



SANDBOX AUTOMOBILE CLAIM GUIDE

Sandbox Automobile Insurance Summary

- SGI / MPI are your primary plate insurers, Sandbox is a secondary insurance. Sandbox buys down the plate deductible when our insurance is purchased. As we just cover part of the deductible, we normally do not have authority over a claim's repair process, all decisions are made by the primary insurer. The only time we are primary is for windshields, replacement cost, tire only claims, key claims, if a claim is under \$750, and out of province claims on third party vehicles driven such as rentals.

Vehicle Body Damage / Licensed Trailer Claims

- After reporting to SGI / MPI claims should be reported to Sandbox so that the claim can be set up in our system, do not wait to receive estimates or invoices.
- If item repairable - Insured needs to give repair shop policy number and Sandbox deductible.
- If item totaled - Insured needs to send us the signed proof of loss from SGI / MPI.
- Sandbox will reimburse the insured for reasonable expenses incurred upon confirmation of coverage. It is advisable that they document this and provide any invoices, receipts, or photos to their adjuster.

Equipment / ATVs / Boats / Unlicensed Trailers

- Report claim to Sandbox, and a Sandbox Rep will handle the claim

Windshield Claims (stone chips or windshield replacements due to rocks)

- Stone chip repairs are to be billed at the same rate as SGI / MPI.
- In Saskatchewan deductible must be under \$200 for repairs to be covered.

Loss Notice Info

- Claims can be reported in a couple ways:
 - Website - <https://sandbox.ca/make-claim>
 - Phone – 1.800.667.3067
 - Email – claims@sandbox.ca

Details needed with an Automobile Loss Notice:

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| • Insured Name, Address & Contact Info | • Sandbox Policy Number |
| • Date of loss | • Details of the loss |
| • Location of loss | • Police File Number (if applicable) |
| • SGI / MPI claim number (if applicable) | • SGI / MPI estimate (if applicable) |
| • Vehicle Details – Year, Make & Model and VIN | |

Auto Loss of Use Guidelines

The occurrence limit is the maximum amount payable and includes the rental rate and applicable taxes. We do not pay for extra insurance or concession fees.

If the vehicle is drivable:

- Loss of use will only extend for the period that the vehicle is in for repairs
- Coverage ends the day after repairs are completed

If the vehicle is not drivable:

- Coverage extends from the date of loss
- Coverage ends the day after repairs are completed, or 72 hours after an offer has been made by SGI / MPI, if the vehicle is a total loss. Whether the offer is accepted or not, coverage will end after 72 hours.