



Post Office Box 45-9025, Sunrise, FL 33345-9025

For claims reporting dial toll free: 877-581-4862  
 International callers dial : 386-673-5308  
 Or visit www.SecurityFirstFlorida.com .  
 For servicing questions, please contact your agent  
 at the phone number listed below.



## Understanding Your Renters Insurance Policy

### SECURITY FIRST INSURANCE COMPANY TENANT HOMEOWNERS HO-4 POLICY DECLARATIONS

<b>Insured Name and Mailing Address:</b>	<b>Insured Location Covered by this Policy:</b>	<b>Policy Number:</b> 1
<b>County:</b> LAKE		<b>New Issue</b>
		<b>Policy Effective Date:</b> 09/12/2011 12:01 AM
		<b>Policy Expiration Date:</b> 09/12/2012 12:01 AM 2

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Coverages	Limit of Liability	Annual Premium	Forms and Endorsements:
<b>Section I</b>			7 SFIV HO 09 COV4 02 10 SFI HO 00 04 02 10 HO 24 82 04 91 SFIV HO 09 04 90 01 06 SFIV HO 09 DN4 02 10 SFIV HO 09 HD 01 06 SFIV HO 09 WBU4 02 10
3 C. Personal Property	\$25,000	\$116	
4 D. Loss of Use	\$5,000	Included	
<b>Section II</b>			
5 E. Personal Liability	\$300,000	\$15	9 <b>Rating Information:</b> Construction: Masonry Year Built: 1995 Occupied By: Select One Usage Type: Annual Rental Territory: 521 BCEG Grade: 99 Burglar Alarm: None Fire Alarm: None Automatic Sprinklers: None Protection Class: 02 Opening Protection: None Roof Shape: Gable Exclude Wind Coverage: No
6 F. Medical Payments	\$5,000	\$10	
<b>Endorsement Premium Total</b> (see Endorsement Details, p.2)		\$78	
<b>8 Credits and Charges:</b> Building Code Effectiveness Grading Surcharge Senior Discount Credit			
<b>Total Annual Policy Premium</b>		\$219.00	
Total Policy Fees (see Details, p.2)		\$33.59	
<b>10 Total Policy Charges</b>		\$252.59	
<b>Deductible - Section I</b> In case of a loss, we only cover that part of the loss over the deductible stated:			
\$500 All Other Perils Deductible			
<b>\$500 Hurricane Deductible 11</b>			

The Hurricane portion of the Premium is: \$34.00      The Non-Hurricane portion of the Premium is: \$218.59

**Please see Page 3 of the Declarations Page for important notices that apply to this policy.**

<b>Agency:</b>	<b>Loss Payable/Mortgagee:</b>	<b>Loss Payable/Mortgagee:</b>
	NONE	NONE
<b>Agent:</b>		

Authorized Countersignature: \_\_\_\_\_ SFI DEC4 001 05 11

- POLICY NUMBER**  
The policy number assigned to your account. You'll need this number to access our online policyholder service center and iPhone® app.
- POLICY EXPIRATION DATE**  
This is the term of your policy. Renewal packages are mailed to policyholders 45 to 60 days in advance of the expiration date.
- COVERAGE C - PERSONAL PROPERTY**  
This is coverage for your personal belongings located on or off the property you are renting. Coverage C also provides coverage for your guest's personal property when items are located on the rented property.
- COVERAGE D - LOSS OF USE**  
Loss of use applies when the unit you are renting becomes uninhabitable due to damage. This coverage will provide you with additional living expenses for alternate housing while the unit is being repaired or replaced.
- COVERAGE E - PERSONAL LIABILITY**  
Personal Liability coverage provides you with protection if someone were to file a lawsuit against you, claiming you caused them bodily injury or damaged their property. Liability coverage also covers certain defense costs—even if the lawsuit filed against you is false, groundless or fraudulent.
- COVERAGE F - MEDICAL PAYMENTS TO OTHERS**  
Medical Payments to Others coverage will pay the medical expenses related to personal liability claims where you have caused bodily injury to another person.
- FORMS AND ENDORSEMENTS**  
Your insurance policy is a contractual agreement. The policy form(s) are the terms and conditions of this agreement. Optional coverages such as Scheduled Personal Property, Dog Liability or Golf Cart Coverage may be purchased to provide you with additional protection. These optional coverages are added to the policy on a separate form called an endorsement. If you make changes to your policy they will also appear as an endorsement form in this section.
- CREDITS AND CHARGES**  
Security First Insurance can help you save with the following discounts: Burglar and fire alarms, Indoor sprinkler system, Age 55 and older, Roof shape, Secured community, Structures reinforced to better withstand wind damage (i.e., shutters).
- RATING INFORMATION**  
The characteristics of your property you are renting will be shown here. It's important that you carefully review these items to ensure accuracy because these factors determine your policy's premium.
- TOTAL POLICY CHARGES**  
This is the full price of your policy. You have the option of paying this amount in full, upfront, or selecting from one of our payment plan options.
- DEDUCTIBLE**  
In the event of a loss, the deductible is the amount you are responsible for paying prior to receiving any claim settlement from the insurance company. There are two types of deductibles: All other perils – damage caused by catastrophes like a fire or water damage caused by a broken or leaking pipe, and Hurricane Deductible – damage caused by wind or flying debris.