



Insuring Florida Homes

Policyholder Service Center *Terms and Conditions*

PRIVACY POLICY

Security First Insurance Company values you as a customer and we share your concerns regarding the privacy of your nonpublic personal information (your “customer information”). This notice is to inform you of our policies regarding collection, use, and protection of customer information for our current and former customers. As providers of products and services that involve compiling personal and sometimes sensitive information, protecting the confidentiality of that information is a top priority for Security First.

Our Privacy Principles:

- We do not sell customer information.
- We do not share customer information with nonaffiliated parties that would use your customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect Security First customer information.
- We have procedural, technical, and physical safeguards in place to protect your customer information.

What Customer Information Do We Collect?

We collect and use information we need to conduct our business, to advise you of our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes. The information collected varies depending on the products or services you request, and may include:

- Information provided on applications and related forms, including, without limitation, your name, address, telephone number, age of your home, and type of construction.
- Information from your transactions with us and our affiliates or others, including, without limitation, how long you have been a Security First customer, your payment history, your type of insurance coverage, your premiums, underwriting information and claims records.

We do not routinely collect customer credit information from consumer reporting agencies or other unaffiliated third parties; however, we reserve the right to do so. We do not share customer credit information in those limited situations we collect such information.

We routinely collect information from third party consumer reporting agencies in regards to prior loss/claim history. In the event that your policy is cancelled or non renewed because of information obtained from a third party provider, you should know:

- the decision is made by Security First Insurance only, not the third party provider;
- the name(s) and phone number(s) of the third party providers used to provide information on you will be listed in a notice of cancellation or non renewal;
- you may obtain that information free of charge if requested within 60 days by contacting the third-party provider directly; and
- you have the right to dispute the information by contacting your agent or Security First Insurance.

What Do We Do With Your Customer Information?

We use your customer information to enhance our service to you, underwrite your policies, process your claims, ensure proper billing, service your account, measure your interest in our products or services, improve existing products and develop new ones, and monitor customer trends. As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of the services provided to you. Under these agreements, the companies may receive information about you, but they are required to safeguard this information and they may not use it for any other purposes. Such third parties are required by Security First to conform to our privacy standards.

We do not disclose any nonpublic personal information about our policyholders or claimants to any third parties except as permitted by law. We do not sell customer information to anyone, and we do not share customer information with nonaffiliated companies that would use that information to market their own products or services to you. We may be required by law or regulation to disclose information to third parties. For example, we may be required to disclose information in response to a subpoena, to prevent fraud, or to comply with rules of, or inquiries from, industry regulators.

How Do We Protect Your Customer Information?

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. We continually review our privacy and customer information security policies and practices, monitor our computer networks, and test the strength of our security. Under our control policies, for example, access to customer information is restricted to individuals who need it in order to service your policy, or provide products and services to you, and who are trained in the proper handling of such information. Employees who violate these confidentiality requirements are subject to disciplinary proceedings.

Accurate Information

It is important that the information we maintain about you is accurate and complete. If you see information in your policy, billing statements, or elsewhere, which suggest that our information is incomplete or inaccurate, please contact your local agent or write to us and we will update your information as needed. Please reference your policy number on any correspondence sent to our office:

Security First Insurance Company
140 S. Atlantic, Suite 200
Ormond Beach, FL 32176

Privacy Policy is Not Evidence of Insurance Coverage

This privacy notice is not evidence of insurance coverage and should not be accepted by anyone as evidence that insurance coverage is in force.

TERMS OF USE

1. USER'S ACKNOWLEDGMENT AND ACCEPTANCE OF TERMS

Security First Insurance Company (referred to as "us" or "we") provides this web self-serve tool and various related services (together referred to as this "site") subject to your compliance with all the terms, conditions, and notices contained or referenced herein (the "Terms of Use"), as well as any other written agreement between us (or your company). Amendments, modifications or changes to this statement will be posted at this Uniform Resource Locator (URL) address and will be effective when posted.

PLEASE READ CAREFULLY BEFORE USING THIS WEBSITE.

BY COMPLETING THE REGISTRATION PROCESS AND/OR USING THIS SITE, YOU AGREE TO BE BOUND BY THESE TERMS OF USE. IF YOU DO NOT WISH TO BE BOUND BY THESE TERMS OF USE, PLEASE EXIT THE SITE NOW. YOUR REMEDY FOR DISSATISFACTION WITH THIS SITE, OR ANY PRODUCTS, SERVICES, CONTENT, OR OTHER INFORMATION AVAILABLE ON OR THROUGH THIS SITE, IS TO STOP USING THE SITE AND/OR THOSE PARTICULAR PRODUCTS OR SERVICES. YOUR AGREEMENT WITH US REGARDING COMPLIANCE WITH THESE TERMS OF USE BECOMES EFFECTIVE IMMEDIATELY UPON COMMENCEMENT OF YOUR USE OF THIS SITE. YOUR CONTINUED USE OF THIS SITE FOLLOWING THE POSTING OF ANY AMENDMENT, MODIFICATION OR CHANGE TO THE TERMS OF USE SHALL CONSTITUTE YOUR ACCEPTANCE THEREOF.

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2. REGISTRATION DATA AND PRIVACY

In order to access some of the services on this site, you will need to complete our online registration form, which requires certain information and data ("Registration Data"). Upon registration, an account and password will be created. By registering, you agree that all information provided in the Registration Data is true and accurate and that you will maintain and update this information as required in order to keep it current, complete and accurate.

You also grant us the right to disclose to third parties certain Registration Data about you. The information we obtain through your use of this site, including your Registration Data, is subject

to our Privacy Policy, which is specifically incorporated by reference into these Terms of Use.

3. SECURITY AND PASSWORD

When you complete the online registration and create an account and password, you agree to the following conditions:

- Security First Insurance Company is authorized to act on instructions received under your password without any requirement to question those instructions;
- Security First Insurance Company is not liable for any unauthorized access to your personal information;
- You are solely responsible for maintaining the confidentiality of your password and account and for any and all statements made and acts or omissions that occur through the use of your password and account, including any mail sent and any charges incurred;
- You will notify the Security First Insurance Company immediately if you believe anyone else has obtained your password or if you believe unauthorized access has occurred or may occur;
- Security First Insurance Company may deny access or block any transaction made under your password without prior notice if we believe your password is being used by someone other than you, or if any unauthorized access to your personal information has occurred or may occur, or for any other reason, but we are under no obligation to do so.

Therefore, you must take steps to ensure that others do not gain access to your password and account. Our personnel will never ask you for your password. You may not transfer or share your account with anyone, and we reserve the right to immediately terminate your account in the event of any unauthorized transfer or sharing thereof.

4. SECURITY

Please review our Privacy Policy above, which also governs your visit to this website.

5. DISCLAIMER

THE INFORMATION ON THIS SITE IS PROVIDED “AS IS” AND WITHOUT WARRANTIES OF ANY KIND. TO THE FULLEST EXTENT PERMISSIBLE PURSUANT TO APPLICABLE LAW, THE SECURITY FIRST INSURANCE COMPANY DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED. THIS INCLUDES, BUT IS NOT LIMITED TO, WARRANTIES THAT: (1) THE MATERIAL IS OF ANY PARTICULAR LEVEL OF QUALITY OR IS FIT FOR A PARTICULAR PURPOSE; (2) THAT THE FUNCTIONAL ELEMENTS CONTAINED IN THE MATERIALS WILL BE UNINTERRUPTED OR ERROR-FREE; (3) THAT DEFECTS WILL BE CORRECTED; (4) THAT OUR WEBSITES, OR SERVERS THAT MAKE THEM AVAILABLE, ARE FREE OF COMPUTER VIRUSES OR OTHER HARMFUL COMPONENTS OR CONDITIONS; OR (5) THAT INFORMATION CONTAINED IN THE SITE IS ACCURATE AS OF ANY PARTICULAR DATE.

6. LIMITATION OF LIABILITY

The information on this website has been obtained from sources believed to be reliable but is not guaranteed. The information and/or estimates herein are subject to change without notice and the posting of information on this website does not imply that there has been no change in such information. Security First Insurance Company disclaims any responsibility or liability for, and shall not be subject to or required to pay, any damages, losses or expenses caused by the use of this website including, but not limited to, any viruses contained within the electronic files on this website. Any addresses of or links to other websites, which may be contained herein, are given for the convenience of the user only. Security First Insurance Company has not participated in the preparation, compilation or selection of information on any other website, and assumes no responsibility or liability for the contents thereof.

7. JURISDICTION

Unless otherwise specified, the materials in our website are presented to provide information about Security First Insurance Company, our insurance products and the insurance business Security First Insurance Company operates and controls in the State of Florida. Florida law shall govern and control any action concerning Security First Insurance Company's websites, and any causes of action shall be brought in Volusia County, Florida. We do not in any way imply that the materials on the websites or the products we discuss are available for use in any jurisdiction in which we are not licensed to do business, or that we are soliciting business in any such jurisdiction.

8. MISCELLANEOUS

These Terms and Conditions, and the agreement they create, shall be governed by and interpreted according to the laws of the State of Florida.

If any provision of this agreement is unlawful, void, or unenforceable, it shall not affect the validity and enforceability of any remaining provisions.

Security First Insurance Company may modify these Terms of Use, and the agreement they create, at any time, simply by updating this posting or the information on its websites and without notice to you.

Contacting us:

If you have any questions about the Privacy Policy, Terms of Use, or the practices of this site, you can contact us at **CustomerService@SecurityFirstFlorida.com**.

