Please initial here _____ stating you understand the registration and cancellation policy.** We cannot add you to the roster if you send us an incomplete registration form.

PLEASE EMAIL THIS COMPLETED FORM TO HUNTER RACKHAM at hunter@iibaz.com or fax to (602) 468-1392.

Method of Payment:

☐ IIABAZ Member – FREE ☐ Check: made payable to ITEC
☐ Non-IIABAZ Member – \$100.00 ☐ Credit Card: ☐ VISA ☐ MASTERCARD ☐ AMEX

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CANCELLATION POLICY: For members: If you enroll and then cancel and do not send someone in your place within the seven (7) business days prior to the seminar, IIABAZ will charge your credit card \$100. If you are a no-show, IIABAZ will charge your credit card \$100. **For non-members:** Full refund if written notification is received seven (7) business days prior to the seminar. Cancellations received after that date will incur a \$100 non-transferable fee. No shows forfeit full registration fees. ITEC reserves the right to cancel or reschedule this event.