

Refund Protection FAQ

Refund Protection is offered to families during Studio Pro class registration and covers their tuition commitment. This FAQ answers the questions studios ask most about how coverage is calculated, what happens when enrollment changes, and what a claim requires.

Offering coverage to families

When are families offered Refund Protection?

The offer appears when families register online through the Studio Pro parent portal. If your studio registers students through Registration Manager or another method, families won't see the offer.

If you'd like those families to have the option, direct them to dance-studio-pro.vicoverage.com, where they can request a quote and purchase coverage.

How coverage amounts are calculated

How is the coverage amount determined?

It depends on how the class is priced in Studio Pro.

- **Classes with recurring tuition:** We estimate the family's total commitment from the class's tuition rate and the length of the class, assuming tuition is billed monthly. Coverage is offered based on that estimate.
- **Classes with no recurring tuition:** Coverage is based on the cost of the class at the time of registration.

What's included in the coverage amount? Does it include costume, recital, or competition fees?

Coverage includes any costs that are part of the estimate at registration. If your studio bundles costume, recital, or competition costs into monthly tuition, they're covered as part of tuition.

Charges added separately after registration aren't included. Neither are registration fees, additional season fees, or class registration fees.

Families who want to cover those costs can request a quote for additional coverage at dance-studio-pro.vicoverage.com. See "Additional coverage" below.

Does coverage use Studio Pro season dates or class dates?

Class dates. When coverage spans several classes with different dates, it runs from the earliest class start date to the latest class end date.

EXAMPLE

For example, a student registers for a class running September–October and another running November–December, both in a September–December season. Coverage runs September through December, based on the two classes' dates.

What if a student registers for classes in more than one Studio Pro season?

Coverage is based on the estimated tuition for all the classes the student registers for, regardless of which season each class belongs to. For example, a company class and a recreational class set up in separate seasons are both included.

What if our studio doesn't bill tuition monthly?

Studio Pro doesn't pass along a class's billing frequency, so tuition estimates assume monthly billing. If you bill weekly, per class, or on another schedule, the coverage families are offered may be higher or lower than their actual tuition.

Additional coverage

Can families insure costs not included in tuition, like costume or recital fees?

Yes. The offer at registration within Studio Pro is based on tuition only. If a family knows what they'll pay for costumes or other fees, they can request a quote for additional coverage at dance-studio-pro.vicoverage.com.

To file a claim on those costs, the family will need proof of what your studio charged for them, such as a Studio Pro statement listing the fees.

What should families enter as the Registration Cost when requesting a quote?

The total they expect to pay your studio for the classes they want to insure. This is usually the full tuition for the season. Families can also include costume fees or other expected costs if they know them up front.

If they file a claim, they'll need a Studio Pro statement itemizing what they've paid and their outstanding balance.

Changes during the season

What happens when a student adds a class mid-season?

Coverage is set at registration, based on the estimated commitment at that time. A class added later isn't included in the existing coverage. Registering for the new class gives the family a new offer, so they can add coverage for that class separately.

What happens when a student drops one class but stays enrolled in others?

Nothing needs to change. Claims are paid on the tuition the family actually owes, so the dropped class simply isn't part of any future claim.

The family's coverage amount won't be reduced. Within 10 days of purchase, they can cancel coverage for a refund and purchase again for their new schedule. After 10 days, there's no partial refund for the dropped class.

How do families get coverage for the second half of the year if we don't run a new registration?

The coverage offer appears only in the Studio Pro class registration flow. If you roll families into Spring automatically, for example through Registration Manager or an intent-to-return form, they won't see an offer.

Those families can request a quote directly at dance-studio-pro.vicoverage.com.

Claims and your studio

How is a payout calculated?

Payouts are based on the unused portion of the family's tuition, up to the coverage amount they purchased. That can include tuition already paid for time missed and remaining tuition your refund policy still requires the family to pay.

What documentation does a claim require?

The family provides a statement from your studio showing the tuition they're required to pay. The classes on the statement need to match the classes they registered for when they purchased coverage. Depending on the reason for the claim, they may also need supporting documents such as medical records.

Does Refund Protection replace our refund policy?

No. Your policy stays in place. If it holds families to the rest of the season, a family whose student can't continue for a covered reason can be reimbursed for that remaining tuition. If your studio refunds or waives remaining tuition, that amount isn't reimbursed.

What does our studio need to do when a family files a claim?

Claims are handled entirely by ViCoverage. Your only involvement is providing a tuition statement if a family asks for one, which you can pull from Studio Pro as you normally would.

Questions?
We're happy to help.

support@vicoverage.com

customers.vicoverage.com