## OUR PRODUCTS

### HOMEOWNERS

<table>
<thead>
<tr>
<th></th>
<th>HO3 (Home)</th>
<th>HO4 (Renters)</th>
<th>HO6 (Condo-Unit Owners)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age of Home</strong></td>
<td>No Age Limit (41 years &amp; over - exclude Water Damage Coverage Limited Water Damage may be available)</td>
<td>No Age Limit Not limited in this program</td>
<td>No Age Limit (41 years &amp; over - exclude Water Damage Coverage Limited Water Damage may be available)</td>
</tr>
<tr>
<td><strong>Coverage A</strong></td>
<td><strong>Dwelling</strong>: $100,000 - $1,000,000 ($125,000 minimum in coastal counties)</td>
<td>N/A</td>
<td>$25,000 - $250,000 (Unit Owners Special Coverage Included)</td>
</tr>
<tr>
<td><strong>Coverage B</strong></td>
<td><strong>Other Structures</strong>: 2% -70% of Coverage A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Coverage C</strong></td>
<td><strong>Personal Property</strong>: 25%-75% of Coverage A (coverage can be excluded)</td>
<td>$15,000-$100,000</td>
<td>$15,000-$200,000</td>
</tr>
<tr>
<td><strong>Coverage D</strong></td>
<td><strong>Loss of Use</strong>: 10% of Coverage A</td>
<td>20% of Coverage C</td>
<td>40% of Coverage C</td>
</tr>
<tr>
<td><strong>Coverage E &amp; F</strong></td>
<td><strong>Personal Liability/ Medical Payments</strong>: $100,000/$1,000, $200,000/$2,500, $300,000/$5,000, $500,000/$5,000</td>
<td>$100,000/$1,000, $200,000/$2,500, $300,000/$5,000, $500,000/$5,000</td>
<td>$100,000/$1,000, $200,000/$2,500, $300,000/$5,000, $500,000/$5,000</td>
</tr>
</tbody>
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### DEDUCTIBLES

<table>
<thead>
<tr>
<th></th>
<th>Hurricane (% applies to Coverage A)</th>
<th>All Other Perils</th>
<th>Sinkhole (Optional Coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$500, 2%, 5%, 10%</td>
<td>$500, $1,000, $2,500, $5,000</td>
<td>$500, $1,000, $2,500, $5,000</td>
</tr>
</tbody>
</table>

### OPTIONAL COVERAGES

- Flood & Water Backup
- Personal Injury Liability
- Golf Cart Physical Damage and Liability
- Home Computer Coverage
- Hurricane Screened Enclosures & Carport
- Water Back-Up and Sump Overflow
- Scheduled Personal Property
- Coverage C Increased Special Limits
- Increased Replacement Cost for Dwelling
- Special Personal Property
- Identity Theft Protection & Monitoring
- Additional Insured for Roommates
- Unit Owners Special Coverage C
- Unit Owners Rental to Others (part-time rental and owner occupancy)
- Dog Liability
### DWELLING FIRE (OWNER-OCCUPIED)

<table>
<thead>
<tr>
<th></th>
<th>DF3 DO (Dwelling)</th>
<th>DF3 CO (Condo)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age of Home</strong>&lt;br&gt;(Water Damage Coverage Limitations)</td>
<td>No Age Limit&lt;br&gt;(31 years &amp; over&lt;br&gt;exclude Water Damage Coverage&lt;br&gt;Limited Water Damage may be available)</td>
<td>No Age Limit&lt;br&gt;(31 years &amp; over&lt;br&gt;exclude Water Damage Coverage&lt;br&gt;Limited Water Damage may be available)</td>
</tr>
<tr>
<td><strong>Coverage A</strong>&lt;br&gt;Dwelling</td>
<td>$75,000 - $1,000,000&lt;br&gt;($100,000 minimum in coastal counties)</td>
<td>$25,000 - $150,000&lt;br&gt;(higher limits can be submitted for review)</td>
</tr>
<tr>
<td><strong>Coverage B</strong>&lt;br&gt;Other Structures</td>
<td>1% - 20% of Coverage A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Coverage C</strong>&lt;br&gt;Personal Property</td>
<td>$0 - $250,000</td>
<td>15,000 - $200,000&lt;br&gt;(higher limits can be submitted for review)</td>
</tr>
<tr>
<td><strong>Coverage E</strong>&lt;br&gt;Additional Living Expense</td>
<td>10% of Coverage A</td>
<td>10% of Coverage A</td>
</tr>
<tr>
<td><strong>Coverage L &amp; M</strong>&lt;br&gt;Personal Liability/Medical Payments&lt;br&gt;(Premises Liability for trusts, LLCs, and estates)</td>
<td>$100,000/$1,000,000, $200,000/$2,500,000, $300,000/$5,000, $500,000/$5,000 or excluded</td>
<td>$100,000/$1,000,000, $200,000/$2,500,000, $300,000/$5,000, $500,000/$5,000 or excluded</td>
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### DEDUCTIBLES

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<th>DF3 CO (Condo)</th>
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<tbody>
<tr>
<td><strong>Hurricane</strong>&lt;br&gt;(% applies to Coverage A)</td>
<td>$500, 2%, 5%, 10%</td>
<td>$500, 2%, 5%, 10%</td>
</tr>
<tr>
<td><strong>All Other Perils</strong></td>
<td>$500, $1,000, $2,500, $5,000</td>
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</tr>
<tr>
<td><strong>Sinkhole</strong>&lt;br&gt;(Optional Coverage)</td>
<td>10% of Coverage A</td>
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### OPTIONAL COVERAGES

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<tr>
<th></th>
<th>DF3 DO (Dwelling)</th>
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</thead>
<tbody>
<tr>
<td><strong>Flood &amp; Water Backup</strong></td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td><strong>Identity Theft Protection &amp; Monitoring</strong></td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td><strong>Personal Property Replacement Cost</strong></td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td><strong>Ordinance or Law</strong></td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td><strong>Personal Property Theft</strong></td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td><strong>Hurricane Screened Enclosures &amp; Carport</strong></td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>

### Discounts & Credits

- Secured Community
- Interior Sprinkler System
- Centrally Monitored Fire Alarm
- Centrally Monitored Burglar Alarm
- 55+

- Roof Slope
- Age of Construction
- Windstorm Mitigation
- Hip Roof
<table>
<thead>
<tr>
<th>Coverage</th>
<th>Description</th>
<th>DF3 DL (Dwelling)</th>
<th>DF3 CL (Condo)</th>
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<tbody>
<tr>
<td><strong>Age of Home</strong></td>
<td>(Water Damage Coverage Limitations)</td>
<td>No Age Limit (31 years &amp; over exclude Water Damage Coverage Limited Water Damage may be available)</td>
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<tr>
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<td>1% - 20% of Coverage A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Coverage C</strong> - Personal Property</td>
<td>$0 - $250,000</td>
<td>$15,000 - $200,000 (higher limits can be submitted for review)</td>
<td></td>
</tr>
<tr>
<td><strong>Coverage D</strong> - Fair Rental Value</td>
<td>10% of Coverage A</td>
<td>10% of Coverage A</td>
<td></td>
</tr>
<tr>
<td><strong>Coverage L &amp; M</strong> - Premises Liability/Medical Payments</td>
<td>$100,000/$1,000, $200,000/$2,500, $300,000/$5,000, $500,000/$5,000 or excluded</td>
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<tr>
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<td></td>
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<tr>
<td>Sinkhole</td>
<td>(Optional Coverage)</td>
<td>10% of Coverage A</td>
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**OPTIONAL COVERAGES**

- Flood & Water Backup
- Identity Theft Protection & Monitoring
- Ordinance or Law
- Personal Property Theft
- Hurricane Screened Enclosures & Carport

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**Optional Flood & Water Backup Coverage**

- Easily add Flood and Water Backup Coverage to our HO3, DF3-DO and DF3-DL policies
- Provides greater protection than the NFIP and is individually priced to location and property type. Pricing as low as $10 a month.
- Visit FloridaFlood.com to learn more.
**Ineligible Risks**

- Homes of unconventional construction or mobile/manufactured homes
- Properties located entirely over water
- Risks with any prior or current sinkhole activity
- Risks with a wood shingle roof or asbestos roof
- Risk with shingle roof over 15 yrs. old in HO3 program (May be eligible in our DF program)
- Homes without permanently installed heat source or with wood burning stoves, space heaters, or fireplace as primary heat source
- Properties in a state of disrepair or with existing damage
- Risks with knob and tube wiring or fuses
- Risks built prior to 2004 with aluminum electrical wiring
- Unprotected swimming pools or spas
- Risks with any loss in the past three years with the exception of Act of God losses or one water, fire or theft loss under $10,000 (proof of repair will be required) or open claims of any kind on the premises
- Risks with more than two family units per building for HO3 and four units for DF3 per building (except townhouses or rowhouses)
- Applicants previously canceled or non-renewed for reasons other than non-pay, agent termination, or hurricane exposure
- Vacant/unoccupied dwelling
- Risks with force placed prior insurance
- Risks with more than a 30 days lapse in coverage or no proof of new purchase. This underwriting rule applies to HO3, DF3 DO & DL, HO6, DF3 CO & CL
- Risks previously canceled by Security First Insurance for any reason
- Applicants without a valid email address
- Foreclosure, Short Sale, and Bank Owned Properties
- Open foundations in HO program (acceptable for DF3)
- Homes under construction or undergoing major renovations

Ineligible risks may be eligible with Security First Managers
SecurityFirstManagers.com

**Submission Requirements**

- Payment is due 10 days from effective date.
- Print the invoice from the Correspondence feature in CARINA and include with check or pay by credit card.
- Mortgagee will be billed automatically when “Mortgage Bill” is selected from the “Bill Type” field in CARINA.
- Risks in Miami-Dade and Broward counties require proof of opening protection.

**Excessive/Unusual Liability Exposures**

Risks with trampolines, skateboard or bicycle ramps, diving boards or pool slides are accepted in our program. However, please note that our policy does not cover Bodily Injury, Property Damage Liability or Medical Payments Coverage when the injury or damage was caused by or resulted from the use of these items.

**Possible Exceptions & Underwriting Assistance**

We strive to maintain a balance between good judgment, acceptable loss ratio, and applying the company’s philosophy that not every good risk fits in a certain box. We’re willing to consider writing policies when one or more risk characteristics do not fit the guideline, when other characteristics indicate the risk is acceptable. Please enter all data in CARINA and contact your regional underwriter to request an exception. Conversely, a technically acceptable risk might not be allowable due to unusual or hazardous characteristics. Our regional underwriters are available to assist you and to answer your questions.
Supporting Documentation

Must be submitted for either policy credit or eligibility
- Uniform WLM Form Verification Inspection (v. 01/12)
- Wind exclusion form for risk written ex-wind
- Option to Exclude Contents (HO3)
- Dog Liability (photo for dogs over 20 lbs.)
- Documentation supporting proof of repair on prior, acceptable losses
- Proof of existing flood coverage in order to waive 30 day wait (on mid-term endorsement)

Must retain in agents file and be able to produce upon request:
- Signed completed application
- Proof of new purchase or prior insurance (no more than a 30-day lapse) HO3, HO6, DF3 CO, DF3 CL, DF3 DO, DF3 DL
- Burglar/Fire alarm system verification
- Sprinkler system verification
- Flood Coverage Selection/Rejection Form

Additional documentation may be required.

Contact Security First Insurance

Mailing Addresses:
Standard Mail (Not Payments)
P.O. Box 105651
Atlanta, GA 30348-5651

Payments
P.O. Box 628336
Orlando, FL 32862-8336

FedEx & UPS Overnight Payments
Security First Insurance
Lockbox# 628336, 102 W. Pineohec Ave.,
Suite 18, Orlando, FL 32806-6100

Agency Administration:
Phone: (877) 900-3974 option 2 then 4
Fax: (386) 673-5408

Underwriting & Customer Service:
Phone: (877) 900-3974 Fax: (954) 331-4857

Claims:
Report a claim (24x7x365): (877) 581-4862
Claims customer care: (877)581-4862 option 2

Sales:
Jennifer Miller, Director of Sales
(386) 405-7396
JMiller@SecurityFirstFlorida.com

Area Sales Representatives:

North Florida Region
Wayne Smith
(386) 405-4240
WSmith@SecurityFirstFlorida.com

North Central Region
Jennifer Miller
(386) 405-7396
JMiller@SecurityFirstFlorida.com

Central Florida Region
Jimmy Gardner
(386) 405-4170
JGardner@SecurityFirstFlorida.com

West Central Florida Region
Julie Lowery-Allen
(386) 290-6581
JAllen@SecurityFirstFlorida.com

Tampa Bay Region
Rick Allen
(386) 506-7348
RALlen@SecurityFirstFlorida.com

South Florida Region
Loretta Chavez
(386) 214-2305
LChavez@SecurityFirstFlorida.com

SecurityFirstFlorida.com

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