![Progressive Fleet logo]

Policy Portal

MULTI-FACTOR AUTHENTICATION

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1. Introduction

To help keep your account safe, we are introducing a new login process that includes **Multi-Factor Authentication (MFA)**.

This means that in addition to entering your usual password, you'll also verify your identity using a second step: entering a one-time passcode sent to your email address.

This guide will walk you through what MFA is and what you'll need to do when logging into your account.

2. What is MFA?

Multi-Factor Authentication – abbreviated as **MFA** – is a security process that requires you to verify your identity using two or more of the below methods:

1. Something you know (like your password),
2. Something you have (like your phone or a one-time passcode), or
3. Something you are (like your fingerprint or retinal scan).

When you sign into an app with just a username and password, anyone who gains access to that knowledge could potentially access your account. MFA helps prevent that by asking for additional information to verify it really is you who is accessing the application.

Why MFA Matters

Using only a password is risky – it can be guessed, stolen, or reused. MFA protects your account even if someone else gets your password. It ensures that access is only granted if multiple forms of your identity are confirmed.

Think of MFA like adding a deadbolt to your front door – it's an extra step, but it makes your home (or, in this case, your account) much harder to break into.

3. What to Expect

Planned to begin before November 1, 2025, when you log into the web app, you will:

1. Enter your email and password (just like before).
2. Then, you will be asked to complete a second step – enter a code sent to your email address.
3. Once that code is verified, you'll be logged in.

This helps keep your account secure, even if someone knows your password. MFA will be enforced for all users automatically.

Updates on timing and general MFA–related communications will be shared on the login page of the application within a blue banner (like those seen in the screenshots below).
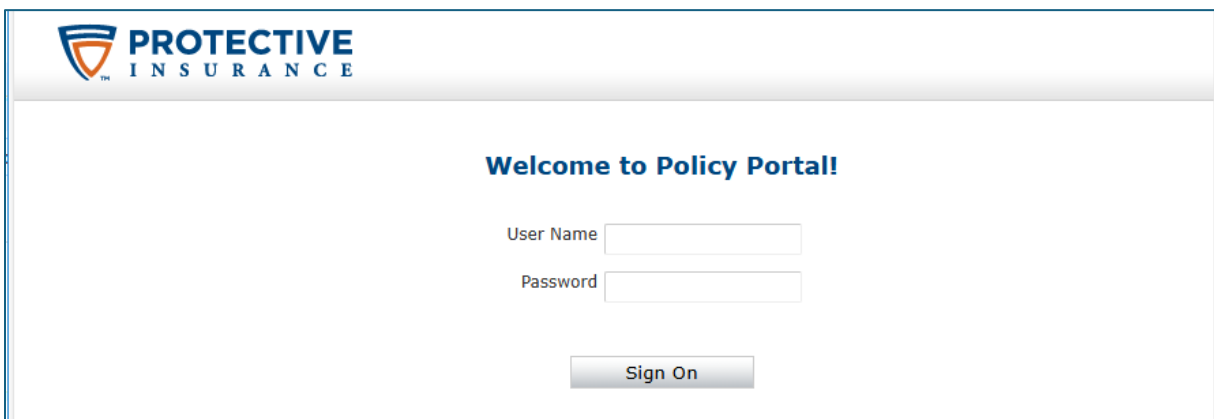
4. What You'll need

To complete the MFA login process, make sure you have the following:

- Your account credentials (email + password).
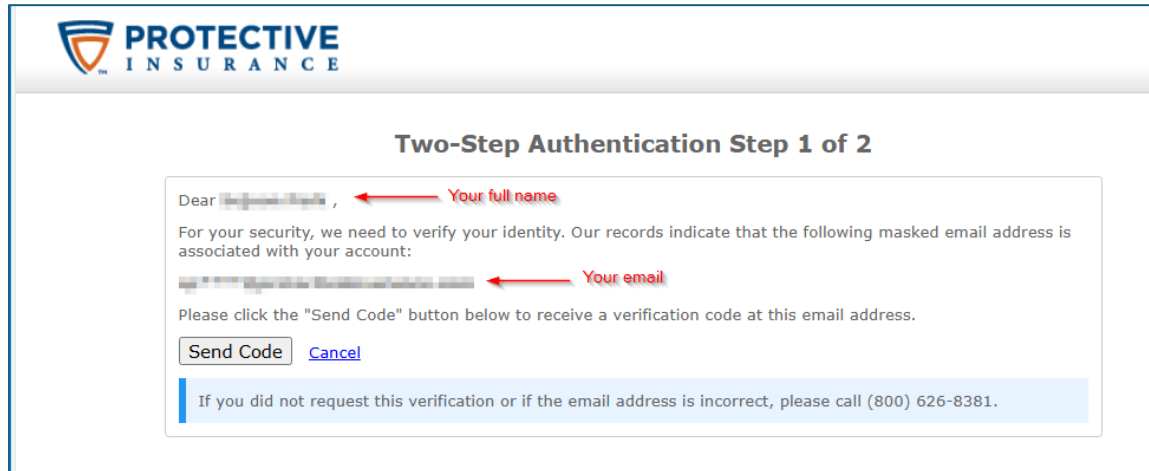- Access to your email to receive one-time passcodes.

5. How to Log In with MFA

1. Go to the application: https://policyportal.protectiveinsurance.com/

PROTECTIVE
INSURANCE

Welcome to Policy Portal!

User Name [   ]

Password [   ]

Sign On

Policy Portal login page

2. Enter your user name and password
3. Click "Sign On"
4. After verifying your email, click "Send Code".

5. When prompted, enter the passcode sent to your email

One-time passcode prompt after username/password sign in

6. Click "Submit" once more to complete login

6. Troubleshooting

I received an "Authentication failure" message

1. Confirm you are using the correct email address.
2. Please call the number for assistance.
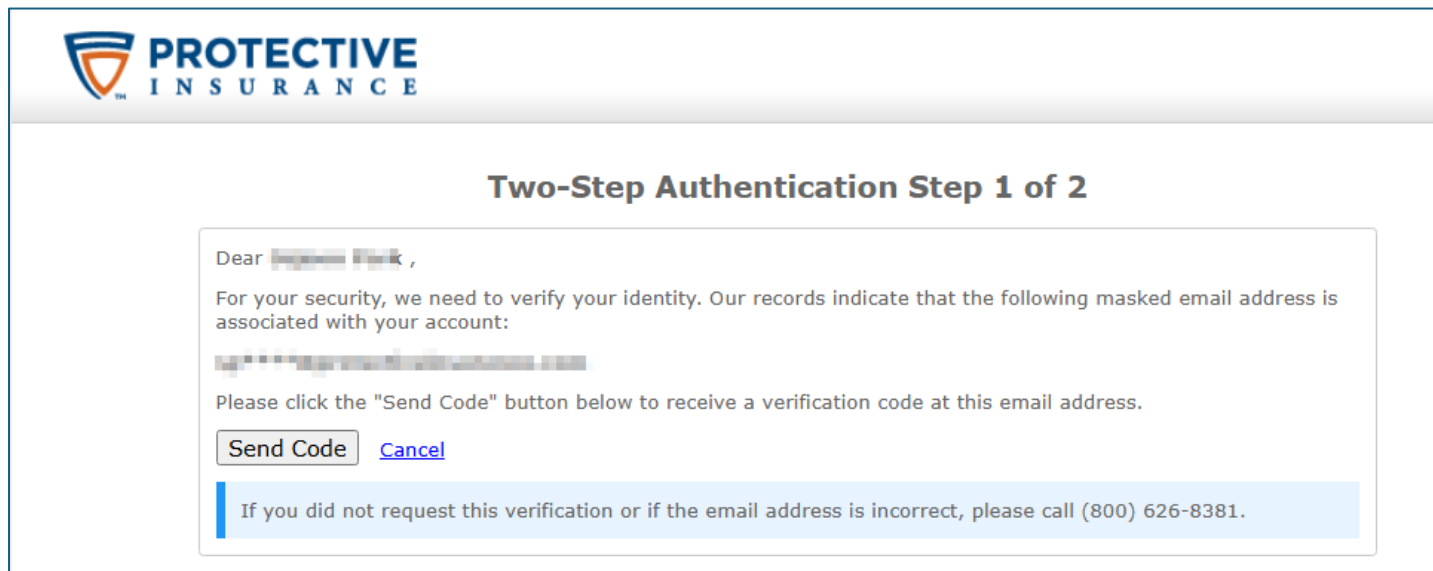
"Authentication failure" message

I didn't receive a code

It sometimes takes extra time for emails to be transmitted over the internet, for various reasons.

1. Wait 1-3 minutes.
2. Check your spam folder.
3. Click "Cancel" and re-enter your username & password for a new code.

I received an "The code you entered is not valid" message

1. Confirm you are using the most recent passcode sent to your email – only the most recent code will work, even if you've received multiple.
2. Click "Cancel" and re-enter your username & password for a new code.

"The code you entered is not valid" message

I received an "The code you entered has expired" message

To protect your account, passcodes are only valid for 10 minutes (or until a new one is generated) and can only be attempted up to 3 times before a new code must be generated.

1. Click "Cancel"
2. Re-enter your credentials to request a new passcode.
3. Confirm you are using the most recent passcode sent to your email.

PROTECTIVE INSURANCE

Two-Step Authentication Step 2 of 2

Enter your 6-digit authentication code.
For your security, we sent a one-time code to

Enter Code (expires in 10 minutes):

Note: Please enter the code exactly as it appears in your email. The code is case-sensitive.

The code you entered has expired. Please click 'Cancel' to restart the process.

Submit   Cancel

If you haven't received the one-time code email from noreply@protectiveinsurance.com, please check your spam or junk folder. Sometimes, emails can be mistakenly filtered there.
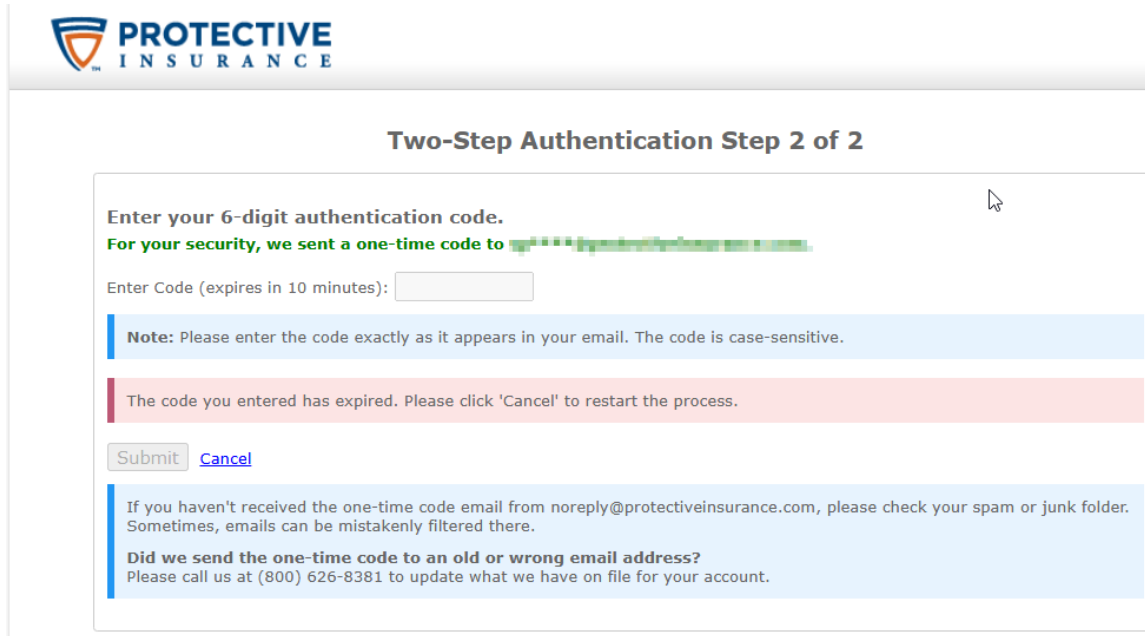**Did we send the one-time code to an old or wrong email address?**
Please call us at (800) 626-8381 to update what we have on file for your account.

"The code you entered has expired" message

7. Frequently Asked Questions

Q: How will I identify the one-time passcode email?

A: The email will come from **noreply@protectiveinsurance.com** and will have a subject containing the phrase "Your Agency Portal account authentication code is ready"

Q: Do I have to do this every time I log in?

A: Yes – to protect your submission information, we require MFA on all logins.

Q: Can I disable MFA?

A: No – MFA is required for all users to keep accounts secure.

Q: What if I no longer have access to my email address?

A: We require your email address for secure authentication. Contact us for next steps.

Q: Is MFA mandatory for everyone?

A: Yes. To protect all users and data, MFA is required for all accounts.

Q: Can I use an MFA method other than email?

A: Currently, we only support email-based MFA.

8. Additional Support

For additional questions or concerns regarding Multi-Factor Authorization, please contact us at (800) 626-8381.