

Refund Protection

Protect your tuition commitment if your student can't finish the season.

What is Refund Protection?

Signing up for classes is a real commitment, often a full season of tuition. When something unexpected happens, like an injury or illness, and your student can't continue, Refund Protection has you covered. It can reimburse the tuition you've already paid for time they missed. If your studio still bills you for the rest of the season, it can also cover that remaining tuition, up to the amount of coverage you purchased.

How it Works

CLASSES WITH MONTHLY TUITION

Most classes are billed as monthly tuition. We estimate your total commitment for the season based on your tuition rate and the dates your class runs, and offer coverage based on that estimate.

Example: Your student is injured in month 6 of a 9-month season. If your studio's refund policy still requires you to pay for the remaining 3 months, Refund Protection can reimburse you for that tuition.

CLASSES PAID IN FULL

If you pay for a class in full at registration and there's no monthly tuition, your coverage matches exactly what you paid.

If Your Student Can't Continue

Request a refund in a few clicks at customers.vicoverage.com. To be reimbursed for tuition you still owe, you'll need to provide proof of your remaining commitment to the studio.

What's covered

-  **Long-term injuries**
Your student is injured and unable to finish the season.
-  **Long-term illness**
An illness prevents your student from continuing for the rest of the season.
-  **Short-term injuries & illnesses**
Your student can't attend for a period of time due to an illness or injury, and you're reimbursed for the classes they missed.
-  **Job loss**
A parent unexpectedly loses their job, preventing your student from finishing the season.
-  **Active military duty**
A parent is called to duty or reassigned unexpectedly, forcing your student to withdraw.

What's not covered

-  Pre-existing medical issues
-  Personal schedule conflicts
-  Foreseeable events at the time of registering
-  Registration fees, costume fees, and other charges billed separately from tuition