



Registration Cancellation: Frequently Asked Questions

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

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

Your policy covers over 65 reasons. If you do not see your reason listed or if you still have questions, contact our customer support team at support@verticalinsure.com.

- Medical Emergencies
- Family Emergencies
- Injuries
- Illness
- Death of Family Member
- Travel
- Transportation Disruption
- Severe Weather
- Uninhabitable Residence
- Employer-Initiated Job Transfer
- Involuntarily Terminated
- Extended School Year
- Active Military Duty
- Plus additional unforeseen incidents

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 purchasing a policy, the policyholder receives an email from Vertical Insure which includes the policy ID and a link to the claims portal where you will complete a short submission form. As part of the submission, the insured party will be required to provide supporting documentation to verify the claim. This may include medical records or other relevant documents.

How are claims handled and when will I receive an answer?

With proper information and documentation received, policyholders can expect a resolution and payout typically within 5-7 business days. Any questions about your policy, coverage, or a submitted claim can be directed to the Vertical Insure customer support team at support@verticalinsure.com.

Where can I find my policy ID or number?

The policy ID or number can be found in the confirmation email you received from Vertical Insure after purchasing the policy. Search your email inbox for this email (search "Vertical Insure") or check your spam folders. If you are still unable to identify your policy ID/number, please send a request to support@verticalinsure.com using the email address associated with your registration. Be sure to include the policyholder's name and the participant's name in your email.

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, Vertical Insure 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@verticalinsure.com.

Still have questions?

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

SUPPORT@VERTICALINSURE.COM

