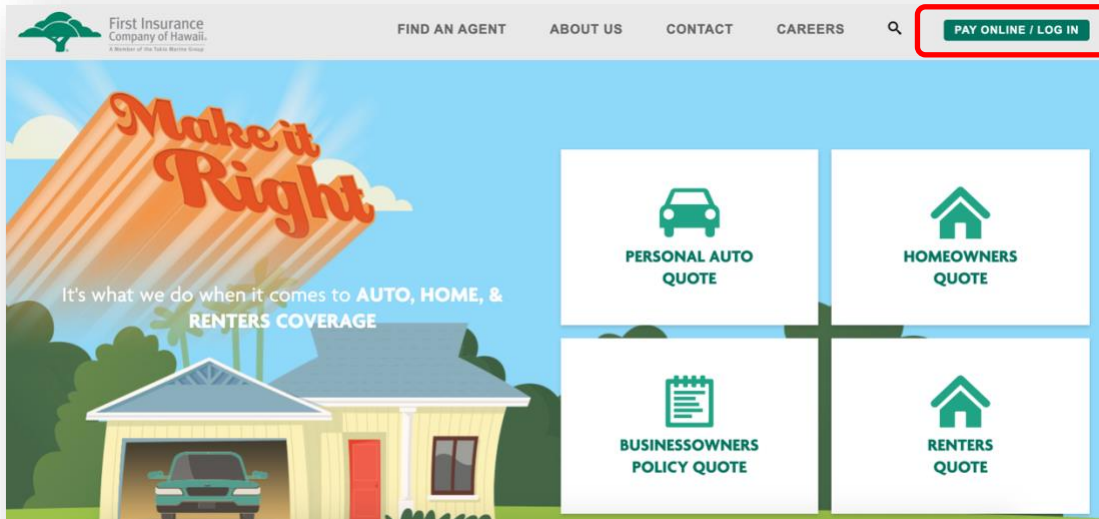


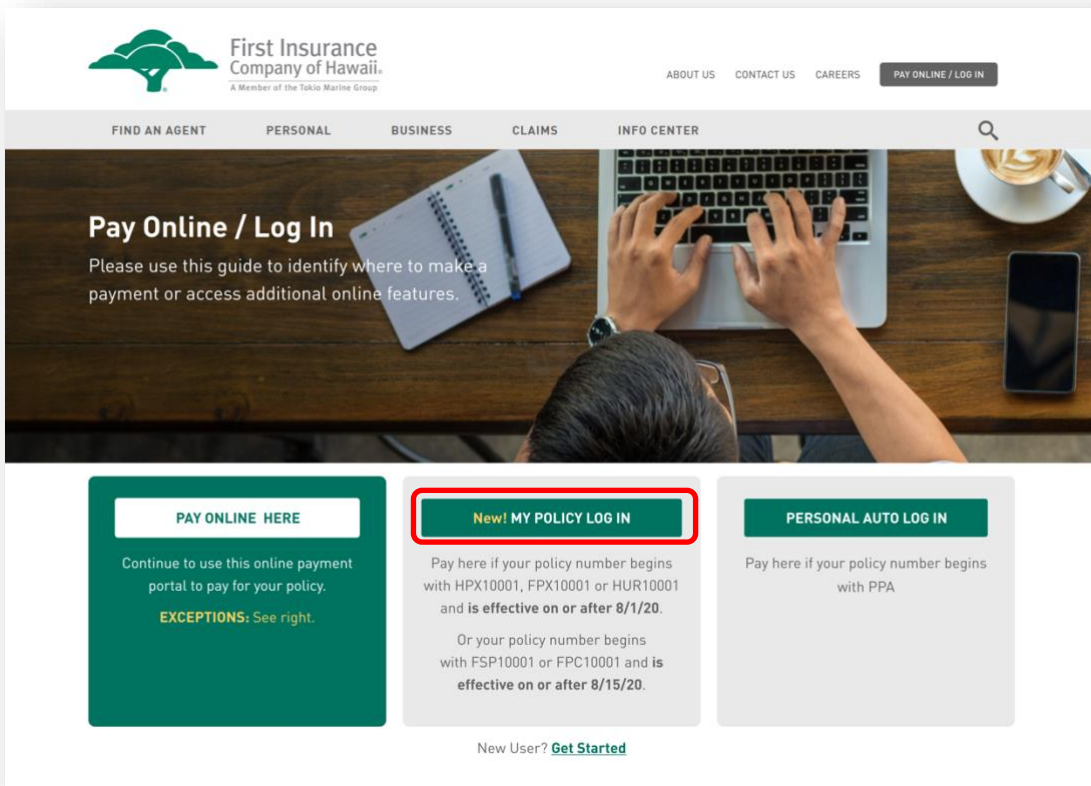
# New User Instructions

## How to Create a My Policy Account

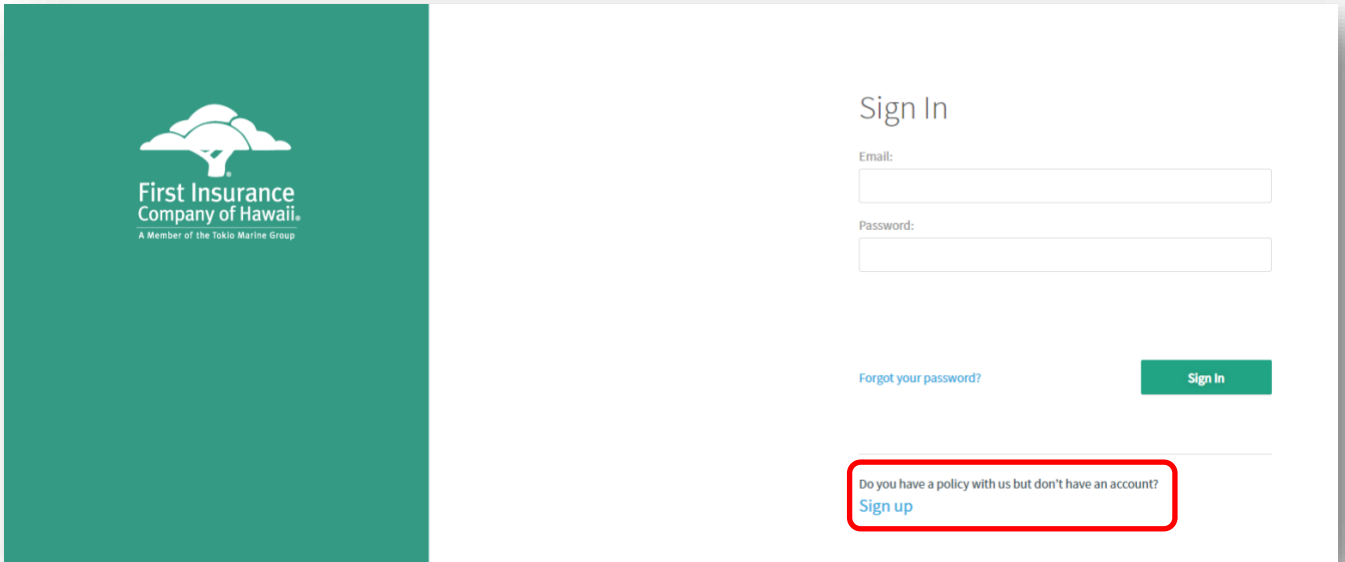
1. Go to [www.ficoh.com](http://www.ficoh.com)
2. Click "Pay Online / Log In."



3. Click "My Policy Log In."

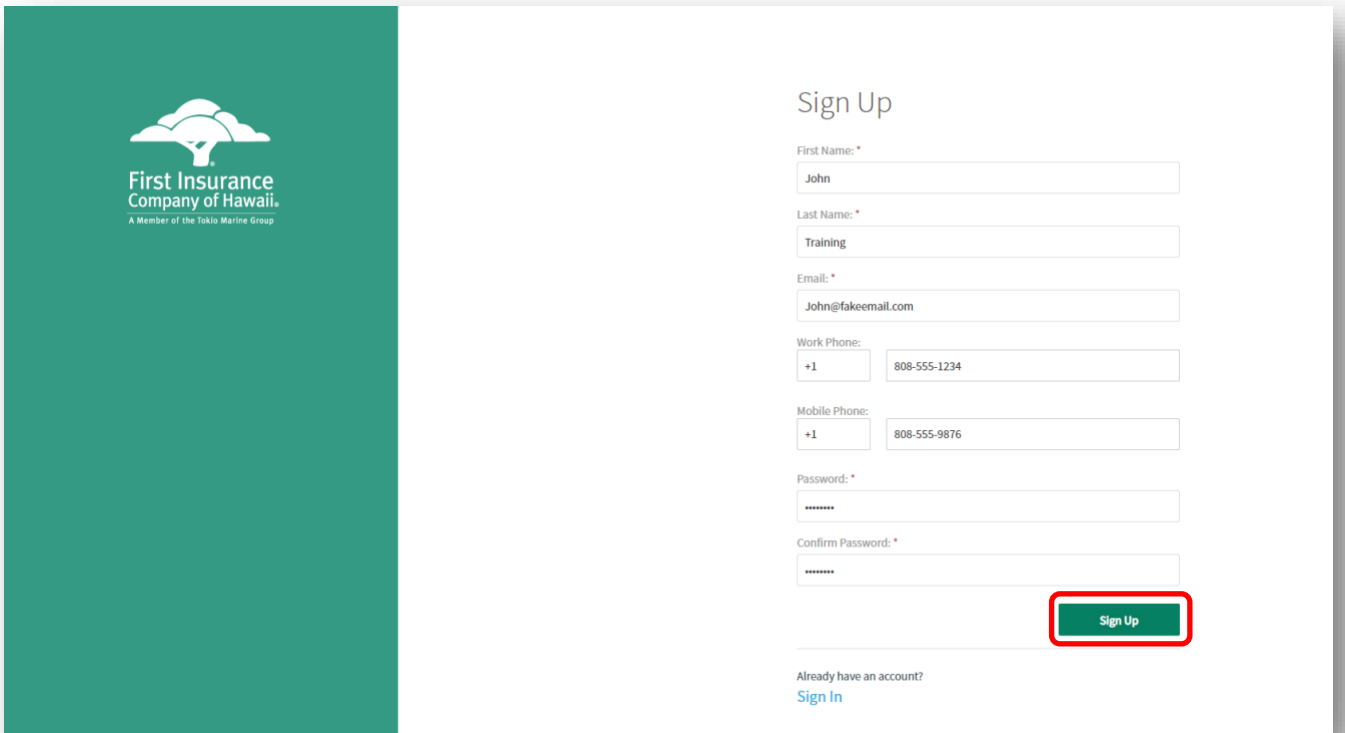


4. Click the “Sign Up” link at the bottom of the page.



The screenshot shows the Sign In page for First Insurance Company of Hawaii. On the left is a green sidebar with the company logo and name. The main content area has a 'Sign In' heading, followed by input fields for 'Email:' and 'Password:'. Below these is a 'Forgot your password?' link and a green 'Sign In' button. At the bottom, a red box highlights a link that says 'Do you have a policy with us but don't have an account? Sign up'.

5. Enter the required information. Please make sure to use valid information. Your new password must be at least 8 characters and must include at least one uppercase letter, one lowercase letter, one number, and one special character. Once you've entered the required information, click “Sign Up.”



The screenshot shows the Sign Up page for First Insurance Company of Hawaii. On the left is a green sidebar with the company logo and name. The main content area has a 'Sign Up' heading, followed by several input fields: 'First Name:' (John), 'Last Name:' (Training), 'Email:' (John@fakeemail.com), 'Work Phone:' (+1 808-555-1234), 'Mobile Phone:' (+1 808-555-9876), 'Password:' (masked with asterisks), and 'Confirm Password:' (masked with asterisks). A green 'Sign Up' button is highlighted with a red box. At the bottom, there is a link that says 'Already have an account? Sign In'.

- To protect the security and privacy of our insureds, you will be asked to select a method to receive a one-time security code to verify your account. The security code can be sent to your email, or you can receive the code as a text message or voice message to the phone number provided during sign-up.

**First Insurance Company of Hawaii**  
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**Verify Your Account**  
For added security, we need to verify your account. To verify your account, select a method to receive your PIN. After you received it, please enter it in the box below and click submit.

Step 1: How should we contact you ?  
 Email Address(d\*\*\*\*\*@\*\*\*\*\*.com)  
 Text Message(xxxxxxxx74)  
 Voice Message(xxxxxxxx74) **Send OTP**

Step 2: verify your PIN  
Please type the PIN you received here.  
  
**Submit**

- Select the method of verification you prefer and click on “Send OTP” (One Time PIN).

**Verify Your Account**  
For added security, we need to verify your account. To verify your account, select a method to receive your PIN. After you received it, please enter it in the box below and click submit.

Step 1: How should we contact you ?  
 Email Address(d\*\*\*\*\*r@fihoh.com)  
 Text Message(xxxxxxxx74)  
 Voice Message(xxxxxxxx74) **Send OTP**


- After receiving the code, enter it into the text box under step 2 and click “Submit.”

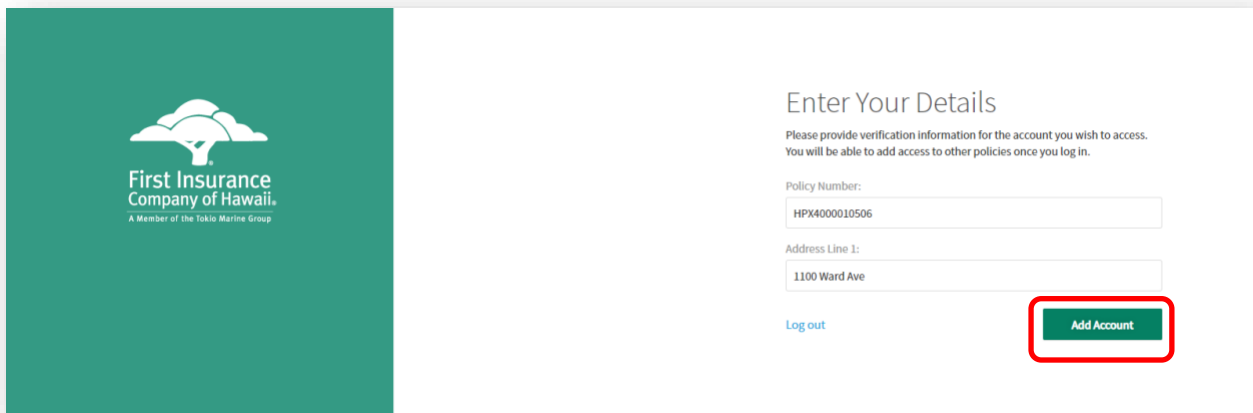
Step 2: verify your PIN  
Please type the PIN you received here.  
  
**Submit**  
The PIN has been sent to d\*\*\*\*\*r@fihoh.com


9. Next, you will need to link your account to your policy.

First, enter your full policy number (highlighted area only) and do not include the dash or any numbers following the dash. Please refer to your most recent policy declarations for this information.

Second, enter the mailing address exactly as it appears on your policy documents (highlighted line only). Then click "Add Account."

|  |   |  |
|--|---|--|
|  <b>First Insurance Company of Hawaii.</b><br><small>A Member of the Tokio Marine Group</small> |   | <b>HOMEOWNERS</b><br>New Business<br>Declarations  |
| <b>Policy Number</b><br>HPX4000010506-1  | <b>Policy Period</b><br>From 08/01/2020 To 08/01/2021<br>12:01 AM Standard Time | <b>Coverage Provided By</b><br>First Indemnity Insurance of Hawaii Inc.  |
| <b>Named Insured and Address</b><br>John Training<br>1100 Ward Ave<br>Honolulu, HI 96814   |   | <b>Agency:</b> FICOH Employee Program<br><b>Producer:</b> FICOH Employee Program<br>1100 Ward Avenue<br>Honolulu, HI 96814<br>808-527-7345 |



 **First Insurance Company of Hawaii.**  
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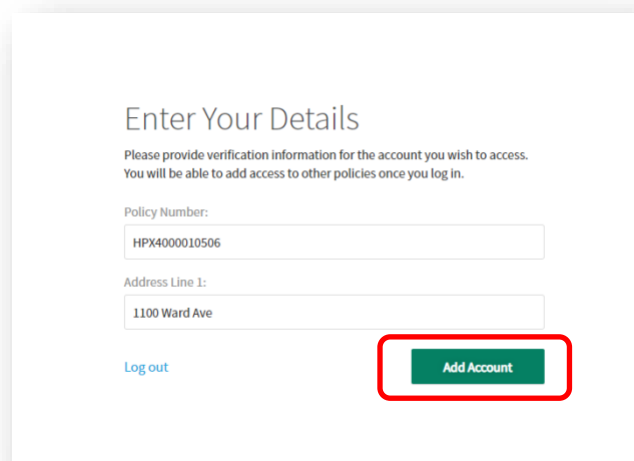
### Enter Your Details

Please provide verification information for the account you wish to access. You will be able to add access to other policies once you log in.

Policy Number:

Address Line 1:

[Log out](#)



### Enter Your Details

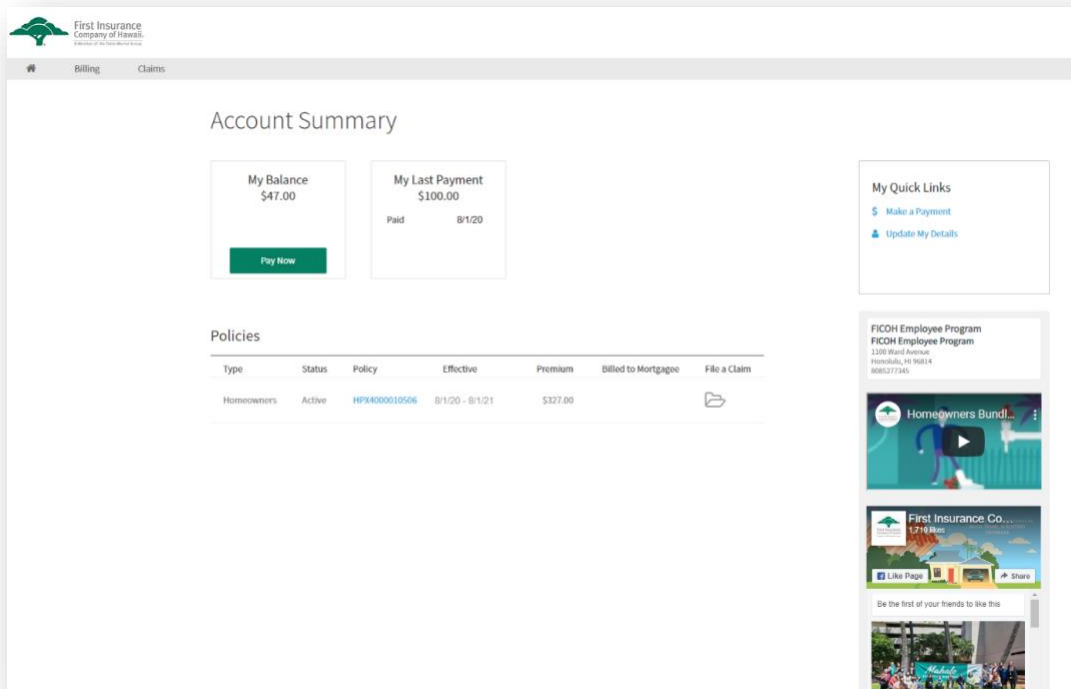
Please provide verification information for the account you wish to access. You will be able to add access to other policies once you log in.

Policy Number:

Address Line 1:

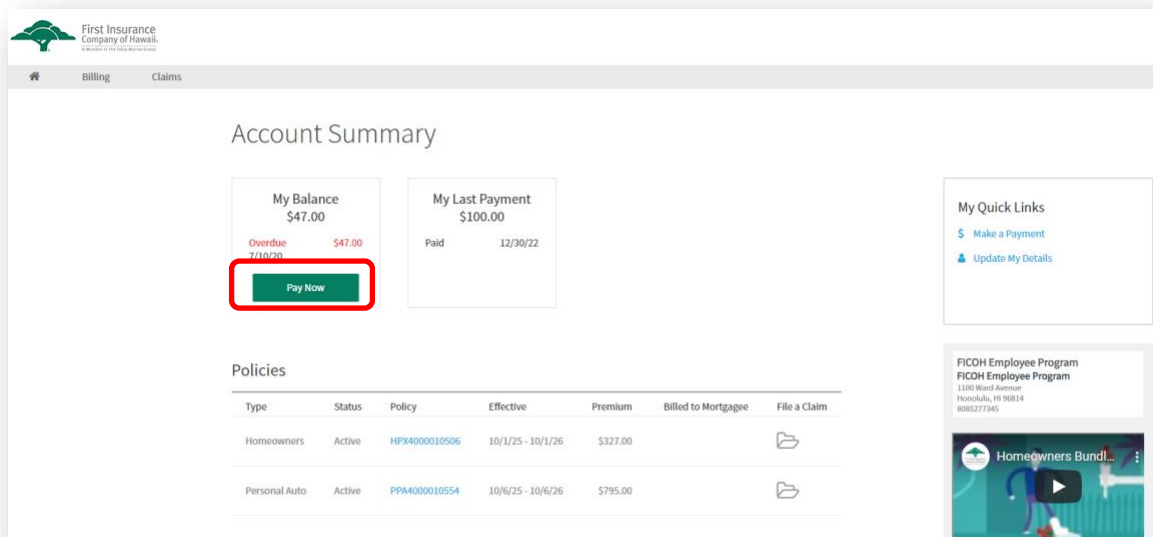
[Log out](#)

10. Congratulations on setting up your My Policy account! My Policy is available 24/7. Use it to pay your bill online, review your policy information, report a claim, look up a claim status, and more.



## How to Make Payments

There are multiple ways to make a payment on one or more of your policies. On the left side of the screen, the My Balance section displays the current balance on your account and gives you the option to “Pay Now.”



Select which invoices you would like to pay by clicking the checkbox. You can make a payment on as many invoices as you would like. For your convenience, the due date for each invoice is displayed on the left side of the screen. As you select invoices, the Amount to Pay box will automatically adjust and display your payment amount.

### Make a Payment

Select Invoices to Pay

| Date    | Status | Total    | Paid    | Balance | Invoice    | Pay                                 |
|---------|--------|----------|---------|---------|------------|-------------------------------------|
| 7/10/20 | Due    | \$82.75  | \$61.50 | \$21.25 | 1000019589 | <input checked="" type="checkbox"/> |
| 3/30/23 | Due    | \$100.00 | \$85.00 | \$15.00 | 1000033591 | <input checked="" type="checkbox"/> |
| 3/30/23 | Due    | \$75.25  | \$64.50 | \$10.75 | 1000033587 | <input type="checkbox"/>            |

Amount to Pay \* 36.25

You can make a payment using either a credit card (MasterCard or Visa) or an electronic payment from your bank account. Select your preferred payment method from the dropdown menu. Enter your bank or credit card information. Read the acknowledgement at the bottom and click the checkbox. Please ensure all information entered is correct, then click "Pay Now."

*NOTE: For your convenience, the payment information will be saved and can be used to make future payments.*

### Set Payment Method

Payment Method: Bank Account

Choose Account: Add New

Bank Name \*

Account Type:  Checking  Savings

Account Number \*

Routing (ABA) Number \*

Account Holder Name

Account Holder Phone Number

\* By acknowledging, you authorize First Insurance Company of Hawaii to initiate an electronic payment in the amount specified above. You also authorize your financial institution to honor this payment. If your payment is made after the due date, it will not reinstate a policy previously lapsed or cancelled for non-payment. Please contact your independent agent for questions

Cancel Pay Now

If you wish to make a payment on premium that has not been billed yet, you can do so by clicking on the billing link at the top of the page. Select the policy you wish to pay by clicking on the green policy box. The planned payments and their due dates will display. To make a payment, click “Make a Payment” on the right side of the page.

**Billing Summary**

Personal Auto: PPA4000010554  
Homeowners: HPX4000010506

[Make a Payment](#)  
[Manage Payments](#)

Address: 1: 1120 lauloa st, Kailua, HI 96734

Invoices to Pay: \$328.00  
Paid Invoices: \$0.00

| Due Date | Bill Status | Invoice Total | Paid   | Outstanding | Invoice #  |
|----------|-------------|---------------|--------|-------------|------------|
| 10/26/25 | Billed      | \$82.75       | \$0.00 | \$82.75     | 1000039443 |
| 1/1/26   | Planned     | \$81.75       | \$0.00 | \$81.75     | 1000039444 |
| 4/1/26   | Planned     | \$81.75       | \$0.00 | \$81.75     | 1000039445 |
| 7/1/26   | Planned     | \$81.75       | \$0.00 | \$81.75     | 1000039446 |

Select the invoices you wish to pre-pay by clicking the Pay checkbox on the right side of the screen. The amount to pay field will automatically adjust as you add invoices. Enter in your payment method, read the acknowledgement, and click “Pay Now.”

Select Invoices to Pay

| Date     | Status  | Total   | Paid   | Balance | Invoice    | Pay                      |
|----------|---------|---------|--------|---------|------------|--------------------------|
| 10/26/25 | Billed  | \$82.75 | \$0.00 | \$82.75 | 1000039443 | <input type="checkbox"/> |
| 1/1/26   | Planned | \$81.75 | \$0.00 | \$81.75 | 1000039444 | <input type="checkbox"/> |
| 4/1/26   | Planned | \$81.75 | \$0.00 | \$81.75 | 1000039445 | <input type="checkbox"/> |
| 7/1/26   | Planned | \$81.75 | \$0.00 | \$81.75 | 1000039446 | <input type="checkbox"/> |

Amount to Pay \* 0

# How to Manage Your Payments

To view or make changes to your current payment plan, to start or stop automatic payments, or to update your automatic payment method, click the Billing link at the top of the page, then click the policy you wish to view. Your current payment plan with due dates and invoice totals will display. To start or stop automatic payments, or to request a change to your payment plan (i.e. from semi-annual to quarterly), click the “Manage Payments” button.

**Billing Summary**

Personal Auto: PPA4000010554  
Homeowners: HPX4000010506

Address: 1: 1120 Iauloa St, Kailua, HI 96734

Invoices to Pay: \$328.00  
Paid Invoices: \$0.00

| Due Date | Bill Status | Invoice Total | Paid   | Outstanding | Invoice #  |
|----------|-------------|---------------|--------|-------------|------------|
| 10/26/25 | Billed      | \$82.75       | \$0.00 | \$82.75     | 1000039443 |
| 1/1/26   | Planned     | \$81.75       | \$0.00 | \$81.75     | 1000039444 |
| 4/1/26   | Planned     | \$81.75       | \$0.00 | \$81.75     | 1000039445 |
| 7/1/26   | Planned     | \$81.75       | \$0.00 | \$81.75     | 1000039446 |

Buttons: Make a Payment, **Manage Payments**

Select the option(s) you would like to request. If you need to make multiple requests (for example, change your payment plan and enroll in automatic payments), simply click the checkboxes next to your desired changes and click “Next.” Enter the required information and click “Update.” All checked requests will be sent to First Insurance for processing.

**Billing Summary**

Personal Auto: PPA4000010554  
Homeowners: HPX4000010506

**Manage Payments**

What would you like to do?

- Request Payment Plan Change
- Disable Automatic Payments
- Update Automatic Payment Method



Buttons: Cancel, Next



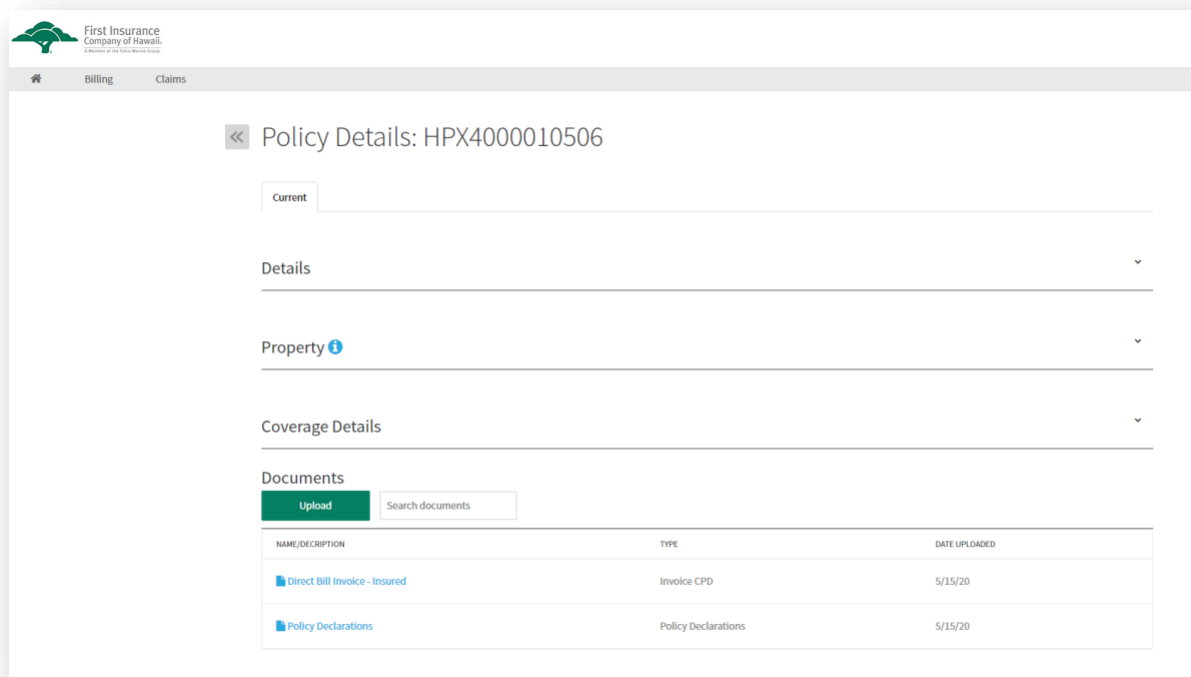
## How to View Your Policy Documents

To view or download your policy documents or billing invoices, click on the blue policy number hyperlink. This will take you to the Policy Details screen.

Policies

| Type          | Status | Policy                        | Effective       | Premium  | Billed to Mortgagee | File a Claim  |
|---------------|--------|-------------------------------|-----------------|----------|---------------------|---|
| Homeowners    | Active | <a href="#">HPX4000010506</a> | 6/1/20 - 6/1/21 | \$327.00 |                     |  |
| Personal Auto | Active | <a href="#">PPA4000010554</a> | 6/1/20 - 6/1/21 | \$795.00 |                     |  |

On the Policy Details page, you can view the details of the policy, including policy effective dates, the total premium for the policy, a snapshot of your coverages, and you can view and download documents such as your policy declaration forms or billing invoices. You can also use the “Upload” button to add any documents your agent or First Insurance may request.



First Insurance  
Company of Hawaii

Billing Claims

<< Policy Details: HPX4000010506

Current

Details

Property

Coverage Details

Documents

Upload Search documents

| NAME/DESCRIPTION              | TYPE                | DATE UPLOADED |
|-------------------------------|---------------------|---------------|
| Direct Bill Invoice - Insured | Invoice CPD         | 5/15/20       |
| Policy Declarations           | Policy Declarations | 5/15/20       |