ACCIDENT COVERAGE

Accident & Injury Insurance

Frequently Asked Questions

Accident & Injury Insurance is supplemental coverage that can reimburse up to $5,000* in out-of-pocket medical expenses resulting from an injury that occurs during a covered program or activity. For example, if you are injured during a covered activity and visit the emergency room before meeting your annual health insurance deductible, this coverage can reimburse the deductible or other eligible out-of-pocket costs you paid for medical treatment.

WITHOUT Accident Insurance	**WITH Accident Insurance**
ER Visit: $6,000	**ER Visit:** $6,000
Primary Health Insurance covers: $2,800 (80% after $2,500 deductible)	**Primary Health Insurance covers:** $2,800 (80% after $2,500 deductible)
Out-of-Pocket: $2,500 deductible + $700 coinsurance	**Accident & Injury Insurance covers:** $2,500 deductible + $700 coinsurance
YOU PAY: $3,200	**YOU PAY: $0**

*This example is based on a hypothetical scenario

How does this differ from health insurance?

Accident & Injury Insurance is an excellent compliment to existing health insurance coverage. Traditional health insurance plans typically require high deductibles which come directly out of your pocket. For a reasonable premium, Accident & Injury Insurance will cover up to $5,000* of your out-of-pocket medical expenses if an injury occurs while participating in the covered activity.

What does this insurance cover?

Accident & Injury Insurance reimburses up to $5,000* of out-of-pocket medical expenses if you or the covered individual is injured while participating in the covered activity. Your health plan's deductible can be included as an out-of-pocket medical expense.

What is the duration of my coverage?

Coverage starts the day the covered activity begins and ends on the last day of the activity. Any injuries that occur during the activity are included. However, injuries sustained outside of the activity are not covered.

**Benefits are limited to up to $2,000 if primary health insurance is not used first.*

How do I file a claim?

After purchase, create a customer portal account at **customers.vicoverage.com**. Be sure to use the email address that is associated with your policy when creating your account. The portal will display a full list of all of your active policies with links to file a claim. If you do not wish to create a customer portal account, you can also access the claims portal through the confirmation email you received from ViCoverage immediately after purchase. Search for "ViCoverage" in your inbox or spam folders to locate this email. The claims portal will include a short submission form that may require supporting documentation to verify the claim (medical records, receipts, or other relevant documents). If you have any questions regarding the claims process, please reach out to us at support@vicoverage.com.

How are claims handled and when will I receive an answer?

Claims are promptly acknowledged and assigned to a claims examiner. The actual time to resolve a claim depends upon its complexity and the level of documentation required. Any questions about your policy, coverage, or a submitted claim can be directed to the ViCoverage customer support team at support@vicoverage.com.

Where can I find my policy ID or number?

The ViCoverage customer portal contains all policy information, including your policy ID/Number. Create your free customer portal account at **customers.vicoverage.com**. After purchasing a policy, you will also receive an email from ViCoverage which includes the policy ID/Number. Please search your inbox (search "ViCoverage") or check your spam folders for the email. If you're unable to access the Customer Portal or locate the confirmation email, please send a request to support@vicoverage.com using the email address associated with your policy.

Can I cancel my policy?

If you are not satisfied with the product for any reason, the policyholder has the option to cancel the policy within ten (10) days of the initial purchase date. If cancellation is requested within those 10 days, ViCoverage will process the cancellation of the policy and refund the premium (minus fees), as long as you have not filed a claim. Policy cancellation requests should be submitted to support@vicoverage.com.

Still have questions?

We're happy to help. Reach out to us at: support@vicoverage.com.

SUPPORT@ViCOVERAGE.COM