

LUBA PAYMENT PORTAL FAQs

How does the insured get access to the LUBA Payment Portal?

There is a "Make a payment" button on the LUBA website. They can also contact the Billing Department for a direct link.

What payment methods does the Payment Portal support?

EFT/ACH banking information, credit cards including VISA, American Express, Discover, and Mastercard. It also supports Apple Pay and Google Pay.

EFT/ACH drafts will not incur any transaction fees. However, credit card payments will be charged a 3.5% transaction fee based on the card used and the transaction amount. LUBA will not receive the fees; these fees are sent directly to the credit card companies.

Do insureds need to complete an ACH form and return to LUBA?

No. The insured registers and submits all information through the portal. A form is no longer required. However, this rule does not apply to Online Self-Reporting policies. They are still required to complete and return a form to the Billing Dept.

Can the insured update their login information, including banking/credit card accounts, through the Payment Portal?

Yes. There is no need to contact the Billing Department.

Can the insured schedule a payment?

Yes. They can also cancel a scheduled payment should an issue arise. However, if they choose a date AFTER the due date (plus a 5-day grace period), they could be in danger of cancellation for non-payment. A reminder will be sent after the due date to the agent prior to cancellation. They can also choose to pay a future-dated bill.

Can the insured use the Payment Portal to change bill plans?

No. They will need to contact their agent, who will contact the Underwriter to determine eligibility for bill plan change.

Can self-reporting policies use the Payment Portal?

Online self-reporters will still use CiCenter for both reporting and payments. They can use the LUBA Payment Portal to pay deposits, expense constants, audit balances, as well as other delinquent balances.

All other self-reporters can utilize the LUBA Payment Portal to pay deposits, expense constants, audit balances, and prior balances; however, the payroll report must be submitted to the Billing Department.

Can a cancelled policy make a payment on the Payment Portal?

Policies that have passed the cancellation effective date cannot be paid online. They will need to contact the Billing Department to discuss reinstatement. For future effective cancellation dates, they can continue to make payments until the effective date arrives.

Can insureds set up audit payment arrangements using the Payment Portal?

For audit installments, the insured must contact the Billing Department for setup.

Can an agent make payment on the insured's behalf?

An agent with the proper credentials can make a payment on the insured's behalf; however, that payment information is then stored under that policy for possible future use. LUBA is not responsible for maintaining active payment methods.

Questions? Contact billing@lubawc.com