

SECURITY FIRST CLASS



COMPARISON CHART

H05 | Premier Homeowners



H03 | Signature Homeowners



Age of Home

No Age Limit
(Water Excluded 41 yrs & older;
Limited Water Coverage may be available)

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Coverage A - Dwelling

\$350,000 - \$2,000,000

\$200,000 - \$1,000,000
(higher min. in certain counties)

Coverage B - Other Structures

2% - 70% of Coverage A

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Coverage C - Personal Property (Personal Property Replacement Cost Included)

25%-75% of Coverage A
(coverage can be excluded)

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(coverage can be excluded)

Coverage D - Loss of Use

10% of Coverage A

10% of Coverage A

Coverage E & F - Personal Liability/Medical Payments

\$100,000/\$1,000,
\$200,000/\$2,500,
\$300,000/\$5,000,
\$500,000/\$5,000,
\$1,000,000/\$10,000

\$100,000/\$1,000,
\$200,000/\$2,500,
\$300,000/\$5,000,
\$500,000/\$5,000

DEDUCTIBLES

Hurricane (% applies to Coverage A)

\$500, 2%, 5%, 10%

\$500, 2%, 5%, 10%

All Other Perils

\$500, \$1,000, \$2,500, \$5,000

\$500, \$1,000, \$2,500, \$5,000

Sinkhole (Optional Coverage)

10% of Coverage A

10% of Coverage A

Water Deductibles

Same as All Other Perils

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To qualify for our exclusive Homeowner's Premier (H05) policy, you must own a home with a replacement value of at least \$350K, have good-to-excellent credit, and clean claim history in the past three years other than 1 Act of God.

Security First  Insurance™



SECURITY FIRST CLASS

Coverage Comparison

HO5

Premier Homeowners

HO3

Signature Homeowners

Special Limits of Liability (Furs, Guns, Jewelry, & Watch) Coverage Limits	\$5,000 - Per Item Theft Limit \$2,500 - Misplaced/Lost \$20,000 - Maximum Coverage	\$1,000 - Per Item Theft Limit No Coverage - Misplaced/Lost \$10,000 - Maximum Coverage
Special Limits of Liability (Business Property)	\$10,000 - On Premises \$1,000 - Off Premises	\$2,500 - On Premises \$250 - Off Premises
Special Limits of Liability (Silverware, Goldware, Pewterware)	\$5,000 - Theft Limit \$2,500 - Misplaced/Lost	\$2,500 - Theft Limit No Coverage - Misplaced/Lost
Money & Bank Notes	\$500 - Money, Bank Notes, Scrip, Stored Value Cards, & Smart Cards \$2,500 - Securities, Accounts & Deeds	\$200 - Money & Bank Notes \$1,000 - Securities, Accounts & Deeds
Personal Electronics	\$5,000 - Theft/Vandalism Limit	\$2,000 - Theft/Vandalism Limit
Precious Metals & Stones	\$1,000 - Bullion, Gold, Silver, Platinum, Coins & Medals	\$200 - Bullion, Gold, Silver, Platinum, Coins & Medals
Watercraft including trailers, furnishings, equipment and outboard engines or motors	\$5,000	\$1,000
Loose Precious & Semi-Precious Stones	\$1,000 - Theft, Misplaced/Lost	\$200 - Theft Limit No Coverage - Misplaced/Lost
Fallen Trees	\$1,000	\$500
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$10,000	\$500
Fire Department Surcharge	\$1,000	\$500
AUTOMATICALLY INCLUDED COVERAGES (HO5)		
Refrigerated Property Coverage (Food Spoilage)	\$500 Limit Automatically Included	No Coverage
Lock Replacement	\$500 Limit Automatically Included	No Coverage
Personal Injury Coverage	\$100,000 Annual Aggregate Automatically Included	No Coverage
Equipment Breakdown & Service Line Coverage	\$100,000 Equipment Breakdown Coverage \$10,000 Service Line Coverage Automatically Included	Optional Coverage

Look for additional open capacity for HO5