

Refund Protection

Keep your tuition policy in place while giving families a way to recover their tuition when the unexpected happens.

What is Refund Protection?

Sometimes life happens, like an unexpected injury or illness, and a student can't finish the season. Refund Protection reimburses families for tuition paid for time missed, and for remaining tuition your refund policy still requires them to pay, up to the coverage they purchased. Families get their money back from ViCoverage, and your studio keeps its tuition revenue.

How does it work?

When families register for classes, they'll have the option to add Refund Protection at checkout. The coverage offered depends on how the class is priced.

Classes with monthly tuition: Coverage is based on an estimate of the family's total tuition for the season, using your tuition rate and class dates. Estimates assume monthly billing. If you bill weekly, per class, or on another schedule, the coverage offered may differ from actual tuition.

Classes paid in full: Coverage matches the cost of the class.

If a student can't continue for a covered reason, families file claims directly at customers.vicoverage.com.

What if our studio already has a refund policy?

Keep it. Refund Protection works alongside your policy, not in place of it. If your policy 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. It also covers situations your policy may not, like a parent's job loss or military reassignment. It's a simple way to offer families more flexibility without changing your policy or taking on financial risk.

What's covered

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

Keep Your Tuition Revenue

Offer flexibility without issuing refunds yourself

Give Families Confidence

Help families commit to a full season at registration

Save Time

ViCoverage handles claims. You may occasionally be asked for a family's tuition