

COVERAGE	PREMIER (HO5)	SIGNATURE+ (HO3)	CONDOMINIUM (HO6)
Coverage A	\$500,000 - \$2,500,000 \$400,000 minimum for homes 5 years and newer (Miami-Dade, Broward, Palm Beach, and Hillsborough counties excluded).	\$200,000 - \$2,000,000 *	\$30,000 - \$500,000
Personal Property with Replacement Cost	Available	Available	Available
Sinkhole (optional)	Available	Available	Available
Limited Water Damage	Homes over 40, built after 1975	Homes over 40 years, built after 1975	Homes over 40 and less than 51 years
DEDUCTIBLES			
Hurricane (% applies to Coverage A)	\$500 \$1,000 \$2,500 1%, 2%, 3%, 5% or 10%	\$500 \$1,000 \$2,500 1%, 2%, 3%, 5% or 10%	\$500 \$1,000 \$2,500 \$5,000
All Other Peril	\$500 \$1,000 \$2,500 \$5,000	\$500 \$1,000 \$2,500 \$5,000	\$500 \$1,000 \$2,500 \$5,000
Water	\$500 \$1,000 \$2,500 \$5,000	\$500 \$1,000 \$2,500 \$5,000	\$500 \$1,000 \$2,500 \$5,000
Roof	\$1,000 \$2,500 2% of Coverage A	\$1,000 \$2,500 2% of Coverage A	Not Applicable
REQUIREMENTS			
Claims History at any location in the last 3 years, paid or unpaid <i>Hurricane and/or Act of God losses do not determine eligibility</i>	Only prior Hurricane and/or Act of God losses.	Only 1 fire, theft, or water loss less than \$10,000.	Only 1 fire or theft loss less than \$10,000.
4-Point Inspection	Homes over 20 years with Coverage A of \$1M or less.	Homes over 20 years.	Condos/homes over 20 years with water coverage and older than 50 years.
A1 Opening Protection	Homes located in HVHZ Zones (all of Miami-Dade, Broward, and portions of Palm Beach county).	Homes located in HVHZ Zones (all of Miami-Dade, Broward, and portions of Palm Beach county).	Homes/Condos located in HVHZ Zones (all of Miami-Dade, Broward, and portions of Palm Beach county).
Great For	High Value Homes	Primary Residence	Condo/Homes with no prior insurance, LLC or Trusts, Long-term and Short-term rentals ¹ , Airbnb ² , and VRBO ³ . Condotels excluded.

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Security First Insurance is one of the largest homeowners insurance companies in Florida. Our promise to you is that we will stand by our values and remain devoted to Florida storm after storm, year after year[®].

DISCOUNTS AND CREDITS

- Secured Community
- Interior Sprinkler System
- Centrally Monitored Fire/Burglar Alarm
- Senior/Retiree Age 55+
- Age of Construction
- Windstorm Mitigation
- Hip Roof
- Paperless
- Water Leak Detection Credit (HO3, HO5)
- Roof Deductible (HO3, HO5, DF3-DO/DL)
- Military/First Responder (Signature+ HO3)
- Multi-Policy (Signature+ HO3)
- Smoke Detector (Signature+ HO3)

DISAPPEARING DEDUCTIBLE

The Disappearing Deductible endorsement rewards Signature+ (HO3) customers who remain claim-free by reducing their AOP and Water deductibles by 20% each year.

Coverage	Dwelling Flex Owner (DF3-DO) Dwelling Flex Landlord (DF3-DL)	Dwelling Basic (DF1)	Renters (HO4)
Coverage A	\$125,000 - \$1,000,000 **	\$50,000 - \$1,000,000	Not Applicable
Personal Property with Replacement Cost	Available (DF3-DO) Not Available (DF3-DL)	Not Available	Available
Sinkhole (optional)	Available	Available	Not Available
Limited Water Damage	Homes over 30 years, built after 1975	Homes less than 10 years	Not Available
DEDUCTIBLES			
Hurricane (% applies to Coverage A)	\$500 \$1,000 \$2,500 1%, 2%, 3%, 5% or 10%	\$500 \$1,000 \$2,500 1%, 2%, 3%, 5% or 10%	\$500 \$1,000 \$2,500 \$5,000
All Other Peril	\$500 \$1,000 \$2,500 \$5,000	\$500 \$1,000 \$2,500 \$5,000	\$500 \$1,000 \$2,500 \$5,000
Water	\$500 \$1,000 \$2,500 \$5,000	Not Applicable	Not Applicable
Roof	\$1,000 \$2,500 2% of Coverage A	Not Applicable	Not Applicable
REQUIREMENTS			
Claims History at any location in the last 3 years, paid or unpaid <i>Hurricane and/or Act of God losses do not determine eligibility</i>	Only 1 fire, theft, or water loss less than \$10,000.	Only 2 prior losses (1 fire loss less than \$10,000, or 1 liability loss).	Only 1 fire, theft, or water loss less than \$10,000.
4-Point Inspection	Homes over 30 years	Homes over 30 years with Replacement Cost Coverage A & B and homes over 50 years.	Not Applicable
A1 Opening Protection	Homes located in HVHZ Zones (all of Miami-Dade, Broward, and portions of Palm Beach county).	Homes located in HVHZ Zones (all of Miami-Dade, Broward, and portions of Palm Beach county).	Not Applicable
Great For	Open Foundation, Long-term and short-term rentals [†] (DF3-DL only), Airbnb [‡] , VRBO [‡] (DF3-DL only), Homes with shingle roof age up to 20 years, Homes with metal/tile roof age up to 35 years. Condotels excluded.	Open Foundation, Vacant Homes, Tiny Homes affixed to the ground, Homes with no prior insurance, LLC or Trusts, Long-term and Short-term rentals [†] , Airbnb [‡] , and VRBO [‡] . Condotels excluded.	Tenants

QUICK REFERENCE GUIDE

OPTIONAL ENDORSEMENTS

- Water Back-Up and Sump Overflow
- Golf Cart Physical Damage and Liability
- Computer Coverage
- Hurricane Screened Enclosures + Carport
- Scheduled Personal Property
- Identity Theft Protection + Monitoring
- Vandalism + Malicious Mischief
- Dog Liability
- Replacement Cost Loss Settlement (Coverage A and B)
- Equipment Breakdown
- Ordinance or Law
- Personal Property Theft
- Personal Property Replacement Cost Coverage
- Equipment Breakdown + Service Line
- Increased Replacement Cost on Dwelling (HO3 and HO5)

FOR ADDITIONAL INFORMATION

Agency Resources: (844) 636-4289
Customer Support: (877) 333-9992
SecurityFirstFlorida.com/Contact-Us

RESTRICTIONS AND ELIGIBILITY

All homes may be subject to internal or external inspection. A1 Opening Protection is required for all homes located in a High Velocity Hurricane Zone. A Wind Loss Mitigation (WLM) inspection is required when WLM credits are applied to the policy.

*** HO3 New Business Requirement**
\$250,000 minimum Coverage A in Polk and Sarasota counties and \$300,000 minimum Coverage A in Broward, Miami-Dade, Orange, Osceola, Palm Beach, and Seminole counties.

**** DF3-DO and DF3-DL New Business Requirement**
\$150,000 minimum Coverage A in Broward, Miami-Dade, Orange, Osceola, Palm Beach, and Seminole counties.

[†] Two-night minimum required (HO6, DF1)

[‡] Four-night minimum required (DF3-DL)

