



# Optional Rejection/Selection Sinkhole Loss Coverage Disclosure Form

Insuring Florida Homes  
P.O. Box 459025  
Sunrise, FL 33345-9025  
www.SecurityFirstFlorida.com

Policy Effective Date:  
Policy Expiration Date:  
Date/Time Printed:  
Policy Form:  
Risk ID:

Phone:  
Fax:  
Agency ID:      Agent ID:  
Agent License #:  
Email:

**APPLICANT**  
Name and Mailing Address:

**CO-APPLICANT**  
Name and Mailing Address:

Your policy with Security First Insurance Company automatically provides coverage for damage to your home due to a "catastrophic ground cover collapse." Florida law provides that catastrophic ground cover collapse does not occur until all of the following four conditions have been met.

- There is an abrupt collapse of the ground cover;
- There is a depression in the ground cover clearly visible to the naked eye; and
- There is structural damage to the building and its foundation; and
- The structure is condemned and ordered to be vacant by the local government agency responsible for issuing condemnation orders.

At your option, for an additional premium, and subject to a satisfactory inspection, you may purchase coverage for damage to your home from sinkhole activity, which is:

**Settlement or systematic weakening of the earth supporting such property only when such settlement or systematic weakening results from movement or raveling of soils, sediments or rock material into subterranean voids created by the effect of water on limestone or similar rock formation.**

This type of settlement is called sinkhole activity. Actual physical damage to your home from sinkhole activity is called sinkhole loss. If you wish to add coverage for damage due to sinkhole activity, you will need to have the "Optional Sinkhole Loss" endorsement added to your policy.

Damage to your home from other types of earth movement or settlement is not covered by this endorsement or the base policy.

- By signing this form, I knowingly and willingly acknowledge that I do not want the optional sinkhole loss endorsement. I understand that my insurance policy will not pay for damage from sinkhole loss. I will pay the costs of damage to my home caused by sinkhole loss. My insurance will not. As such, I am voluntarily requesting no optional Sinkhole Loss coverage be added to my policy. My policy will not provide coverage for sinkhole loss except if the home is deemed a catastrophic ground cover collapse loss.
- By signing this form, I acknowledge that my policy does not include the Optional Sinkhole Loss Endorsement. I have requested this coverage be added to my policy, and understand that Security First Insurance Company requires an inspection and approval before this coverage becomes effective. Until such time as I am notified by the company that they have approved my request for the Optional Sinkhole Coverage, I understand that my policy will not pay for damages from Sinkhole Loss. I will pay the costs of damages to my home caused by sinkhole loss. My insurance will not provide coverage for sinkhole loss except if the home is deemed a catastrophic ground cover collapse loss.

_____ Applicant Signature	_____ Print Name	_____ Date
_____ Co-Applicant Signature	_____ Print Name	_____ Date
_____ Agent Signature	_____ Print Name	_____ Date