



Insuring Florida Homes

Affordable pricing is a great place to start, yet comprehensive insurance coverage and exceptional customer service are just as important. Not all insurance companies are created equal. **We encourage you to shop around and ask important questions about financial stability, convenience, and service.** Please use this checklist as a guide to compare Security First Insurance with other homeowners insurance companies.

Comparative Checklist

Benefits

	Security First Insurance	Other Companies
<p>FINANCIAL STABILITY. Does the company have the financial stability to withstand multiple hurricanes? Companies offering homeowners insurance in Florida purchase reinsurance (back-up catastrophe coverage) to help pay claims in the event of a catastrophe, but companies are not required to purchase the same amount. Security First Insurance purchases <i>more</i> than what's suggested by state regulators. If 2004's hurricane season with four storms were to reoccur today, we'd be there to take care of our policyholders, pay all claims, and continue to grow our business.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>CONVENIENCE. How easy is it to report a claim or make a premium payment? Are these services accessible from the company's website? On mobile devices? We have a mobile app, Security First Mobile, and our website is formatted for all smartphones and tablet devices.</p> <p>Are you able to view information about your claim, such as the claim status, online using your mobile phone or home computer? Security First Insurance's customer portal, My Security First and mobile app give you 24-hour access to your claim information—you can upload photos of the damage and view contact information of the team assigned to your claim.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>INNOVATION. Has the insurance company prepared for a substantial increase in email, social media, and text communications that will occur after a major disaster? Security First Insurance has recognized the ever-changing technology landscape and has developed award-winning communications software (SMC4) to ensure customers are able to reach us after a major catastrophe strikes.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>FLORIDA-FOCUSED. Are the insurance company's employees experienced and familiar with Florida's fast-changing market? Are they Florida homeowners, too? Not all insurance companies have expert knowledge about Florida's home insurance market. We know Florida. We have more than 100 employees living in Florida and our executive team has an average of 30 years of experience in the industry.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<p>EXCEPTIONAL SERVICE. Are customer and agency services operated in-house? Is the insurance company able to closely monitor performance and measure satisfaction? Some companies outsource these services, preventing them from identifying and responding quickly to service and system issues. Security First Insurance's customer and agency services are operated from our corporate headquarters in Ormond Beach, Florida.</p>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Become an informed consumer. Call toll-free (877) 333-9992 or visit us online at SecurityFirstFlorida.com