

Student Enrollment Acknowledgements

Course Provider: Driver Training Associates, Inc. (d/b/a TicketSchool.com)

Corporate Address: 12920 Dairy Ashford Rd., Ste. 150
Sugar Land, TX 77478

Driver Training Associates, Inc. (“DTA”) agrees to provide a 320-minute Internet Point & Insurance Reduction Program course (“IPIRP”) through TicketSchool.com as approved by the New York Department of Motor Vehicles (“DMV”). Please read the following important information regarding course benefits, limitations, policies, and procedures that relate to the use of this course.

ACCOUNT ACTIVATION

After accepting the terms of this agreement and submitting your e-mail address, you will receive an e-mail from our website containing a link that must be clicked to activate your account and allow you to complete the registration process. This e-mail validation is used to ensure that you have access to the e-mail address associated with your account. The activation link is functional for 24 hours. You may contact customer support to request that an activation e-mail be re-sent if needed. However, once an activation link expires, your account will be removed from our system and you will be required to start the registration process over to receive a new activation e-mail.

30-DAY LIMIT

Per New York State rule, if you have not successfully completed the course within 30 calendar days following the date of registration, your course access will be terminated without notice, and you will not be eligible for a refund. If you would still like to complete the course, you will be required to re-register and start again from the beginning.

CERTIFICATE OF COMPLETION

Certificates of completion are processed and mailed out each business day (Monday - Friday, excluding holidays) at 4:00 PM Eastern Time. If you finish the course before 4:00 PM EST on a business day, your certificate will be mailed out the same day. If you finish the course on a weekend, holiday, or after 4:00 PM EST on a weekday, your certificate will be sent out on the following business day. We estimate that you should receive your certificate within 5-7 business days from the date of completion, unless you request express delivery. You shall not accept – and DTA shall not issue – a completion certificate for which you have not met all of the course completion requirements contained in this agreement. Contact us if you have not received your certificate within ten days.

COURSE BENEFITS

If you complete our approved IPIRP course: 1) You may be eligible to reduce as many as four (4) points on your driving record; 2) If you are the principal operator of a motor vehicle, you will receive a minimum 10% reduction in the base rate of your automobile and motorcycle liability and collision insurance premiums each year for three years.

POINT REDUCTION

DTA will notify the New York DMV within seven (7) business days from your date of course completion. A notice will then be entered on your driving record, and the DMV computer will automatically reduce your active point total by up to four points. **IMPORTANT:** Completion of a course under the “Internet Point & Insurance Reduction Program” does not remove, delete, subtract, or erase any violation, conviction, or notice of original number of points from your driving record. Even after you complete the course, most violations, convictions, and points assessed will continue to show on your driving record for up to four years. Violations and convictions involving drugs or alcohol will remain on your driving record for ten years. “Point reduction” means the DMV will not count up to four points on your driving record toward license revocation or suspension.

If you need to verify that your course completion has been entered on your record, you may request a copy of your driving record from the DMV. To do so, you must complete a “Request for Driver and / or Vehicle Record Information” (form MV-15) available at any motor vehicle office. You may also download the request form from the DMV internet office. If your course completion is not noted on your driving record more than ten weeks after completion, you should contact us at 1-800-558-9887.

Point reduction applies only to points assessed for violations that occurred within the eighteen months immediately before course completion. It does not affect points for earlier violations, and cannot be used as “credit” against future violations or points. Point reduction cannot reduce your point total lower than zero. If your license has already been revoked or suspended, or if a violation hearing has already been scheduled, point reduction will not affect that action. Point reduction does not prevent or cancel a mandatory revocation or suspension for violations such as DWI, DWAI, or three speeding violations within 18 months.

Points may be reduced only once in any 18-month period. The DMV point system and insurance company “point” systems are separate and not related. Point reduction on your driving record does not affect points assigned by your insurance company for violations and accidents. Completion of a course under the “Internet Point & Insurance Reduction Program” also cannot

prevent or reduce the calculation of points affecting a "Driver Responsibility Assessment." The most recent information about the "Driver Responsibility Assessment" program is available from the DMV internet office.

INSURANCE REDUCTION

If you present your certificate of completion to your insurance company or agent within 90 days after course completion, your liability and collision premium reduction will begin immediately, retroactive to the date you completed the course. If you present your certificate more than 90 days after course completion, the insurer may issue the premium discount effective from the date presented. You may take the course once every 36 months to maintain insurance reduction benefits.

Insurance reduction does not prevent general premium increases, or premium increases due to violations or accidents. It provides a 10% reduction for three years, from the base rate of your current liability, no-fault and collision premiums. The insurance premium reduction applies to all motor vehicles principally operated by the motorist who completes the course. The discount can be applied to only one driver for each covered vehicle. If you complete a DMV approved motorcycle safety / accident prevention course, the reduction applies to the liability and collision insurance premiums for both your motorcycle and automobile.

Any insured driver who is the principal operator and completes an Internet Point & Insurance Reduction Program course will receive the discount. This includes youthful operators and drivers participating in assigned risk pool. If a youthful operator is already receiving a driver education discount, the IPIRP discount might also be applied at the discretion of the insurer.

STUDENT PROVIDED DATA

By agreeing to this enrollment agreement, you are acknowledging that all the personal information provided to register and complete our course is true and correct. You also acknowledge that the issuance of a certificate of completion and notification to the New York DMV cannot be accomplished without correct and complete information. A \$10 fee will be required to correct and re-send a certificate of completion or correct data and re-report a completion to the DMV.

COURSE AVAILABILITY

Barring unforeseen instances related to connectivity, hosting, or system issues, the course of instruction is available 24 hours a day, 7 days a week. In the event of unforeseen system interruptions caused by our website, we will provide proper notification to alert you to the issue. If it is anticipated that your course progress will be interrupted due to routine maintenance, you will be notified in advance of estimated downtime.

PAGE TIMERS

NY DMV approved IPIRP courses must have timers in place to ensure that the minimum time requirements have been met. These timers are based on the amount of text, tables, or video on the pages. If you finish a page before the timer has counted down to zero, simply wait out the timer and then proceed. If you do not move to the next page within one hour after a page timer has expired, you will be logged out of the course.

PHONE IDENTITY VALIDATION

Per DMV rule, our website will log your course activity to ensure successful completion of all course material and verify your identity to ensure you are the only one taking the course. Our site uses a telephone system to verify your identity. During the initial course registration, you will be required to enter a phone number and answer ten (10) multiple choice questions. At seven (7) random points in the course, you will be required to call a toll free phone number to answer one of the ten (10) questions that you answered during the setup process. To pass a Phone ID validation point, you must:

1. Call the toll free number provided within 40 seconds.
2. Call from the exact phone number you entered during the setup process.
3. Answer the question provided within 55 seconds.
4. Your answer to the question must match the answer given during setup.

Failure to call in time or from the correct phone number will result in a failed validation point. If you call in time and from the correct phone number, but cannot provide a matching answer in two opportunities, that will also result in a failed validation point. Two consecutive validation point failures will result in course disqualification and require you to re-register and start the course over from the beginning. Making specific attempts to circumvent this course of instruction, its security features, or to copy any portion of the course is punishable under various state and federal laws and will result in immediate disqualification from the course of instruction, with no refund of the registration fees.

UNIT QUIZZES

Per DMV rule, we must test your understanding of the DMV course content. In order for you to successfully complete the course, you will be required to pass a quiz at the end of each unit by achieving a score of at least 75%. Each quiz attempt consists of five (5) questions and you will be given three (3) attempts to pass (missing two or more questions results in a failure). Each quiz attempt will ask new questions and you will be given an opportunity after your first two attempts to go back and review the course material if needed. If you fail three quizzes on the same unit, per state rule, you will be disqualified from the course

and required to re-register and start the course over from the beginning.

PAYMENT / CANCELLATION / REFUND POLICIES

Payment for our New York IPIRP course can be made using most credit and debit cards, including Visa, Mastercard, American Express, or Discover. A payment receipt will be presented, which you may print for your records. Course cancellation / refund requests made within 30 days from the date of registration will be processed as long as you have not successfully completed the course or been disqualified from the course due to failed identity validation or end of unit quizzes. It may take up to 15 business days for the refund to show up on your credit or debit card account.

DUPLICATES / CORRECTIONS

If you do not receive your original certificate of completion within ten (10) business days, or you need to have information corrected, you may call customer support to request a duplicate or corrected certificate. Duplicate certificates (meaning no information needs to be changed) are free of charge as long as the request is made within 60 days from the original issue date. All other duplicate and correction requests will require a \$10 fee.

PRIVACY STATEMENT

DTA hereby agrees to utilize student provided information in the course solely for the purposes of tracking the student's progress and verifying his or her identity pursuant to NY DMV requirements. Information collected by DTA during this process will not be re-sold or disseminated to third parties without the student's express written consent, with the sole exception of specific requests by governmental agencies and other regulatory authorities.

HARDWARE / SOFTWARE REQUIREMENTS

This course is "mobile friendly," meaning that it can be taken on nearly any tablet, smartphone, or other type of mobile device that contains an Internet browser, as well as any desktop or laptop computer. The course is compatible with most Microsoft, Apple, and Android operating systems. For laptop or desktop users, we recommend using the latest version of the Mozilla Firefox browser, Internet Explorer (32 bit), Google Chrome, or Safari browsers. For users of smartphones, tablets, or other devices, we recommend using the browser that comes installed with your device. The browser should be configured to support javascript and cookies should be enabled.

A printer is optional, but might be required for certain course functions, such as printing of electronic completion certificates (if available) or course review pages. The use of speakers is also recommended, but not required. For optimal video playback, a high speed internet connection is recommended. A video troubleshooting page is available to customers who have difficulty playing the videos. Technical support is also available by telephone and e-mail.

C-32A INFORMATION

For further detailed information about the Point Insurance Reduction Program please refer to the New York DMV's C-32A Information Page: <http://dmv.ny.gov/brochure/point-insurance-reduction-program>.

ENTIRE AGREEMENT

This agreement constitutes the entire contract between you and DTA and no verbal assurances or promises not obtained herein shall bind DTA or you.