Security First Insurance

Insuring Florida Homes

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www.SecurityFirstFlorida.com

Sinkhole Loss Coverage Disclosure Form

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 automatically provides coverage for damage to your home due to "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.

Physical damage to your home from sinkhole activity is called sinkhole loss and you will need to have the "Optional Sinkhole Loss" endorsement added to your policy to obtain this coverage. Before adding the **"Optional Sinkhole Loss"** endorsement we require an inspection. Your agent will order this inspection through SDII Global Corporation and we will pay half of the cost; you are responsible for the remaining half which is a one-time, non-refundable fee. The following is a list of the most common items that can result in the denial of the optional sinkhole loss coverage endorsement:

- Any depression or land irregularity on the property
- Depression in land on adjacent property
- Property located on any body of water
- Landscape or retaining walls lean down slope, finished grade of home cut down from natural grade
- Fill is present only under a portion of the home
- Cypress trees/knees on property, tree roots contact the house/driveway or large trees within 10 ft of house
- Improper drainage from rain gutters, roof valley, etc.
- Any cracking in any location –dwelling, foundation, garage, driveway, sidewalks, pool deck, etc.
- Sags in the roof line
- Portions of house built over crawl space
- Pool shell is torn, cracked, or appears out of plumb
- Torn screens, broken or cracked windows
- Any floor or slab sloping
- Windows/doors out of square or doors out of plumb - uneven gaps around door, doors stick or do not open
- Water stains
- Cabinets, baseboards or trim pull away from wall

**The inspection is not intended to identify existing sinkhole activity or the potential for sinkhole activity. It is a review of the condition of your property which allows us to determine if it meets our standards for offering 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