

COMPARISON CHART		
Coverage Description	Security First's Flood Insurance	National Flood Insurance Program (NFIP)
Policy Type	Added as Optional Coverage to Existing or New Homeowners Policies Issued by Security First	Separate Policy is Required and Issued by NFIP
Flood Definition	1 Property	2 Properties or 2 Acres
Coverage A (Structure of Your Home)	Up to Coverage Amount Selected on Policy (Full Replacement Cost) <i>Coverage Limits: \$100,000 - \$1,000,000</i>	\$250,000 Max
Coverage B (Detached Structures)	Up to Coverage Amount Selected on Policy <i>Policy Limits: 2%-20% of Coverage A</i>	10% of Coverage A
Coverage C (Contents/Personal Property)	Up to Coverage Amount Selected on Policy (Full Replacement Cost) <i>For Dwelling Fire Policies, Max of \$250,000</i>	\$100,000 Max (Actual Cash Value/ Depreciated Value)
Coverage D Loss of Use (Alternative Living Expenses for Home Displacement)	Up to Coverage Amount Selected on Policy <i>Policy Limit: 10% of Coverage A</i>	No Coverage
Water Backup Sump Overflow Coverage	A Limit of \$5,000 is Included	No Coverage
Deductible	One Deductible, Hurricane or All Other Perils Selected on the Policy	Two Out-of-Pocket Deductibles (1. Structure, 2. Contents)
Secondary/Non-Primary Residence Surcharge	\$0	\$250
Elevation Certificate Requirement	No Requirement	Elevation Certificate is Required to Obtain a Policy (Average Cost \$250)
Waiting Period	Only When Added to an Active Policy Term; No Waiting Period for New Policies and Renewals. No Waiting Period Mid-Term if Current NFIP in Place.	30-Day Waiting Period on a New Policy
Claim Process	1 Adjuster for All Losses in an Occurrence	Separate Flood Adjuster

Coverage is governed by the language in the Flood and Water Backup Endorsement.

Examples of losses covered by Security First Insurance's Flood Endorsement:

- A hurricane hits Florida creating storm surge that causes flood damage to the home
- Heavy rainfall that causes a storm drain at the end of a cul-de-sac to back up, due to debris or water volume, and damages home
- Water building up between two homes due to heavy rain, causing damage to the home
- A water main break, flooding the street and backing up into the home
- An automobile hits a fire hydrant and floods the street, causing damage to the home
- Overflow from a neighborhood retention pond, creek, ditch, or stream that causes damage to the home
- A pool overflows due to heavy rainfall or other water source and causes damage to home