

Frequently Asked Questions (F.A.Q.)

1. How do I access the Payment Portal?

The FG PayGuard Payment Portal can be accessed from any of Family Guardian's websites by clicking the 'FG PayGuard' tab at the top of the page.

<http://famguardbahamas.com>

<https://familyguardian.com>

<http://bahamahealth.com/>

<https://fgiagentsandbrokers.com/>

<https://paygaurd.familyguardian.com/>

2. What Types of Payments can I make on the FG PayGuard Payment Portal?

The following payments can be made:

- **BahamaHealth Group and Individual Policies**
- **Financial Services Policies**
- **Home Service Policies**
- **Ex Star Insurance Policies**
- **Guardian Life Policies**
- **Sagicor Policies**
- **FGIAB General Policies (Auto, Home, Marine etc.)**
- **Mortgages**

3. What information will I be able to view on the FG PayGuard Payment Portal?

The information available on the FG PayGuard payment portal includes:

- **Your Registered Policies or Mortgages**
- **Your Customer Registered Details**
- **Information on the credit card used to facilitate payments**
- **Payment History**

4. What does the Terms and Conditions Agreement say?

<https://payguard.familyguardian.com/images/FamGuardElectronicAccessAgreement2020.pdf>

5. Do I have to visit a Family Guardian Location to sign up?

No, customers can sign up online.

6. How exactly does the sign-up process work? Does the customer receive an email etc.?

- 1. First time users will be required to Register online on the FG PayGuard portal.**
- 2. An email will be sent to you upon the completion of the Registration Form requesting that you confirm your request to register and advising that the information will be verified. Please click the button in the email to verify your registration and email address.**
- 3. Validation is completed within a 48 hour period by the Family Guardian Customer Service Department.**
- 4. Once the information has been validated by Family Guardian, an email will be sent advising of your ability to now access the FG PayGuard portal where payments can be made.**

7. How do I sign-in to the FG PayGuard Portal?

At registration, the registrant creates a username (your email address) and password. The password entered at registration is used to login to the FG PayGuard portal.

8. Are customers able to change their passwords online without needing to contact customer service?

Yes, under their Customer Profile a customer can change their password, update email addresses, the home address, and telephone numbers. Passwords can also be changed on the Login Page at "Forget Password Link".

9. Where can I find my policy numbers?

Policy numbers can be found in your previously provided policy contracts.

For Home Service, policy numbers can also be found in your premium receipt books.

For BahamaHealth, policy numbers can be found on your insurance card and consist of your Group Number and Member Number.

10. Will partial payments be allowed online via the FG PayGuard portal?

Yes, however all payments received will be accepted in accordance with the Terms and Conditions Agreement noted in your policy and or mortgage contracts.

11. Are clients allowed to make any other changes to their account information (e.g. change postal address) via the portal?

Yes, changes to your customer profile may be made via the FG PayGuard Portal.

12. How long does it take after signing up for access to be granted to pay?

Access is granted within 48 hours.

13. What are the timeline expectations for availability of payment details after a client has made a payment?

A Payment notice will be emailed immediately upon approval of payment. Within 24 hours of approved payment a Family Guardian Receipt will also be emailed.

14. Are policy/mortgage details available on the FG PayGuard Portal?

No policy or mortgage detail is available via the FG PayGuard portal.

15. What type of Cards are accepted?

Visa and MasterCard Debit, Credit and Prepaid Cards are accepted.

16. Do you accept Pay Pal?

We do not accept PayPal. Only Visa and Mastercard cards are accepted.

17. Will my credit card be safe?

Yes. We do not store card numbers and CVVs.

18. Can I make a payment for my mother or other family member?

Yes, you can make a payment for members of your family and friends. You will be required to register on the FG PayGuard Payment Portal and add the policies/mortgages that you would like to pay.

19. Once I set up a payment account for my mother, will my mother be able to open up an account and make payments as well for the same policy?

Yes, more than one person can register to pay the same policy/mortgage.