REMIC HLLQP (Harmonized Life License Qualification Program)

Student Academic Policy Handbook

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Policy 1: Registration

- Registrants must register using their full legal name as found on their government issued photo ID.
- Students must obtain a CIPR number before beginning the course.
- Materials will only be sent to the shipping address the student provided when registering
- Changes in your contact information must be provided to REMIC immediately via email, or by updating your profile in the course
- Accommodations for special needs students can be made, but this request must be made prior to registering for the course.
- Correspondence between you and your instructor and REMIC staff will be done by email. Please ensure that you add REMIC to your Safe Senders List

Policy 2: Tuition Fees

Tuition fees are established based on the total delivery time of a subject as well as current economic conditions within the industry. Tuition for the REMIC courses may be amended from time to time, where and when allowed by applicable legislation and regulation. For current tuition fees please refer to the course registration from.

Policy 3: Advanced Standing

There is no advanced standing for REMIC courses (unless allowed by the appropriate regulatory authority). To obtain a passing grade in a REMIC course requires the student to successfully complete all required course materials and the certification exams.

Policy 4: Attendance and Participation

Attendance and participation requirements are set out at the beginning of the course, and all students are required to abide by those requirements.

Policy 5: Grades and Examinations

- Students will be advised if they have passed or failed the course no later than 5 business days after writing the certification examinations. Grades will be available to students in the online section of their course.
- Students who wish to review their examination may do so following the process indicating in their class.
- All examinations strictly follow regulatory guidelines, as published from time to time, and are designed to meet all of the regulatory requirements.

Policy 6: Academic Honesty

It is the belief of REMIC that all students taking any REMIC course will conduct themselves in an honest and trustworthy manner in all aspects of their academic career. Engaging in any form of academic dishonesty to obtain any type of academic advantage is an offence under this policy and will not be tolerated.

6.1 Academic Policy Offenses

The following summary is not an exhaustive list, nor is it limited to the samples provided, however it provides the framework for understanding what REMIC deems to be an offense under this policy.

1. Giving students answers to exam questions before, during or after an examination.
2. Having unauthorized materials or devices of any kind during a test or examination.
3. Using, giving, receiving or attempting to use, give or receive unauthorized information during any form of test or examination.
4. Knowingly assisting another student to commit an offense under this policy.
5. Submitting work as your own when it has been done in whole or in part by someone else.
6. Allowing work you have authored to be submitted by another as their own.
7. Allowing another student to do any work required to be performed by you.
8. Obtaining, viewing or in any other way coming into contact with a test or examination, in whole or in part, in advance of its administration.
9. Providing, either by giving or selling, any materials related to any tests or examinations.
10. Taking a test or examination for another person, or having another person take a test or examination for you.

6.2 Procedures for Enforcement

REMIC will convene an Academic Honesty Committee which is responsible for adjudicating all allegations in contravention of this Policy.

If the suspected offense is related to cheating during a test or examination:
The instructor (or authorized person administering the test or examination) will inform the student of the suspected offense, and will either

1. confiscate the test or examination, or
2. may allow the student to continue the test or examination, given the instructor's judgment. For example, a student suspected of trying to view another student's test or examination during the writing of said test or examination may be given a verbal warning without confiscating the test or examination. If the student disregards the warning and continues the behavior the instructor must then confiscate the test or examination and follow the procedures outlined below.

When it is suspected that an academic honesty offense has occurred, the instructor will meet with the student(s) to obtain the facts of the matter. If it is concluded that no offense has occurred the matter will be deemed resolved, and no record of the matter will be created.

If the instructor is not satisfied with the outcome of the meeting, a record of the incident will be created using the prescribed form (see Appendix A) and forwarded to the Academic Honesty Committee. The Committee will convene a meeting and review the details of the incident, calling parties to the incident to provide testimony where deemed appropriate by the Committee. The Committee will then provide the student(s) a written report on the incident, create a file that contains all relevant documents and information, and advise the instructor of the outcome.

The Committee may decide to:

1. If the offense is related to an examination:
    a. expel the student from the course without refund and award a grade of "F"; or,
    b. expel the student from the course with a full or partial refund and award a grade of "F"; or,
    c. any of the above and permanently prohibit the student from attending any REMIC course in the future;
2. If the offense is related to a test:
    a. award the student a mark of 0 on that test without further sanctions; or,
    b. award the student a mark of 0 on the test and expel the student from the course without refund and award a grade of "F"; or,
    c. award the student a mark of 0 on the test and expel the student from the course with a full or partial refund and award a grade of "F"; or,
    d. Any of the above and permanently prohibit the student from attending any REMIC course in the future;
3. If the offense is any other contravention of the Academic Honesty Policy:
    a. note the offense on the student's permanent record without further sanctions, or
    b. expel the student from the course without refund and award a grade of "F"; or,
    c. expel the student from the course with a full or partial refund and award a grade of "F"; or,
    d. Any of the above and permanently prohibit the student from attending any REMIC course in the future;

In all circumstances the offense will be permanently recorded on the student's record.

Appeal

In all circumstances the student has the right to appeal the decision to the Committee if there is additional information that was not presented at the original Committee hearing.

Policy 7: HLLQP Course Changes

REMIC has the right to modify, update and otherwise change the content of its course at any time. Changes in course manuals provided by CISRO will be communicated to students based on CISRO's recommendations/requirements.

Policy 8: Certificates of Completion and Information Sharing

Students who successfully complete the REMIC HLLQP course will be provided a certificate of completion within one week of the course end date. This certificate may be in paper or electronic format. Students authorize REMIC to provide any information requested by appropriate regulatory bodies as allowable by law.

REMIC will not share student information with any other entity unless expressly authorized to do so by the student or if REMIC is required to do so by law.

Policy 9: Academic Appeals

REMIC HLLQP certification exams have been developed with regard to CISRO requirements. Students may appeal their score on an examination only if they feel the question(s) was/were incorrect. The appeal is made to the President or a person authorized by the President of REMIC and will be reviewed within a timeframe deemed reasonable at the sole discretion of REMIC. Within a timeframe deemed reasonable at the sole discretion of REMIC the appeal will be adjudicated and a written decision will be provided to the student. If the offending question is deemed to have been incorrect it will be removed from the scoring. In all cases students must obtain the minimum passing grade of 60% in the certification examinations to pass the course.

Policy 10a: Withdrawals and Refunds

- THERE ARE NO REFUNDS under any circumstances.
- A student may withdraw at any time without refund.

Policy 10b: Transfers

- A student who wishes to transfer from one class to another may do so by contacting support@remic.ca
- The cost to transfer is $50 for each transfer.

Policy 10c: Extensions

A student who wishes to extend his or her course past the course deadline may do so by contacting support@remic.ca. The extension is back-dated to the date of expiry regardless of when it is purchased.
The cost for extensions are found on the REMIC website or by contacting REMIC by phone, in person or by email at support@remic.ca

Policy 11: Exam

Passing the course means passing the 4 HLLQP Certification Examinations:

1. Life Insurance,
2. Ethics and professional practice,
3. Accident and Sickness, and
4. Segregated Funds.

- Each examination consists of 30 multiple choice questions (except the Ethics and professional practice examination; it consists of 20 multiple choice questions).
- Students require 60% to pass and have 75 minutes per examination.
- All examinations are done online.
- The passing grade is 60%. There is no rounding of marks and each correct answer has the same weight toward the final score. No penalty is given for wrong answers, or for no answers.
- A student has unlimited attempts at each certification examination without cost.
- REMIC will advise each student of the results of his or her examination within one week of the student's completion of the examination, or sooner.

Policy 12: Job Placement

REMIC may, from time to time, offer job placement services for students. REMIC does not assume any authority over or responsibility for the placement of students.

Policy 12: Changes to this Policy

REMIC reserves the right to modify, change and otherwise alter this policy at any time without prior notification. Students will be bound by this policy at all times. If, after a policy change a student no longer wishes to continue s/he may withdraw based on Policy 10a: Withdrawals and Refunds.

Appendix A: Academic Honesty Report

REMIC
Academic Honesty Report

Student Name:	Student Number:
Subject Code:	Faculty Name:
Date of Incident:	Location of Incident:

The above named student is alleged to have committed an offense of the Academic Honesty Policy, as detailed in Section 5 of REMIC's Academic Policy. The circumstances are described below:

Faculty/Instructor description of the incident:

Name(s) and student number(s) of other(s) involved:

Action(s) taken by Faculty/Instructor

Date: Signed:
Faculty/Instructor

- ☐ *Documentation Checklist*
- ☐ Copy of work submitted
- ☐ Copy of assignment/test/examination
- ☐ Copy or original unauthorized aids
- ☐ Other: _____
- ☐ Other: _____
- ☐ Other: _____

Appendix B: Request to Withdraw

REMIC
Student Request to Withdraw from a Course
Please refer to Policy 10 for details on refund amounts and time frames

Student Name:		Student Number:
Subject Code:		Faculty Name:
Mailing Address:		
City:	Province:	Postal Code:
Home Phone Number:		Business Phone Number:
Cell Phone Number:		Email Address:

Reason(s) for withdrawal (please check all appropriate reasons)

- ☐ Course changed (time, date, location, etc.) (please provide details below)
- ☐ Other commitments (work, family, etc.) (please provide details below)
- ☐ Moving (please provide details below)
- ☐ Illness (please provide details below)
- ☐ Unhappy with instructor/course (please provide details below)

Refund Amount: THERE ARE NO REFUNDS

Date: Signed:

Student

Office Use Only	
Received by:	Date:
Refund Amount:	Method of Refund:
Processed by:	Date:
Additional Notes:	