

Your first-time password is built from your name and your policy number.

FIRST 5 LETTERS OF NAME @ FIRST 5 LETTERS/DIGITS OF POLICY

The rules

#	Rule	What it means	Example
1	Name part	Take the first 5 letters of your full name and write them in capital letters. Spaces, dots, dashes and accents are ignored.	Rohit Sharma -> ROHIT
2	Short names	If your name has fewer than 5 letters, the rest is filled with the letter Z.	Al -> ALZZZ
3	Separator	Put the @ symbol after the name part.	ROHIT@
4	Which policy is used	Only your Active policies count. The one with the earliest effective date is used.	Jan 2026 beats Mar 2026
5	Policies with no effective date	They come last. If two policies tie on date, the lowest policy number is used.	22222 beats 44444
6	Only one policy	If you have a single active policy, it is used even when it has no effective date, as long as it has a policy number.	Policy 51454-0099, no date -> 51454
7	Policy part (normal)	Take the first 5 letters or digits of that policy number, in capitals. Spaces, dashes and other symbols are skipped.	POL-12-345-678 -> POL12
8	Policy part (short number)	If the policy number has fewer than 5 letters/digits, it is not skipped. The whole policy number is used exactly as written.	AB12 -> ROHIT@AB12
9	No active policy	If there is no active policy with a policy number, the last part is 54321.	ROHIT@54321
10	Changing your password	This is only your first password. After you sign in you can change it with Forgot password, and the new one works immediately.	-

Worked examples

Full name	Policies	Password
Rohit Sharma	51454-0099 (Active, Jan 2026), 88888 (Active, Apr 2026)	ROHIT@51454
Rohit Sharma	AB12 (Active, Jan 2026)	ROHIT@AB12
Rohit Sharma	51454 (Active, no date)	ROHIT@51454
Al Jones	22222 (Active, Mar 2026), 33333 (Active, Feb 2026)	ALJON@33333
Al	POL-12-345-678 (Active)	ALZZZ@POL12
Ed. Smith JR	11111 (Cancelled)	EDSMI@54321

Still cannot sign in?

Use **Forgot password?** on the sign-in page, or **Verify your identity a different way**, or contact your agent. Passwords are case sensitive, so type the letters in capitals exactly as shown.