

Player Registration Protection

Protect your registration revenue and give families peace of mind by offering Registration Protection.

What is Registration Protection?

Sometimes life happens - like an unexpected illness or injury - and athletes end up losing the non-refundable fees they paid for the season or event. Registration Protection helps take the stress out of those situations by refunding up to 100% of fees if the athlete can't participate for a covered reason. We take care of refunds while your organization keeps the registration revenue.

How does it work?

When registering for a sport or activity, participants will have the option to add Registration Protection before checkout. If the athlete can no longer participate for a covered reason, they can request a refund for the time they missed in just a few clicks by visiting: customers.vicoverage.com.

What is ViCoverage?

ViCoverage delivers customized and simple insurance products to make coverage easier on all of life's purchases. While Vertical Insure partners with your platform to power the technology behind the scenes, ViCoverage delivers a seamless insurance experience to your athletes and families, including customer support.

What's Covered:

-  Season-ending injuries
-  Season-ending illnesses
-  Short-term illnesses & injuries
-  Job loss
-  Active military duty
-  For events: severe weather
-  For events: traffic accidents

What's Not Covered:

-  Pre-existing medical issues
-  Personal schedule conflicts
-  Coach or team conflicts



Protects Org Revenue

Provide flexibility without increasing refunds



Increases Sign-Ups

Help participants feel more secure during registration



Saves Admin Time

Focus on growing your event, not on admin tasks

Frequently Asked Questions



Use this guide to answer any questions you may receive from your athletes or families regarding coverage. If additional assistance is needed, contact us at support@vicoverage.com.

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

Customers should refer to their certificate for a detailed list of covered perils. Their certificate can be found in the ViCoverage Customer Portal at customers.vicoverage.com. Covered reasons can include illness, injury, severe weather, traffic accidents, and many others.

What is the duration of my coverage?

Coverage starts the day after purchase. Any covered peril that occurs from that point until the end of the season or event would be covered. Refunds are pro-rated based on time missed.

How do I file a claim? And where is my certificate ID number?

After purchase, customers will receive a confirmation email from ViCoverage with a link to create a Customer Portal account at customers.vicoverage.com. Through the portal, they can easily view their coverage details, file a claim, or contact support. During the claims process, they will be prompted to submit a short form that may require supporting documentation to verify the claim (medical records, receipts, or other relevant documents). For additional help, they can also reach out directly to our team at support@vicoverage.com

What do I need to file a claim?

When submitting a claim, customers will be required to provide the proper documentation to support a claim. For Registration Protection, they can expect to provide the following:

- **Record/Proof of the Incident** - Documentation to support the reason for no longer being able to participate - for example: medical documentation for an injury or illness, or a letter from a coach or program administrator describing the incident when the injury occurred.
- **Proof of your Registration** - receipt showing your registration amount
- **Proof of Participation** - copy of a roster or documentation from the team/league showing participation in the program (if registration is for a sports program)
- **Copy of the Program Schedule** - copy of the program/team's schedule or calendar

Can I cancel my coverage?

If a customer is not satisfied with the product for any reason, they have the option to cancel within ten (10) days of the initial purchase date. If cancellation is requested within those 10 days, Vertical Insure will process the cancellation of coverage and refund the purchase price (minus fees), as long as a claim has not been filed. Cancellation requests should be submitted to support@vicoverage.com.