



Cape School, Inc.

INSURANCE CONTINUING EDUCATION



**MAY 1, 2010 DEADLINE APPROACHING FAST!**

*Professional Education Since 1974 offering...*

- 13 Classroom Locations • Self-Study Courses - written & online

**1-888-729-1075**

**Fax: 888-303-1828**

**[www.capeschool.com](http://www.capeschool.com)**

*Compare our prices with the competition. You won't believe the savings!*

**Former Student Discount...20% Off Classroom Tuition!**

**Early Bird Discount...10% Off Classroom Tuition!**



☀ **BEST DEAL** ☀

Complete Your CE Requirement with

- **One Course** • **One Exam**
- **One Low Price**

General Insurance Digest - 24 cr. (3 Eth., 11 LAH, 10 PC)  
Only \$69

**[www.capeschool.com](http://www.capeschool.com)**

*All courses have been approved by the SC Department of Insurance for continuing insurance education credit.*



**Aiken**

Hilton Garden Inn  
350 East Gate Dr., 29803  
Feb. 16, Tue. - GEN 2  
Feb. 17, Wed. - PC  
Mar. 25, Thu. - GEN 1  
Mar. 26, Fri. - LH

**Anderson**

Comfort Suites  
118 Interstate Blvd.,  
29621  
Mar. 11, Thu. - GEN 2  
Mar. 12, Fri. - PC  
Apr. 15, Thu. - GEN 1  
Apr. 16, Fri. - LH

**Beaufort**

Sleep Inn  
2523 Boundary St.,  
Hwy 21, 29902  
Mar. 9, Tue. - GEN 1  
Mar. 10, Wed. - LH  
Apr. 27, Tue. - GEN 2  
Apr. 28, Wed. - PC

**Charleston/  
Mt. Pleasant**

Ramada Hotel  
7401 Northwoods Blvd.,  
29406  
Feb. 9, Tue. - GEN 1  
Feb. 10, Wed. - LH  
Mar. 18, Thu. - GEN 2  
Mar. 19, Fri. - PC  
Apr. 13, Tue. - GEN 1  
Apr. 14, Wed. - GEN 2

**Columbia**

Clarion Hotel Downtown  
1615 Gervais St., 29201  
Feb. 18, Thu. - GEN 1  
Feb. 19, Fri. - LH  
Mar. 16, Tue. - GEN 2  
Mar. 17, Wed. - PC  
Apr. 22, Thu. - GEN 1  
Apr. 23, Fri. - LH

**Florence**

Country Inn & Suites  
1739 Mandeville Rd.,  
29501  
Feb. 11, Thu. - GEN 1  
Feb. 12, Fri. - LH  
Apr. 15, Thu. - GEN 2  
Apr. 16, Fri. - PC

**Greenville**

Mariott Greenville  
One Parkway East,  
29615  
Mar. 23, Tue. - GEN 1  
Mar. 24, Wed. - LH  
Apr. 20, Tue. - GEN 2  
Apr. 21, Wed. - PC

**Greenwood**

Hampton Inn Greenwood  
1624 Bypass 72 NE,  
29649  
Mar. 4, Thu. - GEN 1  
Mar. 5, Fri. - LH  
Apr. 1, Thu. - GEN 2  
Apr. 2, Fri. - PC

**Myrtle Beach**

Sheraton Myrtle Beach  
Convention Center Hotel  
2101 N. Oak St., 29577  
Feb. 25, Thu. - GEN 1  
Feb. 26, Fri. - LH  
Mar. 23, Tue. - GEN 2  
Mar. 24, Wed. - PC  
Apr. 20, Tue. - GEN 1  
Apr. 21, Wed - LH

**Orangeburg**

Holiday Inn Express  
118 Sleep Inn Rd., 29115  
Apr. 7, Wed. - LH  
Apr. 8, Thu. - GEN 1  
Apr. 9, Fri. - PC

**Rock Hill**

Wingate Inn  
760 Galleria Blvd., 29730  
Feb. 23, Tue. - GEN 1  
Feb. 24, Wed. - LH  
Apr. 6, Tue. - GEN 2  
Apr. 7, Wed. - PC

**Spartanburg**

Radisson Hotel & Suites  
9027 Fairforest Rd.,  
29301  
Feb. 11, Thu. - GEN 2  
Feb. 12, Fri. - PC  
Apr. 27, Tue. - GEN 1  
Apr. 28, Wed. - LH

**Sumter**

Hampton Inn Sumter  
1370 Broad St. Ext.,  
29150  
Mar. 30, Tue. - GEN 2  
Mar. 31, Wed. - PC  
Apr. 29, Thu. - GEN 1  
Apr. 30, Fri. - LH

**GEN 1 DAY**

**Suitability Issues and the Insurance Agent**

8:30am-12:30pm, Ethics-117330, 4 cr.  
*Fulfills the ethics requirement.*

**Insurance Ethics - Knowing Right From Wrong**

1:30pm-5:30pm, Ethics-117329, 4 cr.  
*Fulfills the ethics requirement.*

**GEN 2 DAY**

**How to Avoid Being the Agent on Trial**

8:30am-12:30pm, Ethics-117318, 4 cr.  
*Fulfills the ethics requirement.*

**The Basics of Errors and Omissions Coverage\***

1:30-5:30pm, PC-117763 or LH-117791, 4 cr.

**LH DAY**

**The Recent Evolution of Employer Group Health Plans**

8:30am-12:30pm, LH-117320, 4 cr.

**Long Term Care Review**

1:30-5:30pm, LTC-117762, 4 cr.

**PC DAY**

**All About Surplus Lines**

8:30am-12:30pm, PC-117767, 4 cr.

**Disasters and the Insurance Industry After Katrina**

1:30-5:30pm, PC-117326, 4 cr.

**\*Certain General Day courses may be applied to EITHER LH or PC credits. Please select your preference when registering.**

**CLASSROOM TUITION**

Credits	Former Student** 20% DISCOUNT	Early Bird* 10% DISCOUNT	Regular Tuition
4	\$ 32.00	\$ 36.00	\$ 40
8	\$ 60.00	\$ 67.50	\$ 75
12	\$ 84.00	\$ 94.50	\$105
16	\$108.00	\$121.50	\$135
20	\$132.00	\$148.50	\$165
24	\$156.00	\$175.50	\$195

\* Expires 3/8/10.

\*\*Must have been enrolled with Cape during a previous biennium to qualify for discounted pricing. Former student status will be verified upon receipt of registration. Offers may not be combined.

**INTERESTED IN  
BECOMING AN INSTRUCTOR?  
CALL 888-729-1075**

# South Carolina Insurance Continuing Education Registration Form

**MAIL:** Cape Processing Center, PO Box 169, Buckingham, VA 23921 **FAX:** 888-303-1828 (credit card only)

## STUDENT INFORMATION

Soc.Sec.#: \_\_\_\_\_ (your student #)

License #: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone (day): \_\_\_\_\_ Fax #: \_\_\_\_\_

Firm: \_\_\_\_\_

Email: \_\_\_\_\_

## PAYMENT INFORMATION

Check (to Cape)  Visa  Master Card  American Express  
 Discover

CC#: \_\_\_\_\_ Exp. \_\_\_\_\_

Cardholder name (print): \_\_\_\_\_

Signature: \_\_\_\_\_

Classroom Tuition \$ \_\_\_\_\_ + Self-Study Tuition \$ \_\_\_\_\_

+ \$7.00 shipping (written self-study orders only) = **Total Amt enc. \$ \_\_\_\_\_**

## CLASSROOM COURSES

Fill in location, class date, and tuition due below. **Please circle the insurance line you want credits to be applied where indicated.**

### GEN 1 DAY - ALL LICENSE TYPES

Circle One

AM Loc \_\_\_\_\_ Date \_\_\_\_\_ 4 cr.

PM Loc \_\_\_\_\_ Date \_\_\_\_\_ 4 cr.

### GEN 2 DAY - ALL LICENSE TYPES

AM Loc \_\_\_\_\_ Date \_\_\_\_\_ 4 cr.

PM Loc \_\_\_\_\_ Date \_\_\_\_\_ 4 cr. LH cr PC cr

### LH DAY - LIFE/HEALTH

AM Loc \_\_\_\_\_ Date \_\_\_\_\_ 4 cr.

PM Loc \_\_\_\_\_ Date \_\_\_\_\_ 4 cr.

### PC DAY - PROPERTY/CASUALTY

AM Loc \_\_\_\_\_ Date \_\_\_\_\_ 4 cr.

PM Loc \_\_\_\_\_ Date \_\_\_\_\_ 4 cr.

## SELF-STUDY COURSES

**Written Courses:** Check boxes below and add shipping to your order. **Online Courses:** Visit us online at [www.capeschool.com](http://www.capeschool.com) to order and take desired courses.

- 24 cr. \$69 \*General Insurance Digest, 3 ETH-113073, 11 LH-113072, 10 PC-113074
- 16 cr. \$51 \*LH Collection: Focus on Medical Coverage, 3 ETH-113076, 13 LH-113075
- 16 cr. \$51 \*PC Collection: Focus on Personal Coverage, 3 ETH-113077, 13 PC-113078
- 12 cr. \$49 LH Gallery IV, 10 LH-116677, 2 ETH-116678
- 12 cr. \$49 PC Gallery IV, 10 PC-116680, 2 ETH-116682
- 8 cr. \$45 Long Term Care Initial Training Course, LTC-117757
- 4 cr. \$35 Long Term Care Refresher Training Course, LTC-117759

## Interactive Online Courses

Only \$6 per credit. [www.capeschool.com](http://www.capeschool.com)

- 2 cr. Long Term Care: Addressing Senior Needs, LH-113117
- 2 cr. Flood Insurance Training for Agents, PC-113120
- 2 cr. Insurance Fraud: Problems and Preventions, LH-105567 or PC-105569
- 3 cr. Everyday Law for Insurance Agents, PC-105561 or LH-105559
- 4 cr. Insurance as a Social Instrument, PC-105565 or LH-105563
- 4 cr. Group Insurance Concepts, LH-105575
- 4 cr. \*Ethics for the Field of Insurance, ETH-105637
- 4 cr. Automobile Insurance Coverage, PC-113119
- 6 cr. Underwriting: Write it Right, PC-105557 or LH-105556

**\* Fulfills the ethics requirement.**

# CAPE POLICIES

**Pre-Registering:** To Pre-Register and guarantee a space in class, registration must be accompanied by payment in full. Mail (check or credit card) or fax (credit card only) the registration form with payment so that we receive it 1 business day prior to the first class session to take advantage of pre-paid package savings (see TUITION). Cape will mail, fax or email you a confirmation, time permitting. Walk-in registrants, (space available) must pay tuition plus a \$20 surcharge by check or credit card (no cash accepted) at the start of class. Walk-ins should call to confirm availability.

**Scheduling TBS:** To take advantage of Cape’s discounts you may schedule part now and the rest later. When paying for courses “to be scheduled later” please write TBS in the location and date lines on the registration form. Simply let us know when you find a class to fit your schedule!

**Reschedule Policy:** Fees apply per person per event. A \$20 reschedule fee will be waived if Cape receives notification at least 1 business day prior to the scheduled seminar. All “no-shows” will be charged a \$20 fee to reschedule. There are no refunds for “no-shows”. Note: To reschedule from distance learning to classroom, all distance learning materials must be returned to Cape in unused and saleable condition with a request to reschedule.

**Refund Policy:** Refunds apply to tuition fees only and are per person per event. Shipping fees are non-refundable. A refund request must be received in our office 1 business day prior to the start of class. All refunds are subject to non-refundable administrative fees: \$25 fee for CE classes and \$50 fee for Pre-license classes. These fees will remain on your account for one year and may be applied to future seminars offered by Cape. Pre-license materials are non-refundable. There are no refunds for “no-shows”.

**Certificate Policy:** Normally certificates are given after each class to all attendees who have registered 5 business days in advance. If not received in class, certificates will be mailed. There is a \$10 charge for replacement certificates.

**Fees:** \$25 - Returned Check Fee; \$10 - Replacement Certificates; \$18 - Same Day Fax Grading for Self-Study; \$20 - Walk-in Fee; \$20 - Reschedule fee for all “no-shows”; \$25 - Non-Refundable fee for CE refunds; \$50 - Non-Refundable for Pre-license refunds; NO REFUNDS - “No-Shows”.

**Classroom Courses:** Agents may obtain up to 100% of their required credits via classroom courses. Cape offers 2 General Days which are good for all agents regardless of license type, an 8 hr. LH day and an 8 hr. PC day. Classroom courses are conducted by instructors as seminars and are interactive, interesting sessions. Agents who complete a general course must notify Cape if they want PC or LH credit. An agent may only receive one credit line per class.

**Self-Study Courses:** Agents may obtain up to 100% of their required credits through distance learning self-study courses. Self-study courses contain a 50 question multiple choice exam. The exam must be taken in the presence of an approved state monitor. Cape has numerous locations and approved state monitors. Call for a complete listing.

**Cape’s Guarantee:** If for any reason you are unable to complete your self-study course, you may return it in an unused condition and apply monies paid toward any Cape classroom course offered in South Carolina.

**Private Seminars:** Cape is happy to hold private seminars for your group of agents at very reasonable rates. These seminars can be brought to your location on dates and times convenient for you. Call for more details!

# SOUTH CAROLINA STATE REQUIREMENTS

## State Requirements

The state of South Carolina requires that insurance agents earn 24 credits of continuing education by 5:00pm, May 1 of even numbered years (2010, 2012...) with a minimum of 8 credits in each license line held by the agent. All agents must complete 3 credit hours of courses approved in ethics. All agents licensed in property/casualty who may sell flood insurance must complete a one-time 3 credit hour course dealing with flood insurance. All agents licensed in life, accident & health who may sell long term care insurance must complete an initial 8-hour training course in long term care and 4-hour refresher course every two years thereafter. Up to 18 extra credits earned in the second year of the reporting period may be carried over to the next biennium. Courses may not be taken more than once in a 3-year period.

## Important Information You Need To Know for the 2008-2010 Cycle!

- For the CE period beginning May 2, 2008-May 1, 2010 the annual fee is \$7.50 per year. The fee must be paid by May 1 of even years. Prometric will send a fee notice each year to your address of record, which must be returned to Prometric by May 1, 2010.
- Cape will provide the student with a course completion certificate which is for your records. Upon course completion Cape will report credits to Prometric.
- When agents have met their CE requirements (including payment of the annual CE fee for both years), Prometric will mail a confirmation of compliance to the agent. Agents can verify their compliance status at Prometric's website: [www.prometric.com](http://www.prometric.com) or by calling 800-490-6551.

*Prometric, Attn: South Carolina CE,  
1260 Energy Lane, St. Paul, MN 55108-5252  
If you have questions about Scheduling or  
Course Information call 888-729-1075*

**Thank You for giving Cape the opportunity to serve your continuing education needs!**

*Our school has been offering professional education in the real estate and insurance industries for more than 30 years. Your feedback is appreciated - We're always trying to improve our service to satisfy you.*

## Interactive Online Courses

Save Time & Money!

**Only \$6 per credit. Wow!**

<b>2 credits .....\$12</b>	<b>4 credits .....\$24</b>
LTC:Addressing Senior Needs LH-113117	Insurance as a Social Instrument PC-105565 or LH-105563
Flood Insurance Training for Agents PC-113120	Group Insurance Concepts LH-105575
Insurance Fraud: Problems and Preventions LH-105567 or PC-105569	Ethics for the Field of Insurance ETH-105637
<b>3 credits .....\$18</b>	Automobile Insurance Coverage PC-113119
Everyday Law for Insurance Agents PC-105561 or LH-105559	<b>6 credits .....\$36</b>
Fulfills the ethics requirement.	Underwriting:Write it Right PC-105557 or LH-105556

★ Experience the Convenience ★  
[www.capeschool.com](http://www.capeschool.com)