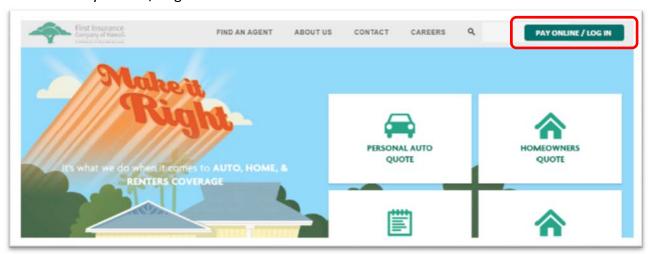
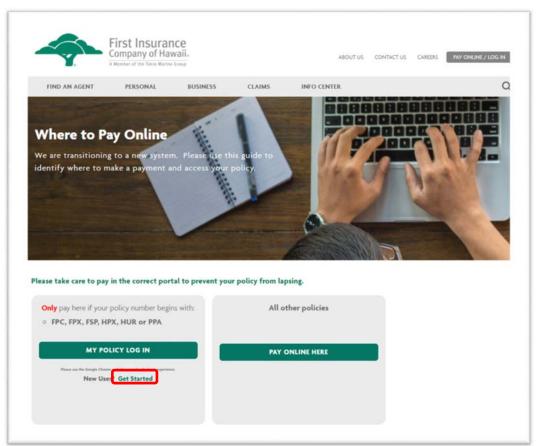
New User Instructions How to Create a My Policy Account

- 1. Go to <u>www.ficoh.com</u>
- 2. Click "Pay Online / Log In."

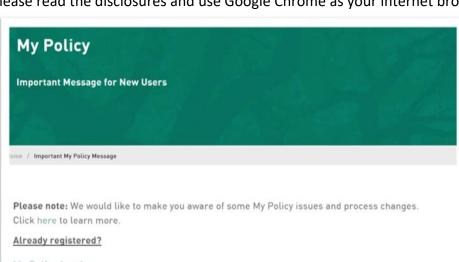


3. Click "Get Started."



This will take you to a landing page (next page) where additional information about My Policy is provided.

Please read the disclosures and use Google Chrome as your internet browser.



My Policy Log In

First-time users:

To complete the one-time registration process, you will be asked to enter your policy number (first 13 digits up to the dash only) and account number EXACTLY as they appear on your recent invoice or billing letter (highlighted examples below).





For complete instructions, click here.

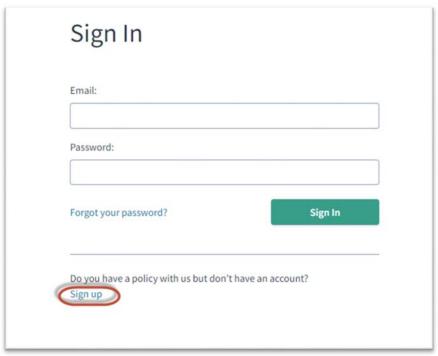
If you follow these instructions and are still unable to successfully create an account, please call (808) 527-7777 and select option 8.



Please Note:

- Our invoices no longer display the 'pay in full' option but you may continue to pay in full. Options:
- Log in to My Policy. Go to Billing and click Make a Payment. Select (click on) all installments to pay
 in full. You will receive a refund for the installment fees.
- Request a payment plan change within My Policy. Go to Billing then click Manage Payments. The change will be processed within 1-2 days. Come back to My Policy to pay in full without incurring installment fees.
- Remit a check for the total annual amount. Please refer to the second page of your invoice and add the installment amounts to determine the total.

4. When you're ready, click "My Policy Log In," and then click the "Sign Up" link at the bottom of the page.



5. Enter the required information. Please make sure to use valid information.

Sign Up

Sign In

Please enter valid information as it will be used to receive a PIN to sign into your account.

Clicking 'Sign Up' will save the information which cannot be easily changed thereafter.

ast Name:			
.dst Name:			
mail:			
Please enter at le	east one phone number.		
Country Code:	Land Line Phone:		
+1	*******		
Country Code:	Mobile Phone:		
+1	******		
Password: (Passv	word should be 8-24 digits and include one uppercase		
etter, one lower	case letter, one number, and one special character)		
Confirm Passwor	rd:		
I'm not a	eshet.		
Immota	reCAPTCHA		

The country code must include the "+" sign

Phone numbers must be entered without dashes or spaces

"Land Line Phone" will deliver a voicemail for account verification purposes

"Mobile Phone" will deliver a text message for account verification purposes

Once you've entered the required information, check the "I'm not a Robot" box. Follow the prompts and select the images as directed. Then click "Verify."

	Sign U	p
	into your accoun	will save the information which cannot be easily
	First Name:	
	test	
	Last Name:	
	account	
	Email:	
Select all images with	test123@gmail	.com
palm trees	Please enter at le Country Code:	ast one phone number. Land Line Phone:
	+1	8085277474
	Country Code:	Mobile Phone:
	+1	***************************************
The state of the s	NO.	vord should be 8-24 digits and include one uppercase case letter, one number, and one special character)
- A -		
	Confirm Passwor	d:
The state of the s	I'm not a	reCAPTCHA Privacy - Terms

Then select "Sign Up."

Sign Up

Please enter valid information as it will be used to receive a PIN to sign into your account.

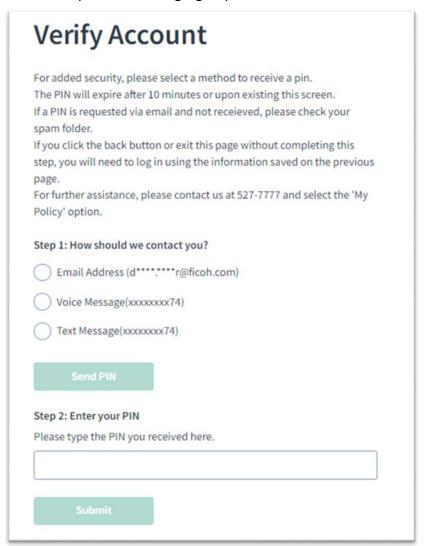
Clicking 'Sign Up' will save the information which cannot be easily changed thereafter.

Test			
Last Name:			
Account			
Email:			
test1234@gma	il.com		
Diago outer at la	ant and about a sumbar		
Please enter at le Country Code:	east one phone number. Land Line Phone:		
+1	#########		
Country Code:	Mobile Phone:		
+1	8081234567		
	word should be 8-24 digits and include one uppercase case letter, one number, and one special character)		
Confirm Passwor	·d:		
✓ I'm not a	Sign Up		

Already have an account?

Sign In

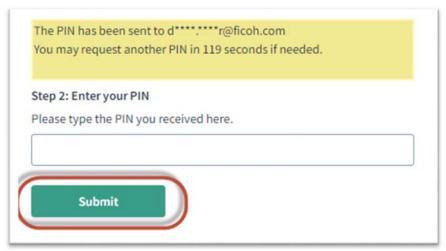
6. To protect the security and privacy of our insureds, you will be asked to select a method to receive a one-time security code to verify your account. The security code can be sent to your email, or you can receive the code as a text message or voice message to the phone number provided during sign-up.



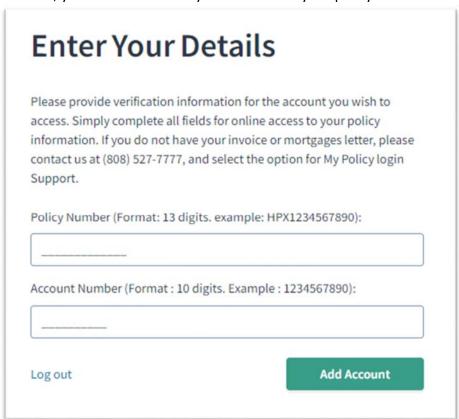
7. Select the method of verification you prefer and click on "Send PIN."



8. After receiving the code, enter it into the text box under "Step 2" and click "Submit." The text in yellow will show you how long the PIN is valid for.



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



Enter your policy number (first 13 digits up to the dash only) and account number EXACTLY as they appear on your most recent invoice or billing letter (highlighted examples below)

First Insurance Company of Hawaii.

A Member of the Tokio Marine Group

FPX3000012024-1

Direct Bill

INSURED: AGENCY:

Test Account
1100 Ward Avenue
Honolulu, HI 96814

Business Insurance Services, Inc.
(200-VW)
PH 808-935-1888

MAIL TO:

Test Account 1100 Ward Avenue Honolulu, HI 96814 If you have any questions or concerns regarding your billing, please contact the Billing Department at (808) 527-7313. Otherwise, all other changes please contact your insurance agent.

Bill Date: 09/18/2020 Policy Effective: 07/13/2020 to 07/13/2021

Invoice Number: 1000015351 Account Number: 3000011513

Re: Invoice Billed

Dear .

An invoice has been sent to your designated Billing Contact:

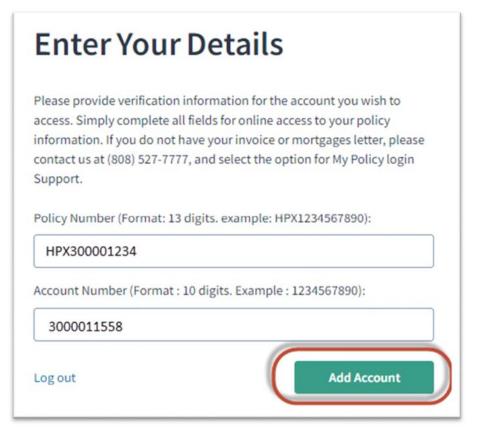
Bank of Hawaii PO BOX 3650 Honolulu, HI 96811

Invoice details are as follows:

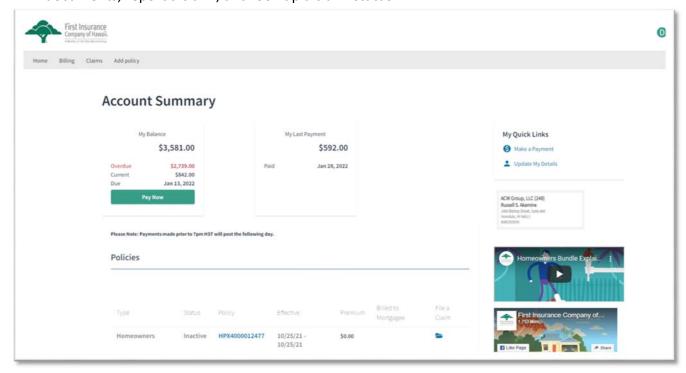
Line of Business: Homeowners
Account Number: 3000011558
Policy Number: HPX3000012134-1
Invoice Number: 1000018149
Bill Date: 06/29/2021
Invoice Amount: \$1,453.00

To ensure continued coverage payment is due by 07/24/2021. If the billing contact address is not correct please contact the Billing Department at (808) 527-7313. For any other inquiries or changes to your policy, please contact your agent.

Then click "Add Account."

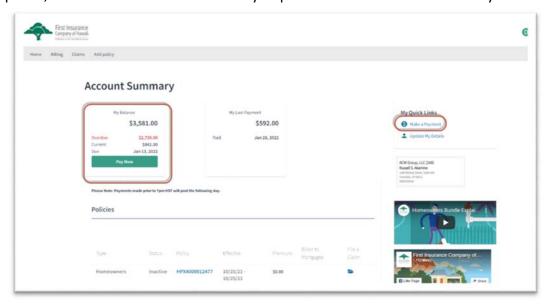


10. Congratulations on setting up your My Policy account! My Policy is available 24/7. Commercial and personal insurance customers may use it to pay online and set up automatic payments. Personal insurance customers may also use My Policy to view policy documents, report a claim, and look up a claim status.



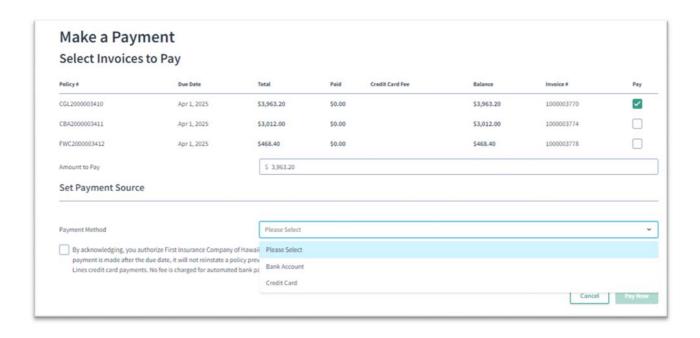
How to Make A Payment

There are multiple ways to make a payment on one or more of your policies. You may use the "My Balance" section or "Make a Payment" link under My Quick Links to pay the balance for any policies on your account **that have been billed/mailed**. You will not be able to pay premium that has not yet been billed/mailed. *Please note, when making a payment in the portal, the amounts due will take a day to process and will not immediately refresh.



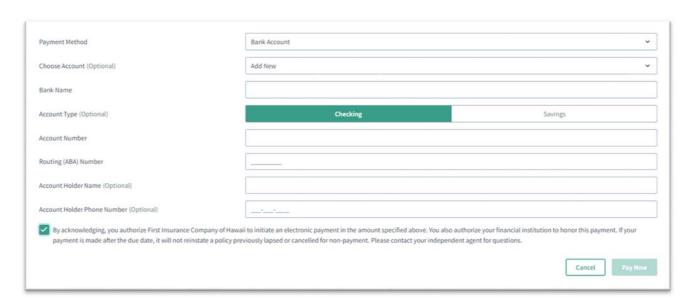
Select each invoice you would like to pay by clicking the corresponding checkbox. You may pay as many invoices as you like. For your convenience, the due date for each invoice is displayed in the Date column. As you select invoices, the "Amount to Pay" box will automatically recalculate and display your payment amount.

A 2.1% processing fee is applied to commercial policy credit card payments. The feel will calculate once "Credit Card" is selected as the payment method. There is no fee for personal policy credit card payments.

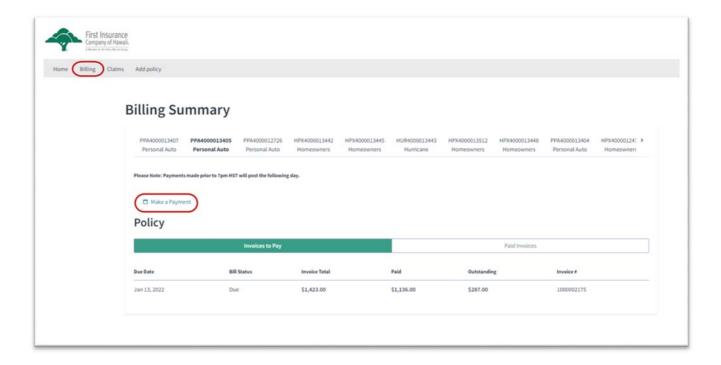


You can make a payment using either a credit card (MasterCard or Visa) or an electronic payment from your bank account. Select your preferred payment method from the dropdown menu. Enter your bank or credit card information. Read the acknowledgement at the bottom and click the checkbox. Please ensure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

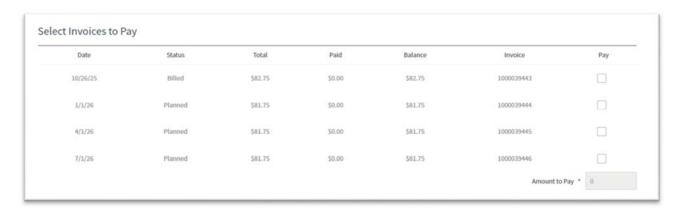
NOTE: For your convenience, the payment information will be saved and can be used to make future payments. You cannot edit a saved credit card or bank account in the system. To change or update payment information, set up a new payment method with your new/updated bank or credit card information.



If you wish to make a payment on premium that has not yet been billed/mailed, you may do so by clicking the "Billing" link at the top of the page. Select the policy you wish to pay by clicking on the policy number at the top of the page. The planned payments and their due dates will display. To make a payment, click "Make a Payment" button above the policy information.

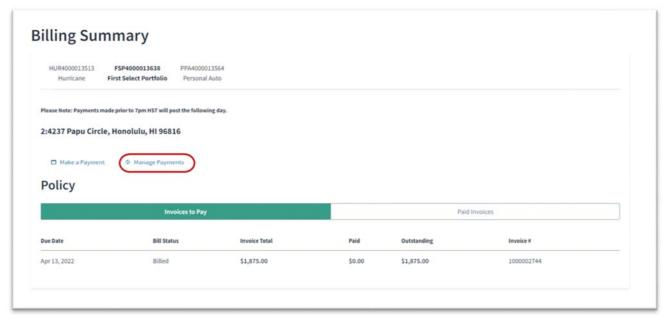


Select each invoice you wish to pre-pay by clicking the Pay checkbox on the right side of the screen. The "Amount to Pay" field will automatically recalculate as you add invoices. Enter your payment method, read the acknowledgement, and click "Pay Now."

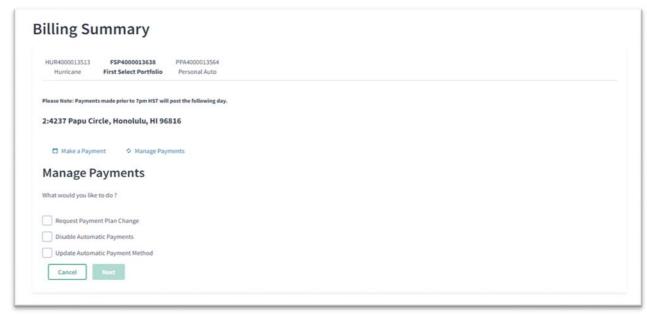


How to Manage Your Payments

To view or change your current payment plan, start or stop automatic payments, or 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. Please note that the system will not immediately process your changes. Please allow up to 2 business days for the changes to reflect.

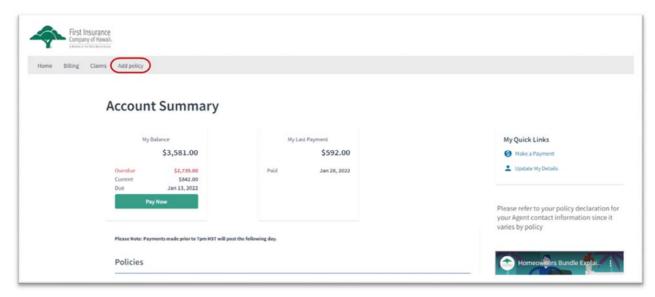


Select the option(s) you would like to request. If you need to make multiple requests (for example, change your payment plan and enroll in automatic payments), simply click the checkboxes next to your desired changes and click "Next." Enter the required information and click "Update." All checked requests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

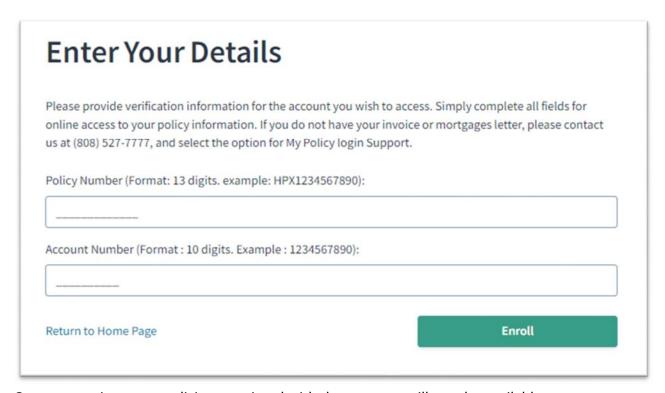


Accessing Other Accounts & Policies

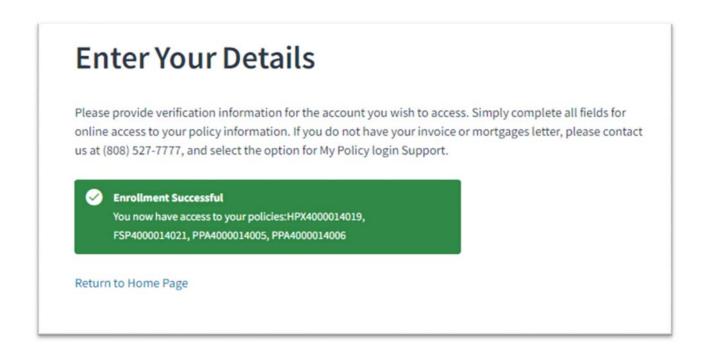
Once you have registered for an account, you may access other accounts and policies you have with First Insurance. Please note, only policies that start with a 3 letter prefix followed by 10001 are accessible in this system (example HPX1000123456).



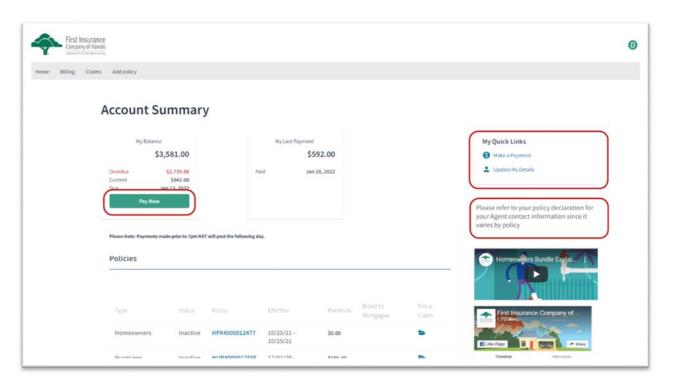
In order to access another policy, you will need to enter both the policy number and account number. Please have this information available if you are paying on behalf of someone else.



Once you register, any policies associated with that account will now be available to you.

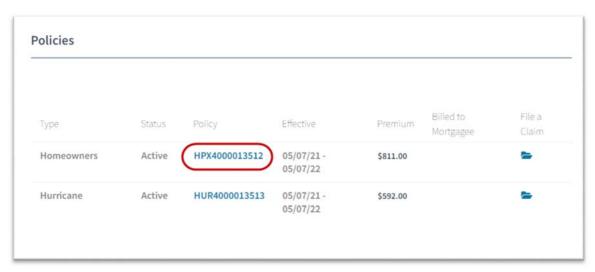


You will see some minor changes to your Account Summary now that multiple accounts are linked to your login. Agent information and "Update My Details" will be hidden as they may differ across your different accounts. Also, making a payment under "Pay Now" or "Make a Payment" will now take you to the Billing Summary screen, where you will be able to make payments on individual policies.



How to View Your Personal Insurance Policy Documents

Please note, only personal insurance policy documents are viewable in My Policy. 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.



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.

