

INSEAD San Francisco Hub for Business Innovation

Catalog 2022

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TABLE OF CONTENTS

Table of Contents

I.	CATALOG AND CATALOG ADDENDUM	1
II.	GENERAL INFORMATION.....	1
1.	Mission.....	1
2.	Educational Programs Offered and Program Objectives	1
3.	Catalog and School Performance Fact Sheet	2
III.	ADMISSIONS AND CONDUCT	2
1.	Admissions Policy	2
2.	Travel, Accommodation and Visas.....	3
3.	Attendance and Progression.....	4
IV.	FINANCIAL INFORMATION	5
1.	Program Costs.....	5
2.	Cancellation, Withdrawal and Refunds	5
3.	Student Tuition Recovery Fund	6
V.	FACILITIES, FACULTY AND LEARNING RESOURCES	7
1.	Location of Class Sessions.....	7
2.	Facilities and Equipment.....	7
3.	Faculty.....	8
4.	Library and Learning Resources.....	10
5.	Records	11
VI.	MISCELLANEOUS	11
1.	NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION	11
2.	Grievance Procedure and Statement of Student Rights	12
3.	Regulatory Notices.....	12

I. CATALOG AND CATALOG ADDENDUM

The INSEAD Executive Education Brochures contain a detailed description of each Open Enrollment Executive Education program offered. A current brochure for each program can be found at <https://www.insead.edu/executive-education/portfolio-brochures>. Only those executive education programs listed under Section II.2 of this Catalog are offered at the INSEAD San Francisco Hub for Business Innovation (“INSEAD SF Hub”).

Each participant shall access and review the brochure corresponding to their program prior to signing their enrollment agreement. Such brochure and this Catalog Addendum together constitute the Catalog of the INSEAD SF Hub.

II. GENERAL INFORMATION

1. Mission and Institutional Information

The global mission of INSEAD, which applies to the INSEAD SF Hub, is to “bring together people, cultures and ideas to develop responsible leaders who transform business and society”. The following specific vision for INSEAD SF has been crafted: “Reinvent the satellite teaching facility as the focal point to increase executive education offerings in North America while integrating into the Bay Area – the global capital of Tech and Entrepreneurship – and delivering innovative and influential learning experiences for business executives from around the world”.

In order to achieve these objectives, INSEAD will provide state of the art teaching classes which involve both traditional classes in amphitheaters and group teaching. The SF INSEAD location will be a great place for INSEAD alumni to connect and continue to integrate with the local ecosystem.

INSEAD SF Hub is a private, nonprofit institution. It is approved to operate by the California Bureau for Private Postsecondary Education, which approval is based on compliance with state standards as set forth in the California Education Code and Code of California Regulations, Title 5. This does not mean that the Bureau endorses the institution’s programs, or that Bureau approval means the institution exceeds minimum state standards.

INSEAD SF Hub is not accredited by any accrediting agency. Information about the accreditation maintained by INSEAD SF Hub’s parent institution, INSEAD (France), can be found at <https://www.insead.edu/accreditations>.

2. Educational Programs Offered and Program Objectives

The following INSEAD Executive Education programs are offered in California by the INSEAD SF Hub. Detailed information about each program, including its educational objectives, can be found in the relevant INSEAD Executive Education Brochure, available at <https://www.insead.edu/san-francisco-hub/programmes>.

- *Competitive Strategy (3 days)*

Competitive Strategy equips executives with practical knowledge, new skills and tools to turn strategic ideas into actions. You will learn to identify the important elements of winning strategies.

- *Blue Ocean Strategy (4 days)*

INSEAD Blue Ocean Strategy offers a new perspective on strategy formulation and execution. Delivered by world-class faculty, this programme will teach you how to apply the theory created by INSEAD professors W. Chan Kim and Renée Mauborgne.

- *Leading in an Age of Digital Transformation (4 days)*

Leading Change in an Age of Digital Transformation is designed for senior executives leading digital transformation initiatives in their organisation. It gives you the competitive insights to avoid the critical pitfalls and drive long-term success.

The executive education programs offered by INSEAD SF Hub are not intended to lead to employment. They are intended for professionals who are already working in (or qualified to work in) their field, and not intended to result in, or prepare or qualify any person to enter, any occupation (as defined by U.S. Department of Labor Standard Occupational Classification codes or otherwise). Job placement assistance and career services are not provided.

3. Catalog and School Performance Fact Sheet

As a prospective student, you are encouraged to review this catalog prior to signing an enrollment agreement. You are also encouraged to review the School Performance Fact Sheet, which must be provided to you prior to signing an enrollment agreement.

III. ADMISSIONS AND CONDUCT

1. Admissions Policy

Admissions Process: The INSEAD SF Hub takes the process of selecting and managing executive participants very seriously. Careful selection is particularly important as the reputation and the effectiveness of the program depends on the composition and chemistry of the class. Admittance is based on the level and nature of the applicant's professional experience. However, in order to comply with applicable local requirements, a high school (secondary education) diploma or its equivalent is required for participants to enroll in programs offered at the INSEAD SF Hub. There is usually a cap on the numbers admitted from the same organisation.

- There are usually several stages in the participant management process, as follows.
- The customer (potential participant or representative of the employer organisation) speaks by phone to a specialist Programme Advisor (in Fontainebleau or Singapore), who explains the range of options and determines suitability.
- The individual applies online.
- The specialist admissions team evaluates the application, working with the faculty Programme Director as necessary to make the final decision.
- The accepted participant is handed over to the programme coordination team, who liaises on accommodation, payment and general logistics.
- Several weeks before the programme starts, the participant has access to the preparatory material via an online platform – which turns into a paperless bank of resources for all courses, as soon as classes start (with a tablet loan scheme available to those who do not have their own).
- Once participants are on campus, a designated programme coordinator works to ensure that everything runs smoothly right up to the closing dinner and departure. He or she is a key figure in customer satisfaction and works alongside the faculty Programme Director to ensure that logistics do not hamper learning and that problems are solved before they occur.
- Depending on the programme, there may be a follow-up process, action learning project and/or a subsequent module.

Additional Policies:

Due to the self-contained nature of its executive education offerings, INSEAD SF Hub does not consider prior learning experience toward completion of any program it offers. Thus, INSEAD SF Hub does not accept credits earned from other institutions; does not confer any standing based on the results of challenge examinations, achievement tests, ability-to-benefit tests, or similar instruments; and does not award any credit for prior experiential learning.

In addition, due to the self-contained nature of its offerings, INSEAD SF Hub has not established any transfer or articulation agreements with any other institution. See also Section VI.1 of this Catalog.

Instruction in all INSEAD SF Hub programs occurs in English, and in order to enroll, applicants must have sufficient proficiency in English to allow them to be an effective participant. For employer-sponsored participants, full proficiency in English is guaranteed by the sponsoring company, and certification as to adequate and sufficient English language proficiency is included in the corporate application form. Alternatively, and for non-employer-sponsored participants, an INSEAD Program Advisor, based in the Europe or Asia campus, will hold a teleconference or videoconference with the candidate to verify adequate and sufficient English language proficiency. English language learning or translation services are not provided.

2. Travel, Accommodation and Visas

Participants are responsible for arranging their own travel to and from the INSEAD SF Hub, and for arranging their own accommodations while attending their program.

Participants should be prepared to obtain hotel or other accommodation near the INSEAD SF Hub campus at prevailing market rates. The INSEAD SF Hub is centrally located in San Francisco and convenient to numerous hotels. The following are just a few examples of hotels in the immediate vicinity of the INSEAD SF Hub:

- [Hyatt Place](#) (approx. \$400-\$500/night)¹
- [Virgin Hotel](#) (approx. \$300-\$400/night)
- [Hotel Via](#) (approx. \$400-\$500/night)
- [Bay Bridge Inn](#) (approx. \$150-\$250/night)

INSEAD SF Hub does not provide visa services. Each participant is responsible for obtaining his or her own visa(s) necessary to participate in the program, if required.

3. Student Achievement, Attendance and Conduct

INSEAD SF Hub has the following expectations for participants in its open enrollment executive education programs with respect to student achievement, attendance and conduct. Failure to abide by the following expectations may result in a student being placed on probation or dismissed from the program.

1. Each Participant must be punctual, attend especially at all appropriate lectures, sessions, workshops, practical and theoretical activities of the entire program as required by INSEAD SF Hub, and contact the Executive Education Department if unable to attend any class.
2. Each participant must at all times behave with honesty, show courtesy, consideration and respect during the course of the program. Participants are expected to avoid any behavior or conduct that could be interpreted as an inappropriate behavior by another participant, employees, and/or third parties. Inappropriate behavior may include but not exclusively: unwelcome conduct whether verbal, physical or visual that denigrates or shows hostility or aversion toward an individual including but not exclusively because of his or her gender, color, religion, national origin, age, disability or sexual orientation.
3. The participant must respect the confidentiality of all confidential information that the participant acquires during the course of participating in the program, and comply with all applicable laws of the territory where the program is delivered.
4. Due to the nature of INSEAD SF Hub's programs, leaves of absence are not permitted.

4. Student Services

INSEAD SF Hub participants will enjoy access to the facilities and learning resources described in Section V, below. Participants will have access to a cafeteria, and lunch services and coffee breaks are provided. For program social events that occur off facility, INSEAD SF

¹ Approximate nightly rates based on recent data. Participants should contact each hotel directly for effective rates and availability during their scheduled programs. INSEAD SF Hub may seek to establish arrangements with hotels and similar providers, but makes no guarantee as to the existence or availability of any such arrangements. The institution does not have any housing facilities under its ownership or control.

Hub will endeavor to provide transportation for participants. Opening and closing dinners also will be organized and provided by INSEAD SF Hub.

IV. FINANCIAL INFORMATION

1. Program Costs

The tuition fee for each program offered at the INSEAD SF Hub is set forth on INSEAD's website at <https://www.insead.edu/san-francisco-hub/programmes>. While prices are subject to change and applicants should review this website for the most recent information, the current price for each program is:

- Competitive Strategy: USD \$8,3000
- Blue Ocean Strategy: USD \$10,600
- Leading in an Age of Digital Transformation: USD \$8,300

Because of their short-term nature, each INSEAD SF Hub program consists of a single period of attendance (payment period).

The tuition fee covers tuition, materials, lunches and coffee breaks while on the program. It is not inclusive of accommodation expenses and other incidentals. Please note that the applicable tuition fee may be revised every year. INSEAD SF Hub does not participate in any federal or state financial aid programs. If a participant obtains a loan to pay for an educational program, the participant will have to repay the full amount of the loan plus interest, less the amount of any refund not paid to the loan holder.

2. Cancellation, Withdrawal and Refunds

Cancellation Policy. A participant may cancel their enrollment agreement and receive a full refund of amounts paid for institutional charges, less an Administrative Application Fee of \$250.00 USD, if notice of cancellation is made through attendance at the first class session or the seventh day after enrollment, whichever is later.

Refund Policy.

- If a Participant begins instruction and withdraws or is discontinued, and has completed 60 percent or less of the scheduled Programme, the participant (or entity that paid the tuition fee on the participant's behalf) will receive a pro rata refund of prepaid but unused tuition.
 - The pro rata refund shall be the total amount owed by the participant for the portion of the educational program provided, subtracted from the amount paid by or on behalf of the participant.
 - The total amount owed by the participant shall be calculated as follows: the daily charge for the program (total institutional charge, divided by the number of days in the program), multiplied by the number of days the participant attended, or was scheduled to attend, prior to withdrawal or discontinuation.

- If a participant who attends 61 percent or more of the days in the scheduled program before withdrawing or being discontinued, he or she will not be entitled to a refund.

Process for Withdrawals and Cancellations. Participants wishing to cancel their enrollment agreement or withdraw from the program should email the Admissions Team at exceed.europe@insead.edu, stating that they wish to cancel/withdraw, and noting their name and program session. Cancellation or withdrawal shall be effective as of the date the email is received. All refunds will be processed within 45 days of withdrawal. Due to the short-term nature of the programs, INSEAD SF Hub does not identify unofficial withdrawals based on missed classes; a formal notice of withdrawal is required.

3. Student Tuition Recovery Fund

The State of California established the Student Tuition Recovery Fund (“STRF”) to relieve or mitigate economic loss suffered by a student in an educational program at a qualifying institution, who is or was a California resident while enrolled, or was enrolled in a residency program, if the student enrolled in the institution, prepaid tuition, and suffered an economic loss. Unless relieved of the obligation to do so, you must pay the state-imposed assessment for the STRF, or it must be paid on your behalf, if you are a student in an educational program, who is a California resident, or are enrolled in a residency program, and prepay all or part of your tuition.

You are not eligible for protection from the STRF and you are not required to pay the STRF assessment, if you are not a California resident, or are not enrolled in a residency program.

It is important that you keep copies of your enrollment agreement, financial aid documents, receipts, or any other information that documents the amount paid to the school. Questions regarding the STRF may be directed to the Bureau for Private Postsecondary Education, 2535 Capitol Oaks Drive, Suite 400, Sacramento, CA 95833, (916) 431-6959 or (888) 370-7589.

To be eligible for STRF, you must be a California resident or enrolled in a residency program, prepaid tuition, paid or deemed to have paid the STRF assessment, and suffered an economic loss as a result of any of the following:

1. The institution, a location of the institution, or an educational program offered by the institution was closed or discontinued, and you did not choose to participate in a teach-out plan approved by the Bureau or did not complete a chosen teach-out plan approved by the Bureau.
2. You were enrolled at an institution or a location of the institution within the 120 day period before the closure of the institution or location of the institution, or were enrolled in an educational program within the 120 day period before the program was discontinued.
3. You were enrolled at an institution or a location of the institution more than 120 days before the closure of the institution or location of the institution, in an educational program offered by the institution as to which the Bureau determined there was a significant decline in the quality or value of the program more than 120 days before closure.
4. The institution has been ordered to pay a refund by the Bureau but has failed to do so.

5. The institution has failed to pay or reimburse loan proceeds under a federal student loan program as required by law, or has failed to pay or reimburse proceeds received by the institution in excess of tuition and other costs.
6. You have been awarded restitution, a refund, or other monetary award by an arbitrator or court, based on a violation of this chapter by an institution or representative of an institution, but have been unable to collect the award from the institution.
7. You sought legal counsel that resulted in the cancellation of one or more of your student loans and have an invoice for services rendered and evidence of the cancellation of the student loan or loans.

To qualify for STRF reimbursement, the application must be received within four (4) years from the date of the action or event that made the student eligible for recovery from STRF.

A student whose loan is revived by a loan holder or debt collector after a period of noncollection may, at any time, file a written application for recovery from STRF for the debt that would have otherwise been eligible for recovery. If it has been more than four (4) years since the action or event that made the student eligible, the student must have filed a written application for recovery within the original four (4) year period, unless the period has been extended by another act of law.

However, no claim can be paid to any student without a social security number or a taxpayer identification number.

V. FACILITIES, FACULTY AND LEARNING RESOURCES

1. Location of Class Sessions

All class sessions will be held at the San Francisco Hub, located at 224 Townsend Street San Francisco, CA 94107.

2. Facilities and Equipment

INSEAD SF Hub has sufficient facilities and necessary equipment to support the achievement of the educational objectives of its educational programs. The same building and equipment are used for all the programs to be initially offered at the INSEAD SF Hub, as listed below:

1. Competitive Strategy
2. Blue Ocean Strategy
3. Leading in an Age of Digital Transformation

In order to provide the courses, 2 amphitheaters are available with:

- comfortable, state of the art seating design and furnishing;
- high resolution LED display technology to display slides and videos; and
- sound technology.

To run group projects during or in between classes, eight breakout rooms are available on the ground floor and first floor.

All the equipment listed above is owned by the institution. Participants are expected to supply their own laptop or other computer (with a tablet loan scheme available to those who do not have their own). Please note that as standard classroom programs, no additional equipment is required to complete the programs.

High speed wireless internet access will be available throughout the INSEAD SF Hub.

The whole building is the building is fully accessible on both floors. The accessible elevator serves all floors. The building is ventilated, cooled and heated to provide the best temperature to our students throughout the year. Lighting and sound proofing has been optimized to offer the best working environment. Separate male and female toilets are available on both floors. A coffee area will provide soft drinks and a few snacks on the ground floor.

3. Faculty

The INSEAD institution has contracted sufficient duly qualified faculty members to teach programs offered at the INSEAD SF Hub.

Faculty Ranks and Qualifications

Biographies and other detailed information about each of INSEAD's faculty can be found on its website.

INSEAD's **core faculty** consists of **149 professors: 143 (96%) with a PhD** and 78 (52%) with tenured status (as of 1 September 2018). Most also have extensive business credentials in the form of past experience or current consulting duties and board memberships, although this is not essential. The main criteria for selection are: academic excellence (a PhD and track record from a world-class institution); teaching performance (with intensive support given to those who lack experience); and ability to contribute to the institution (including international research and corporate connections). By definition, 100% of INSEAD's faculty have overseas experience, as they are expected to teach across INSEAD campuses. Furthermore, all – without exception – must be capable of teaching and publishing in English at the highest level.

Approximately **150 non-core faculty** (currently 119 adjunct and 31 visiting professors) teach in INSEAD programs. They are usually invited to contribute by program directors or area coordinators based on personal experience or recommendations – and expected to be appropriately qualified for the role required of them. Some (for example, emeritus professors) also contribute to the School's research output. INSEAD draws on external teaching expertise only when there are no appropriate core faculty available or the outsider in question is more highly qualified. The effectiveness of external contributors is monitored in the same way as for internal academic staff, principally by means of participant evaluations. INSEAD is fortunate in having many excellent adjunct professors who return to INSEAD on a regular basis.

INSEAD Resident Faculty

- **Standing Faculty** (full-time, tenure track): Assistant, Associate (both tenured and non-tenured) and full Professors. Standing Faculty typically hold doctoral (Ph.D.) degrees, and INSEAD does not recruit Assistant Professors who do not hold such a degree.
- **Affiliate Faculty:** Affiliate Professors, Senior Affiliate Professors and (even more senior) Professors of Management Practice – usually full-time permanent employees. Their fundamental purpose is to assure teaching that cannot be covered by members of the standing faculty. The grounds for nomination to the rank of affiliate are twofold: first, candidates who do not satisfy the nomination criteria for the rank of Standing; and second candidates who do not wish to be bound by the constraints of nomination to the rank of Standing. Those appointed to the rank of Affiliate will have their situation reviewed on a regular basis in accordance with the needs of the School and to verify that their performance meets our high standards.

INSEAD Associated Faculty

- **Adjunct Professor:** teaching periodically on INSEAD's programs for fixed periods of time. Adjunct faculty are paid in honorarium and fulfill teaching duties that cannot be covered by Standing or Affiliate Faculty. A PhD or similar level of qualification is usually required.
- **Visiting Professor:** a faculty member at another institution with teaching duties for a fixed period of time at INSEAD. Visiting faculty are professors in good standing at another academic institution invited to teach on INSEAD's programs with teaching duties for a fixed period of time.
- **Emeritus Professor:** a retired resident faculty member who continues to play a role in teaching and/or research at INSEAD as well as contributing to institutional activities.
- **Executive/Entrepreneur in Residence:** normally a short-term post with mentoring duties.
- **Other titles:** at the discretion of the Dean of Faculty (e.g. Distinguished Visiting Professor, Distinguished Clinical Professor, etc.).

Resident faculty may also be awarded a chair, which allows them an additional research budget, and/or teaching-load reduction. Currently, 45 professors (30% of core faculty) hold chairs.

Faculty Currently Assigned to INSEAD SF Hub Programs

Program: Competitive Strategy

- Program Director:
 - Karel Cool, Professor of Strategic Management, The BP Chaired Professor of European Competitiveness
- Additional faculty teaching the program:
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Program: Blue Ocean Strategy

- Program Director:
 - Andrew Shipilov, Professor of Strategy Akzo Nobel Fellow of Strategic Management
 - Fares Boulos, Affiliated Professor of Practice in Strategy
- Additional faculty teaching the program:
 - Guoli Chen, Associate Professor of Strategy

- Neil Jones, Senior Affiliate Professor of Strategy
- Lauren Mathys, Adjunct Professor
- Michael Shiel, Adjunct Professor of Strategy

Program: Leading in an Age of Digital Transformation

- Program Director:
 - J. Stewart Black, Professor of Management Practice in Global Leadership and Strategy
- Additional faculty teaching the program:
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4. Library and Learning Resources

As the courses are short term programs, a complete library within the facilities is not intended. All pre-reading material is delivered online as soft copies, or sent by post to the participant's home/office in due time prior the program, for hard copies such as books. The materials provided to students (electronically or in hard copy) will be sufficient to accomplish the learning objectives of each program. In addition, online resources from INSEAD will be available for participants attending a program at San Francisco Hub. A reading space, with shelves, is planned and will provide space for books published by INSEAD faculty, and any other relevant business books.

INSEAD has three libraries around the world, and offers substantial online and electronic resources that can be accessed anywhere in the world, including by members of the INSEAD SF Hub: the Doriot Library in Europe, the Tanoto Library in Asia and the third on the Middle East Campus. They are designed to support the teaching, learning, publishing and research needs of faculty, researchers and students. All three libraries offer access to research materials, including books, e-books, e-journals and DVDs. There are 48,000 books in Fontainebleau, 11,000 in Singapore and 3,000 in Abu Dhabi, with 50,000 e-books available to the INSEAD community anytime, anywhere. The journal collection is 99.9% available online. Research data, such as industry reports, company profiles, financial datasets and other statistical resources, is also available 24/7, on and off campus. For articles or books that are not part of the collection, there is an inter-library loan service in place. INSEAD deals mainly with the British Library in Europe and the National University of Singapore or Singapore Management University in Asia, which ensures a quick turnaround.

The INSEAD libraries' collections reflect the international dimension of the school by providing resources that are as global in scope as possible. Special attention is paid to providing databases that cover many countries and industries. Virtually all of the databases and collections are in English, although one of the most popular resource is Factiva, which provides press coverage in 22 languages.

The libraries belong to several international professional associations, notably EBSLG (European Business School Librarians' Group) and APBSLG (Asia Pacific Business School Librarians' Group). They also have close links with ABLD (Academic Business Library

Directors) in North America. In addition, the Doriot library is part of the ACIEGE (Association des Responsables des Centres d'Information des Ecoles de Gestion) in France and active in the Sorbonne University Alliance, of which INSEAD was a founder member.

5. Records

Required student records, as per CEC 94900, will be kept at INSEAD France, in the Executive Education Department, as is currently done with all participants attending our programmes. These materials are stored electronically, and are immediately accessible at all times from the INSEAD SF Hub.

Student records include: (1) name, (2) mailing address, (3) telephone number, (4) email address, and (5) program attended.

Required Institutional records, as per CEC 94900.5, will be kept in the premises of the centre, and managed by the team.

Student transcripts will be maintained permanently. All other required records will be maintained for a period of not less than five years. Academic and financial records will not be maintained separately for each student.

Recordkeeping Security: INSEAD uses only named access for all systems containing data, observing strict adherence to the comprehensive requirements of the European Union's General Data Privacy Regulation (GDPR) regarding data security, data retention, data storage and access. These measures extend to data maintained in connection with the INSEAD SF Hub. Procedures include the following:

1. Regular back-ups are scheduled for on-premise systems
2. Cloud solutions used by INSEAD have security features such as Identity Management, Access Management, Event Monitoring and Field Audit Trails.
3. There is a data retention policy of 5 years for application-related data for prospects.

VI. MISCELLANEOUS

1. NOTICE CONCERNING TRANSFERABILITY OF CREDITS AND CREDENTIALS EARNED AT OUR INSTITUTION

The transferability of credits you earn at INSEAD SF Hub is at the complete discretion of an institution to which you may seek to transfer. Acceptance of the certificate of completion you earn at INSEAD SF Hub is also at the complete discretion of the institution to which you may seek to transfer. If the certificate of completion that you earn at this institution is not accepted at the institution to which you seek to transfer, you may be required to repeat some or all of your coursework at that institution. For this reason you should make certain that your attendance at this institution will meet your educational goals. This may include contacting an institution to which you may seek to transfer after attending INSEAD SF Hub to determine if your certificate of completion will transfer.

INSEAD SF Hub does not award any academic credit and does not measure its programs in traditional academic “credit hours.”

2. Grievance Procedure and Statement of Student Rights

A participant with a complaint or grievance regarding any aspect of their program is encouraged to discuss it with their assigned faculty member or the INSEAD SF Hub Director, and otherwise to pursue informal resolution in accordance with Section 8 of the Executive Education Open Enrolment Programme General Terms and Conditions. An INSEAD SF Hub participant need not invoke an internal institutional dispute resolution procedure before enforcing any contractual or other legal rights or remedies.

Participants have all rights and protections afforded to them under the U.S. Constitution and other applicable laws. Participants have the right to be treated fairly and with dignity, and to not be discriminated against because of race, color, national origin, sex, sexual orientation, gender, gender expression, disability, religion or other protected status.

3. Regulatory Notices

Any questions a student may have regarding this Catalog that have not been satisfactorily answered by the institution may be directed to the Bureau for Private Postsecondary Education at P.O. Box 980818, West Sacramento, CA 95798-0818, www.bppe.ca.gov, (888) 370-7589 or by fax (916) 263-1897.

A student or any member of the public may file a complaint about this institution with the Bureau for Private Postsecondary Education by calling (888) 370-7589 or by completing a complaint form, which can be obtained on the bureau's internet Web site, www.bppe.ca.gov.

If a Participant receives federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal financial aid funds. Please note that this statement is required pursuant to California regulations; INSEAD San Francisco Hub does not presently participate in any federal, state or local student financial assistance, grant or loan program.

The institution has not had a pending petition in bankruptcy, is not operating as a debtor in possession, has not filed a petition within the preceding five years, and has not had a petition in bankruptcy filed against it within the preceding five years that resulted in reorganization under Chapter 11 of the United States Bankruptcy Code.