

Refund Protection

Frequently Asked Questions

Refund Protection provides peace of mind by reimbursing up to 100% of non-refundable activity or program fees if a participant can no longer take part for a covered reason. It's an easy way to add a little extra peace of mind when signing up.

Who is ViCoverage?

ViCoverage offers simple, customized coverage to protect life's purchases. Powered by Vertical Insure, ViCoverage partners with platforms to embed personalized protection at checkout. Learn more at [ViCoverage.com](https://vicoverage.com).

How do I know if the reason I can no longer participate is covered?

This sheet outlines many of the common reasons covered, but please refer to the certificate for a detailed list. To view your certificate, create a customer portal account at customers.vicoverage.com using the email address associated with your coverage. You can also search your inbox for a confirmation email from ViCoverage. If you are unable to access your certificate, contact our customer support team at support@vicoverage.com.

What is the duration of my coverage?

Coverage starts the day after purchase. Any covered peril that occurs from that point until the final day of the program or activity would be covered.

What's Covered:

- ✓ **Long-term Injuries:** The participant is injured and unable to finish the program.
- ✓ **Long-term Illness:** An illness prevents the participant from continuing for the rest of the program.
- ✓ **Short-Term Injuries & Illnesses:** The participant is unable to attend for a period of time due to an illness or injury.
- ✓ **Job Loss:** A parent unexpectedly loses their job, preventing the participant from finishing the program.
- ✓ **Active Military Duty:** A parent is called for duty or reassigned unexpectedly, forcing the participant to withdraw from the program.

What's Not Covered:

- ✗ Pre-existing medical issues
- ✗ Personal schedule conflicts
- ✗ Foreseeable events at the time of registering

How do I file a claim?

After purchase, you can create a ViCoverage customer portal account by visiting customers.vicoverage.com. The portal will display a full list of all of your active coverages with links to file a claim. Be sure to create your account using the same email address that you used when booking your activity. If you can't remember which email you used, search your inbox for a confirmation email from ViCoverage. The claims process will include a short submission form that may require supporting documentation to verify your claim (medical records, receipts, or other relevant documents). If you have any questions, 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 coverage or a submitted claim can be directed to the ViCoverage customer support team at support@vicoverage.com.

Where can I find my certificate number or ID?

The ViCoverage customer portal contains all coverage information, including your ID Number. Create your free customer portal account at customers.vicoverage.com. After purchase, you will also receive an email from ViCoverage which includes the ID Number and certificate information. The email address will be the one associated with your booking or reservation. Please search your inbox (search "ViCoverage") or check your spam folders for the email. If you still cannot find your certificate number, please send a request to support@vicoverage.com.

Can I cancel my coverage?

You have the option to cancel within ten (10) days of the initial purchase date. If cancellation is requested within those 10 days, ViCoverage will process the cancellation and refund the premium (minus fees), as long as you have not filed a claim. Cancellation requests should be submitted to support@vicoverage.com.

Still have questions?

Contact us at support@vicoverage.com.

SUPPORT@VICOVERAGE.COM