



To make the transition process easy for you, we began pre-underwriting eligible policies and are placing Quick Quotes in your workbench to help get you started. We have 7 product options currently available to help provide a soft landing for even more customers.

Below are some Frequently Asked Questions:



What if I can't find a quote for a prior Avatar policy in my workbench?

Based off the limited data provided, we have generated quotes for the policies that we have identified as being eligible for a policy with us. However, if you believe we have overlooked a policy please feel free to quote the policy and submit as New Business.

Will there be any exceptions made for quotes located in closed capacity areas?

Yes, if the Insured previously had wind coverage on the Avatar policy and the risk is located outside of Orange, Osceola, Seminole, and Lake counties, an exception will be considered. If the Avatar policy is located in a closed capacity area, a quote has been uploaded into your agent workbench. If you would like to move forward with the quote, please contact our Relationship Coordinator team at coordinators@securityfirstflorida.com or call (877) 333-9992 and advise you are calling about an Avatar quote.



Is a 4-point inspection required?

HO5: A 4-point inspection is required within 30 days of the effective date for risks over 20 years of age with a Coverage A value of \$600,000 and below. The inspection must have been completed within 12 months prior to the policy's effective date.

HO3, DF3-DO, DF3-DL: A 4-point inspection is required within 30 days of the effective date for risks over 30 years of age. The inspection must have been completed within 12 months prior to the policy's effective date.

Is proof of prior coverage, a prior declarations page, or prior cancellations required?

We are waiving any proof of prior documentation as long as the prior Avatar policy number is provided.

Is a Wind Loss Mitigation inspection form required?

A Wind Loss Mitigation Verification Inspection Form edition 01/12 or newer is required when applying for wind mitigation discounts within 15 days of the effective date.

What third party reports will Security First run that impact premium?

Insurance Score, loss history reports, and a replacement cost calculator will be ordered during the submission process. You may notice a change in replacement cost or in premium based on the results from these reports. Security First requires Coverage A to be written at 100% replacement cost.

What happens if my Avatar customer's policy was not quoted by Security First?

We quoted over 16,000 risks that readily met our guidelines based on the policy information provided and using aerial imaging for roof conditions. For any risk that was not automatically quoted, please submit the application as a new business, and provide any relevant details or documentation regarding roof age or condition. In some instances (approx. 20% of the time) there may be circumstances that show a false ineligible due to heavy cloud cover, shadowing from trees, or if an older image is used. If you believe the risk is eligible, please submit it. **Please note new business is subject to inspection at our expense** and we will review all submitted documentation along with the inspection during our underwriting process.