

REFUND PROTECTION

Registration Protection

Frequently Asked Questions



Registration Protection provides coverage for families if a registered participant is unable to participate in a season, event, or activity. If the covered individual needs to cancel their registration or their participation due to unforeseen and covered circumstances, Registration Protection can reimburse them for the non-refundable registration fees.

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

Please refer to your policy for a detailed list of covered perils. If you are unable to access your policy, contact our customer support team at support@verticalinsure.com.

Covered Reasons Include:

*please refer to your policy for a detailed list



Injury or Accident



Severe Illness



Inclement Weather



Traffic Accident

What is the duration of my policy?

Coverage starts the day after the policy is purchased. Any covered peril that occurs from that point until and through the end of season would be covered. Injuries can occur on or off the field and are not required to be a part of the registered event.

On claims that are accepted, a policyholder will receive a full refund if the covered reason occurred prior to the first sanctioned activity. If coverage takes place during the season, a policyholder will be provided a pro-rated refund for the time missed and unable to participate.

Can I file multiple claims on a single policy?

Yes! Multiple claims can be filed on a single policy. For example: If a participant misses the first 10% of the season for an illness and the last 20% of the season with an injury, the policyholder may file a claim for each of those situations.

What if I'm on a payment plan?

If the covered participant is unable to complete the season for a covered reason before you've completed all of the payments, there are two options. First, you can continue to make your normal monthly payments and file a claim each month for reimbursement, or file one claim at the end of the season for all of the months you were unable to participate. The second option is to pay your remaining balance in one lump sum and file a single claim for the portion that is eligible for reimbursement.

How do I file a claim?

After purchase, you can create a ViCoverage customer portal account by visiting 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 policies 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.

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.

Where can I find my policy ID or certificate number?

The ViCoverage customer portal contains all coverage information, including your ID Number. Create your free customer portal account at 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 registration. 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 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.

Still have questions?

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

SUPPORT@VERTICALINSURE.COM



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

SUPPORT@VERTICALINSURE.COM

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