

# Refund Protection

## Frequently Asked Questions



Refund Protection can reimburse guests and covered individuals for their non-refundable booking and reservation purchases if they are forced to cancel due to unforeseen and covered circumstances. Covered reasons include injuries, accidents, illnesses, severe weather, traffic accidents, and so much more.

### How do I know if my reason for cancellation is covered?

Please refer to your certificate for a detailed list of covered perils. If you are unable to access your certificate, contact our customer support team at [support@verticalinsure.com](mailto:support@verticalinsure.com).

### Covered Reasons Include:

\*please refer to your certificate for a detailed list



**Injury or Accident**



**Severe Illness**



**Inclement Weather**



**Traffic Accident**

### What is the duration of my coverage?

Coverage starts the day after purchase. Any covered peril that occurs from that point until and through the end of the reservation would be covered.

On claims that are accepted, the covered individual will receive a full refund if the reason occurred prior to the start of the booked reservation. If a peril takes place during the reservation, the covered individual will be provided a pro-rated refund for the time missed.

### Can I file multiple claims?

Yes! For example: If a covered individual misses the first day of the reservation for an illness and the last day with an injury, they may file a claim for each of those situations.

### How do I file a claim?

After purchase, you can create a ViCoverage customer portal account by visiting [customers.verticalinsure.com](https://customers.verticalinsure.com). Be sure to use the email address that is associated with your purchase when creating your account. The portal will display a full list of all of your active coverages with links to file a claim. You can also access the claims portal through the confirmation email you received from ViCoverage immediately after purchase. Search for “Vertical Insure” or “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, please reach out to us at [support@verticalinsure.com](mailto:support@verticalinsure.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@verticalinsure.com](mailto:support@verticalinsure.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.verticalinsure.com](https://customers.verticalinsure.com). After purchase, you will also receive an email from ViCoverage which includes the ID Number. The email address will be the one associated with your reservation. Please search your inbox (search “Vertical Insure” or “ViCoverage”) or check your spam folders for the email. Or you can send a request to [support@verticalinsure.com](mailto:support@verticalinsure.com) using the email address associated with your registration.

### 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, as long as you have not filed a claim. Cancellation requests should be submitted to [support@verticalinsure.com](mailto:support@verticalinsure.com).

## Still have questions?

We're happy to help. Reach out to us at:  
[support@verticalinsure.com](mailto:support@verticalinsure.com).

[SUPPORT@VERTICALINSURE.COM](mailto:SUPPORT@VERTICALINSURE.COM)



For a detailed list of covered perils, please refer to your policy.

[SUPPORT@VERTICALINSURE.COM](mailto:SUPPORT@VERTICALINSURE.COM)

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