

REFUND PROTECTION

# Team Registration Protection

Frequently Asked Questions

Team Registration Protection provides coverage if an event, activity, or tournament is cancelled due to weather or if at least one-third of a registered team is unable to participate. If the insured party needs to cancel their registration or their participation due to unforeseen and covered circumstances, the policy can reimburse them for their unused, non-refundable registration fees.

## How do I know if my reason 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@vicoverage.com](mailto:support@vicoverage.com).

## 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 the beginning of the event would be covered.

## Where can I find my policy details and information?

After purchase, policyholders will have the ability to create a customer portal account at [customers.vicoverage.com](https://customers.vicoverage.com). Please use the email address that is associated with your policy to create your account. Once you have created an account, you can easily view all policy information at any time. Alternatively, policyholders will also receive a confirmation email upon purchase that contains more information about the policy. If you're unable to access your policy, contact us at [support@vicoverage.com](mailto:support@vicoverage.com).



## What's Covered:

- ✔ **Team illnesses or injuries:** If at least one-third of the team can't participate due to a serious illness, or injury, confirmed by a doctor within 48 hours.
- ✔ **Travel disruption or delay:** If at least one-third of the team is unable to attend due to unavoidable travel delays (flight cancellations, vehicle breakdowns, or accidents).
- ✔ **Severe weather:** If the event is canceled because of severe weather that creates unsafe conditions.

## What's Not Covered:

- ✘ **Partial team issues:** When fewer than one-third of the team is affected by illness, injury, or travel delays.
- ✘ **Voluntary or scheduling cancellations:** When a team decides not to attend for personal, roster, or scheduling reasons.

### How do I file a claim?

After purchase, you can create an account in the ViCoverage customer portal at [customers.vicoverage.com](https://customers.vicoverage.com). Be sure to use the email address that is associated with your policy when creating your account. The portal will display a full list of all of your active policies with links to file a claim. If you do not want to create a customer portal account, you can also access the claims portal through the confirmation email you received from ViCoverage immediately after purchase. Search for “ViCoverage” or “Vertical Insure” 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 regarding the claims process, please reach out to us at [support@vicoverage.com](mailto: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 policy, coverage, or a submitted claim can be directed to the ViCoverage customer support team at [support@vicoverage.com](mailto:support@vicoverage.com).

### Where can I find my policy ID or number?

The ViCoverage customer portal contains all policy information, including your policy ID/Number. Create your free customer portal account at [customers.vicoverage.com](https://customers.vicoverage.com). After purchasing a policy, the policyholder also receives an email from ViCoverage which includes the policy ID/Number. The email address will be the one associated with your registration. Please search your inbox (search “ViCoverage” or “ViCoverage”) or check your spam folders for the email. Or you can send a request to [support@vicoverage.com](mailto:support@vicoverage.com) using the email address associated with your registration and policy.

### Can I cancel my policy?

If you are not satisfied with the product for any reason, the policyholder has the option to cancel the policy within ten (10) days of the initial purchase date. If cancellation is requested within those 10 days, ViCoverage will process the cancellation of the policy and refund the premium in full, as long as you have not filed a claim. Policy cancellation requests should be submitted to [support@vicoverage.com](mailto:support@vicoverage.com).

## Still have questions?

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

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