



Did you know that all of Florida is a flood zone, yet only about 15% of homeowners have flood insurance? Are you aware that flood coverage is not included in your homeowner's policy? Because you are at the center of everything we do, we have made it easy to add affordable flood coverage to your policy to protect your home from flood damage, so you can focus on what matters most—your family.

What is Flood Damage?

In the insurance world, flooding is generally described as "rising" water that enters the home at the surface (ground) level due to an external cause and is not included in a standard homeowner's insurance policy. Our Flood Coverage can be added onto your home insurance policy, whereas FEMA's National Flood Insurance Program (NFIP) - or other policies based on NFIP coverage-require the purchase of a separate policy from a completely separate company.

Who Handles My Flood Claim?

It's not uncommon for flooding to occur at the same time as another peril that causes damage to your home. If you have Flood Coverage with us, your claim will be handled in one place with one deductible. If you have a separate policy, such as an NFIP policy, you'll have to work with different adjusters on separate claims (one for flood damage and another for everything else). Managing a flood loss with a company different than your home insurance company can get complicated and delay the process.

Do I Have to Be a Security First Customer to Buy Your Flood Coverage?

Yes. We offer Flood Coverage as an option that can be added to our Homeowner, Dwelling Fire Owner, and Dwelling Fire Landlord policies.

Is Security First's Flood Coverage Certified by the Florida Office of Insurance Regulation?

Yes. Our endorsement is certified by the Florida Office of Insurance Regulation and meets the requirements specified in the United States Code (USC) 4012a(b) and Florida Statute 627.715(11)(a).

Do I Need an Elevation Certificate?

No. We do not require an elevation certificate to obtain this coverage.

When Can I Add Flood Coverage to My Security First Policy?

Unlike NFIP our Flood Coverage can be added at any time to your current policy term. For an upcoming term, it can be added up to 50 days prior to the renewal's effective date. If flood coverage is added during a current term or after a policy's renewal effective date, a standard 30-day waiting period applies before the coverage goes into effect. Further, there is no waiting period if the insured has a current NFIP policy.

How Do I Know If My Property is Eligible for Flood Coverage?

Eligible properties are those covered under our Homeowners (HO3 and HO5), Dwelling Fire Owner (DF3-DO) and Dwelling Fire Landlord (DF3-DL) programs with Wind Coverage, Full or Limited Water Damage Coverage, Ordinance or Law Coverage of 25% or more (of Coverage A), and no prior flood losses at the insured property's location (unless proof of re-engineering can be provided). Contact your agent for more detail on the types of properties that are eligible for our Flood Coverage.