



Property Claim Guide

Share your Story

- 1) Mitigate Initial Damage
 - Prevent more damage from happening (only if safe to do so).
 - Document the damage you see via photos or videos.
 - Keep any items and receipts you think may be part of the loss.
- 2) Report a Claim
 - There are two ways to report a claim;
 - Contact Sandbox directly thru PHONE, EMAIL, or our ONLINE portal.
 - Relay your claim information to your broker who can reach out to Sandbox.
 - The initial notice of a Claim is one of the most important steps! Here are some tips!
 - Photographs are a great way to give Sandbox a sense of damage.
 - A list of what damages have occurred always helps us know where to focus first.
 - Knowing if a contractor has been notified or if temporary repairs are complete provide Sandbox a good oversight of the claim.

Let's Get the Whole Picture

- 1) Claim Review
 - Sandbox will call the insured within 48 hours of receiving the claim to begin the process.
- 2) Policy Review and Coverage Decision
 - Sandbox compares the details of the loss with the policy in place. We want to ensure that our insureds are put back to their pre loss condition within the policy coverages available.

Let's Work Together

- 1) Damages are Evaluated
 - Sandbox will gather reports and confirm final approvals on the file.

Getting You Back To Normal

- 1) Claim Settlement
 - We do not hire contractors. If asked, we can provide a list of companies, but we do not recommend one over the other! It is up to the insured whom they would like to hire.
 - Once damages are evaluated and approved, we will outline the claim settlement options.
 - Depending on the loss and policy terms we can offer settlements that range from the actual cash value up to 100% of the approved estimate values

Until You Need Us Again

- 1) Claim is closed and a customer survey sent out.

Our online claims portal outlines our claims process step by step. Ask your adjuster to learn more.



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