Payments & Billing

1. **How can I see what I owe and when my next payment is due?**

   - We're currently building an online Service Hub where you'll be able to view all past payments and see what's coming up next. In the meantime, you can find your balance on your invoice, included with your policy documents. If you're not sure if the balance is correct, or if you don't have the documents handy, our CX team is happy to help! Just hop onto our live chat at sandbox.ca or give us a call at 800-667-3067.

2. **Where do I find my policy number?**

   - You can find your policy number on your policy declaration page. Or, if you've signed up for our Service Hub, it'll also be visible once you log in. Don't have your documents handy, and haven't registered for the portal yet? No worries, our CX team can help you out. Just reach out to us by live chat at sandbox.ca or give us a call at 800-667-3067.

3. **Who should I talk to if I have questions about my payments?**

   - Before making any changes to your policy, including payment changes, we recommend checking in with your insurance broker. They can walk you through the process and help make the updates you need. Need a hand right away? Our CX team is always happy to help! Chat with us live at sandbox.ca or give us a call at 800-667-3067.

4. **I just paid—how long before it shows up in your system?**

   - *Credit card payments through our website* are usually processed within 1-2 business days. This is our most recommended form of payment, as it is secure, and arrives quickly.
   - *Online banking payments* typically take 3-7 business days, depending on your financial institution.
   - *Cheques by mail* can take 2-4 weeks, depending on postal delivery times.
   - To avoid delays, make sure your payment includes your full name and policy number. If any information is missing or incorrect, don't worry, just reach out to our CX team by live chat at sandbox.ca or give us a call at 800-667-3067. We'll help track down your payment and get it applied to your account.

5. **Can I use one credit card to pay for more than one policy?**

   - You're welcome to use the same credit card to pay for multiple policies, but each payment needs to be made separately. That way, we can make sure every payment is applied to the right policy without any delays.

6. **Will I get a confirmation after I make a payment online?**

   - For all payments made on our website, you'll get a confirmation email sent to the address you provide. We don't automatically send receipts for payments made by automatic withdrawal, cheque, or online banking. If you need one, you can always request a receipt by reaching out to our CX team via live chat or phone.

7. **Can I switch to a different payment plan online?**

   - To update your payment plan, just click 'Make a Payment' on our homepage and then select 'Manage Payments.' From there, you can set up a new plan or make changes to your existing one. Please allow up to 10 business days for any updates to take effect. If you'd rather, your insurance broker is always happy to help with payment plan changes too!

Security & Privacy

8. **Is my personal and payment info safe with you?**

   - Yes, your personal and payment information is safe with us. We use secure, trusted third-party platforms to process all payments and pre-authorization forms. Your privacy matters to us, every Sandbox employee is dedicated to handling your information with care and confidentiality.

9. **What do you do with my credit card info when I pay online?**

   - All online payments are processed securely through a trusted third-party platform provided by our bank. This ensures your payment details remain private and protected. Safeguarding your information is a top priority for us.

10. **How do I know my credit card details for recurring pre-authorized payments are secure?**

    - Any credit card or banking information used for recurring pre-authorized payments is securely stored. Every Sandbox team member is committed to respecting your privacy and protecting your personal information.

11. **How do you protect my banking information?**

  - We take the protection of your banking information seriously. Pre-authorization forms submitted through our website are processed via a secure third-party platform. At Sandbox, protecting your personal information is a shared responsibility, every team member plays a part in keeping it safe and secure.

Troubleshooting

12. **I can't get to the Make a Payment page—what should I do?**

  - We're sorry for any technical issues you may be experiencing! Please reach out to our CX team through live chat or phone, and we will help get you sorted.

Claims & Refunds

13. **How do you send me my claim payment?**

  - Right now, we don't offer direct deposit for claim payments, but it's coming soon! For now, all claim payments are sent by cheque to your mailing address. Alternatively, come say hello and pick up your cheque from us at our office. If you need to update your address, just reach out to our CX team, they'll help you get it sorted out.

14. **When should I expect to receive my claim payment?**

  - Once your claim amount is finalized, your payment will be mailed to you by cheque. We're not quite set up for direct deposit yet, but don't worry, it's on the way! After it's sent, please allow 10-15 business days for it to arrive, depending on postal delivery times.

15. **What if my claim payment hasn't arrived yet?**

  - If you're waiting on a property claim payment, the best place to start is with your adjuster. Not sure who that is? No problem, our CX team can connect you.
  - For auto payments, please reach out to our CX team directly, they will be happy to help.

16. **How do I get a refund on my policy?**

- Credit card payments will be refunded to the original card used. If your card is expired or inactive, you may need to contact your bank for assistance in receiving the funds.
- All other payment methods will be refunded by cheque, either mailed to you, or available for pickup at our office.
- We are not yet set up for EFT refunds, but we hope to offer this option soon!

17. **If I have a credit on my account, can you refund it to my card?**

- If the original payment was made using a credit card, then we will process the credit to the original card used for payment. If your card is expired or inactive, you may need to contact your bank for assistance in receiving the funds. If it was not made by a credit card, we can either issue a refund cheque or apply the credit to another one of your policies, or your renewal term.