

Ways to Save on Your Homeowners Policy



We've got some tips.

There are many ways to reduce your premium amount by adjusting your coverage options.*

**Discount eligibility restrictions may apply based on your policy. Give us a call and we'll discuss which credits you qualify for.*

Coverage C Actual Cash Value

Changing the loss settlement terms of your Coverage C (Personal Property Coverage) from Replacement Cost to Actual Cash Value can save you an average of 4%.

How does Actual Cash Value work?

Losses to personal property are settled on the replacement value of the item minus any depreciation for age, wear, and tear.

Roof Surfaces Payment Schedule Endorsement

Modifying the coverage on your roof by adding the Roof Surfaces Payment Schedule Endorsement to your policy can save you an average of 5% on your policy!

What is a Roof Surfaces Payment Schedule Endorsement?

This endorsement changes the loss settlement terms of the policy for covered losses to your roof caused by wind or hail. With this, losses are settled based on a schedule that factors in roof depreciation.

Limited Water Damage Coverage vs. Standard Water Damage

Changing the coverage on your home from Standard Water Damage to Limited Water Damage coverage can help you save an average of 10% on your policy.

The Limited Water Damage Coverage Endorsement provides a limit of \$10,000 for covered losses caused by water. Please make sure you choose a coverage that best fits your needs and budget.

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Increase Your Deductibles

By increasing your deductibles, you can save money on your policy premium because you're increasing the amount that you are responsible for if you file a claim. It's important to make sure the deductible you choose fits your budget.

Here's a breakdown of how changing your deductibles can save you money on your policy premium:

- Increase the All Other Perils Deductible to \$2,500 = Save an average of 2%.
- Increase the All Other Perils Deductible to \$5,000 = Save an average of 3%.
- Increase the Hurricane Deductible to 5% = Save an average of 4%.
- Increase the Hurricane Deductible to 10% = Save an average of 8%.
- Increase the Water Deductible to \$2,500 = Save an average of 5%.
- Increase the Water Deductible to \$5,000 = Save an average of 10%.



Visit Our Customer Portal

Our customer portal contains everything you need to manage your policy.
Visit the portal to make a payment, view your policy documents, or file a claim.

Visit My.SecurityFirstFlorida.com to log in.