

FOR PROGRAMS & ORGS

Accident & Injury Insurance

Boost participation rates and provide peace of mind by offering Accident & Injury Insurance from ViCoverage to your participants and their families.

What is Accident & Injury Insurance?

Accident & Injury Insurance is an affordable way for your organization to offer added protection to participants and peace of mind to families. For a one-time fee, the policy covers up to \$5,000* in out-of-pocket medical expenses from injuries that occur during the covered activity or program. It's a simple way to help remove financial barriers and encourage more consistent participation.

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

How does it work?

When registering for a program or activity, families will have the option to add Accident & Injury Insurance before checkout. If the participant is injured during the activity, they can easily file a claim for reimbursement in just a few clicks by visiting: customers.vicoverage.com.

Why do families need this?

Accident & Injury Insurance helps cover costs that regular health insurance may not. If a participant gets hurt during a program or activity, this insurance can help pay for things like a high deductible. It works best alongside regular health insurance, but families can still use it even if they don't have a health plan.

WITHOUT Accident & Injury Insurance

ER Visit:
\$6,000

**Primary Health
Insurance covers:**
\$2,800
(80% after \$2,500
deductible)

Out-of-Pocket:
\$2,500 deductible +
\$700 coinsurance

YOU PAY:
\$3,200

WITH Accident & Injury Insurance

ER Visit:
\$6,000

**Primary Health
Insurance covers:**
\$2,800
(80% after \$2,500
deductible)

**Accident & Injury
Insurance covers:**
\$2,500 deductible +
\$700 coinsurance

YOU PAY:
\$0

*This example is based on a hypothetical scenario



Increase Sign-Ups

Help families feel more secure during registration



Build Trust

Show your participants that you prioritize their safety



Save Time

Focus on growing your club, not on admin tasks