Studio Pro + ViCoverage by Vertical Insure

Business Owner FAQs

Refund Protection & Accident & Injury Insurance — What They Are and How They Work

Important: Your studio's role is to inform families that these options are available at checkout. Coverage decisions, claims, and all customer support are handled entirely by ViCoverage. Direct all coverage-related questions to support@vicoverage.com.

About the Products

What are these two products?
Two optional coverage add-ons are available to families at checkout when registering for your programs:
- Refund Protection reimburses families up to 100% of non-refundable program fees if a participant can no longer attend for a covered reason.
- Accident & Injury Insurance reimburses up to $5,000 in out-of-pocket medical costs if a participant is injured during a covered class or activity.

Both are optional for families. Your studio does not pay to offer them.

Who provides and manages these products?
Both products are issued and managed by ViCoverage, powered by Vertical Insure, a licensed insurance producer. ViCoverage handles all policy issuance, claims processing, and customer support. Your studio is not involved in underwriting, claims, or compliance obligations.

What does Refund Protection cover?
Covered reasons:
- Long-term injury preventing the child from finishing the program
- Long-term illness preventing the child from continuing
- Short-term injury or illness causing the child to miss a portion of the program
- Unexpected job loss by a parent
- Parent unexpectedly called to active military duty

Not covered: pre-existing medical conditions, personal schedule conflicts, or events foreseeable at the time of registration.

What does Accident & Injury Insurance cover?
Up to $5,000 in out-of-pocket medical expenses from an injury occurring during the covered program, including deductibles and copays. Coverage applies from the first through the last day of the program. Injuries outside of scheduled class time are not covered. Coverage limit: If primary health insurance is not used first, benefits are limited to $2,000. Families should always submit to their primary insurer before filing with ViCoverage.

How much do these cost families?
Refund Protection is approximately 7% of the registration cost (e.g., a $100 program costs $107 with protection added). Accident & Injury Insurance pricing starts at approximately $14 and may vary based on the program and participant information. Pricing is displayed during registration. There is no cost to your studio to offer coverage.

When does coverage begin?
Refund Protection coverage begins the day after purchase. Accident & Injury Insurance coverage begins on the first day of the covered activity. Both end on the last day of the program or activity.

How the Process Works

How do families add coverage?
During registration, families see a simple accept/decline prompt for each product before checkout. No additional forms, pop-ups, or redirects are required. Families can add one, both, or neither product.

What happens after a family purchases coverage?
ViCoverage sends a confirmation email immediately after purchase with policy details, a certificate ID, and claim instructions. Families should save this email as their primary policy reference.

How does a family file a claim?

1. Family visits customers.vicoverage.com and signs in using the email address used during registration. First-time users can create a free customer portal account to access their coverage and file a claim.
2. They select the relevant policy and initiate a claim.
3. They complete a short form and upload supporting documentation (medical bills, doctor's note, EOB from primary insurer, etc.).
4. ViCoverage acknowledges the claim, assigns a claims examiner, and manages resolution directly with the family.

Your studio is not involved in this process.

Can a family cancel their coverage?
Yes — within 10 days of purchase, provided no claim has been filed. Cancellation requests go to support@vicoverage.com.

What if a family can't find their ViCoverage confirmation email?
They should search their inbox (including spam) for "ViCoverage." If they still can't locate it, they can contact support@vicoverage.com using the email address from registration.

Your Studio's Role and Compliance

What is our studio's role?
Your role is limited to three things:

- Presenting the option at checkout so families are aware it exists.
- Informing families what the products are at a factual level if they ask.
- Directing all coverage questions, claims, and disputes to ViCoverage.

Your studio does not manage, approve, or respond to claims. You have no compliance obligations related to the insurance products themselves.

What should our staff say when families ask about coverage?
Use this language: "Optional coverage is available at checkout through ViCoverage. Refund Protection can reimburse your program fees if your child can't attend for a covered reason. Accident & Injury Insurance can cover out-of-pocket medical costs if your child is injured during class. Both are optional. For questions about what's covered or how to file a claim, contact ViCoverage directly at support@vicoverage.com."

What must our staff avoid saying?

- "Yes, that situation would be covered" — do not interpret coverage for families
- "Your claim will be approved" — do not promise claim outcomes
- "We recommend ViCoverage" or "We trust ViCoverage" — do not endorse the provider
- "You should add this" — do not recommend coverage to specific families
- "We partnered with ViCoverage because we trust them" — do not characterize the relationship as an endorsement

What should we say if a parent asks why we chose ViCoverage?
Keep it factual and neutral: "ViCoverage is the coverage provider integrated into our registration platform. For questions about their products or credentials, you can visit ViCoverage.com or contact them at support@vicoverage.com."

A parent wants a refund and says they have Refund Protection. What do we do?
Do not issue a studio refund. Direct the family to file a claim with ViCoverage at customers.vicoverage.com. Refund Protection reimbursements are paid by ViCoverage directly to the family — your studio's registration revenue is not affected.

A parent is upset about a denied claim. What do we do?
Listen and acknowledge their frustration, but do not attempt to intervene in or comment on the claim decision. Direct them to ViCoverage: "Coverage decisions are made by ViCoverage. Please contact their support team at support@vicoverage.com — they can explain the decision and discuss your options."

What should we do if a child is injured during class?
Follow your existing incident response procedure. After the child receives appropriate care, you may inform the parent: "If you purchased Accident & Injury Insurance through ViCoverage, you may be able to file a claim for out-of-pocket medical costs. Keep all receipts and medical records and visit customers.vicoverage.com to file." Your studio's involvement ends there.

What language can we use when introducing coverage to families in communications?
When you register, you'll have the option to add optional coverage at checkout — including protection for your program fees and coverage for unexpected medical costs. Both are optional and offered through ViCoverage. Families may choose whether or not to purchase coverage through ViCoverage." This language is compliant because it describes the feature neutrally, does not specify outcomes, and acknowledges that other providers are available.