Parent Email Announcement Template

Studio-to-Parent Communication | Ready to Send

Copy the email text below directly into your email platform. Add your studio name and contact info to the signature block at the bottom before sending.

Announcement Email

SUGGESTED SUBJECT: New coverage options available when you register
BEST SEND TIME: At enrollment / when registration opens

Hi there,

When you register for our upcoming programs, you'll have the option to add two types of protection at checkout. Both are optional — here's what they cover:

Accident & Injury Insurance

If your child is injured during a covered class or program, this covers up to $5,000 in out-of-pocket medical costs — including deductibles and copays. For a small one-time fee, you can avoid paying thousands in unexpected bills.

Refund Protection

If your child can no longer participate due to an injury, illness, or other covered reason — including a parent's unexpected job loss or military reassignment — this reimburses up to 100% of non-refundable program fees.

Both options are offered through our partner ViCoverage (by Vertical Insure). You can add either or both at checkout in just a few seconds.

If you ever need to file a claim, visit customers.vicoverage.com, log in with the email you used at registration, and submit online.

Questions about coverage? Contact ViCoverage directly at support@vicoverage.com or visit ViCoverage.com to learn more.

Questions about our programs? Reach out to us directly — our contact info is below.

See you in class,

Add your studio name, phone number, email address, and website here.

Staff Quick-Reference: Insurance Options

For Front Desk & Admin — Answering Parent Questions Confidently

The 30-Second Overview

We offer two optional add-ons at checkout through our partner ViCoverage. You don't sell them — parents choose at registration. Your job is to explain what they are and point questions to the right place.

What Each Product Does

	What it coversrst
Accident & Injury Insurance	Up to $5,000 in out-of-pocket medical costs (deductibles, copays) if the child is injured during a covered class or program. Up to $2,000 if primary health insurance is not used first.
Refund Protection	Up to 100% of non-refundable program fees if the child can no longer participate for a covered reason (illness, injury, job loss, military duty)

Common Parent Questions — What to Say

"What is this? Is it legitimate?"

"It's real insurance offered through ViCoverage, our coverage partner powered by Vertical Insure. It's completely optional. If your child gets hurt or has to miss the program, it can help protect you financially. You can learn more at ViCoverage.com."

"Do I have to buy it?"

"No, it's completely optional. You can register without it."

"Is this the same as my health insurance?"

"No, it works alongside your existing health insurance. Accident & Injury Insurance covers what your health plan doesn't — like your deductible or copay. Refund Protection is separate and only applies to program fees, not medical bills."

"Can I add it after I've already registered?"

"Coverage availability after registration may be limited. The best thing to do is contact ViCoverage directly at support@vicoverage.com and they can let you know what options are available."

"My child already got hurt — can I add coverage now?"

"Unfortunately, coverage needs to be in place before an injury occurs. We'd suggest reaching out to ViCoverage at support@vicoverage.com to confirm, but pre-existing events are generally not covered."

"How do I file a claim?"

"Go to customers.vicoverage.com and log in with the email address you used when registering. First-time users can create a free customer portal account using that same email address. From there, you can file a claim for any active policy. There's also a link in the confirmation email you received from ViCoverage after purchase."

"I never got a confirmation email from ViCoverage."

"Check your spam folder and search for 'ViCoverage.' If you still can't find it, email support@vicoverage.com using the address you registered with and they'll help you locate your policy."

"Can I get a refund on the insurance itself?"

"Yes — policies can be cancelled within 10 days of purchase as long as no claim has been filed. Send the request to support@vicoverage.com."

What NOT to Say

Avoid these — they can create liability or mislead families:

- Don't say "it covers everything" — exclusions apply.
- Don't promise a claim will be approved — that's ViCoverage's decision, not ours.
- Don't quote specific premium prices unless you've confirmed the current amount.
- Don't tell parents to skip it — it's their decision to make.

Key Contacts

Question type	Direct them to
Coverage questions, claims, cancellations	support@vicoverage.com
Policy details, certificate number	customers.vicoverage.com
Program or scheduling questions	Studio manager or director
Escalations you can't resolve	Studio manager or director

When in doubt, don't guess. Say: "Let me get you the right contact so you get an accurate answer."

What to Do If Something Happens

Step-by-Step Escalation Guide for Studios & Families

This guide covers three scenarios: a child is injured during a program, a family needs to withdraw, or a parent has a problem with their coverage. Use the relevant section below.

SCENARIO A: Child Is Injured During a Class or Program

Applies to: Families who purchased Accident & Injury Insurance

Immediate Steps — Studio Responsibility

1. Ensure the child receives appropriate first aid or emergency care.
2. Document the incident using your studio's standard incident report process.
3. Notify the parent or guardian immediately if they are not present.
4. When speaking with the parent, let them know: "If you purchased Accident & Injury Insurance through ViCoverage, you may be able to file a claim for out-of-pocket medical costs. Keep all your medical receipts and records."

Parent Next Steps — After Medical Treatment

Share these steps with the family:

5. Gather all documentation: medical bills, receipts, and any explanation of benefits (EOB) from their primary health insurance.
6. Visit customers.vicoverage.com and log in with the email address used at registration.
7. Select the active Accident & Injury policy and click to file a claim.
8. Complete the short claim form and upload supporting documents.
9. ViCoverage will acknowledge the claim and assign a claims examiner. Resolution time varies based on complexity and documentation.

Coverage reminder: Benefits are limited to $2,000 if primary health insurance is not used first. Coverage only applies to injuries that occur during the covered program — not before, after, or outside of scheduled class time.

SCENARIO B: Child Can No Longer Participate in the Program

Applies to: Families who purchased Refund Protection

Covered Reasons

The following qualify for a Refund Protection claim:

- Long-term injury that prevents 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
- Parent's unexpected job loss
- Parent called to active military duty or unexpectedly reassigned

The following are NOT covered:

- Pre-existing medical conditions
- Personal schedule conflicts
- Any event that was foreseeable at the time of registration

Steps to File a Refund Protection Claim

1. Parent visits customers.vicoverage.com and logs in with the email used at registration.
2. Select the Refund Protection coverage and click to file a claim.
3. Submit the claim form with relevant documentation (doctor's note, termination letter, military orders, etc.).
4. ViCoverage will review and process the claim — resolution time depends on complexity and documentation provided.

Important for studio staff: Refund Protection claims are processed entirely by ViCoverage. Do not issue a studio refund on the assumption that the insurance will cover it. If a parent asks for a refund because they have Refund Protection, direct them to file through ViCoverage first.

SCENARIO C: Parent Has a Problem with Their Coverage or Claim

Issue	What to do
Can't log in to customer portal	Direct to support@vicoverage.com with the email address used at registration
Never received a ViCoverage confirmation email	Check spam, search 'ViCoverage.' If still missing, email support@vicoverage.com
Claim was denied	Direct to support@vicoverage.com — all claim decisions are made by ViCoverage, not the studio
Wants to cancel their insurance policy	Email support@vicoverage.com — cancellations are allowed within 10 days of purchase if no claim has been filed
Didn't purchase coverage but wants it now	Direct to ViCoverage to confirm eligibility — coverage may not be available once the program has started
Parent is upset and escalating	Listen, empathize, and clarify that coverage decisions are made by ViCoverage. Provide support@vicoverage.com and escalate to your studio manager if needed.

Quick Reference — ViCoverage Contacts

Customer Support: support@vicoverage.com
Claims & Policy Portal: customers.vicoverage.com
Learn More: ViCoverage.com