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Security First Enhances Premier HO5 Product With New Discounts, Coverage Options and Deductible Choices

Product updates effective Oct. 1 provide Florida homeowners and independent agents with greater flexibility and customization options

ORMOND BEACH, Fla. – Sept. 30, 2026 – Security First Insurance today announced enhancements to its [Premier Homeowners \(HO5\)](#) product that will take effect Oct. 1, 2026, for new and renewal business. The updates include new discounts, expanded coverage options and additional deductible choices, representing the latest in a series of product enhancements the company has introduced across its homeowners insurance portfolio this year.

The [Premier HO5](#) enhancements reflect Security First's continued investment in providing flexible, customizable insurance solutions for Florida homeowners while equipping independent agents with a broader range of options to meet client needs.

Effective Oct. 1, the [Premier HO5](#) product will include:

- A new Disappearing Deductible option for All Other Perils (AOP) and water damage (WTR) deductibles. At renewal, existing customers who have not filed a claim in the previous year will automatically receive a 20% reduction in their deductible, with no action required.
- The new Home & Auto Bundling Discount, which for the first time allows customers to save when both their auto and homeowners policies are written with the same agent. The discount will be available on [Premier Homeowners \(HO5\)](#), with plans to extend it to additional products soon.
- New discounts for smoke detectors, military members and first responders, and multi-policy customers.

- Expanded personal property coverage choices. Previously, available options ranged from 25% to 75%. The enhancements add options from 5% to 20%, expanding the full range to 5% to 75%.
- Expanded limited water damage coverage choices. Previously, qualifying policyholders had one option of \$10,000. They may now select options ranging from \$10,000 to \$50,000.
- Expanded AOP and water damage deductible choices. Previously, available deductibles ranged from \$500 to \$5,000. Options now range from \$500 to \$25,000, giving homeowners greater control over the deductible that best fits their needs.

"These enhancements reflect our continued focus on strengthening our product portfolio and providing agents and homeowners with more choice," said Melissa Burt DeVriese, President of Security First Insurance. "Throughout the year, we've introduced enhancements across several products based on market needs, agent feedback and our commitment to serving Florida homeowners. The Premier Homeowners HO5 updates continue that work by expanding the options available to customers and the flexibility available to agents."

The new options allow qualified homeowners to select from a wider range of coverage limits and deductible choices, helping them tailor coverage to their individual properties, preferences and circumstances. Policyholders who qualify for standard water damage coverage may choose limited water damage options from \$10,000 to \$50,000. Existing underwriting requirements and eligibility guidelines remain unchanged, including excluded water coverage on older homes.

For more information about Security First's homeowners insurance products, including the enhanced [Premier Homeowners \(HO5\)](#) policy, visit [SecurityFirstFlorida.com](https://www.SecurityFirstFlorida.com). The latest updates build on Security First's ongoing efforts to strengthen its product portfolio and provide homeowners and agents with greater flexibility, choice and customization.

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About Security First Insurance

Headquartered in Ormond Beach, Florida, Security First Insurance protects what matters most to hundreds of thousands of Floridians. Since opening its doors in 2005, the company has grown from a small startup into one of the state's largest and most trusted homeowners

insurance providers—backed by over a century of insurance expertise and a team of nearly 400 insurance professionals who live and work in the communities they serve.

Whether responding to hurricanes, hailstorms, tornadoes or everyday emergencies, Security First has been on the ground—rebuilding roofs, restoring homes, and helping families recover—storm after storm, year after year®. The company's First Choice Repair Network®, launched to combat contractor fraud and ensure fast, reliable repairs, has become a lifeline for customers facing disaster.

Led by President Melissa Burt DeVriese, one of the few women at the helm of a homeowners insurance company in Florida, and CEO Locke Burt, a former Florida State Senator who helped shape key insurance legislation in Florida, Security First combines deep policy expertise with boots-on-the-ground responsiveness. It's not just about writing policies—it's about redefining what it means to show up for Floridians in times of need.

With a Financial Stability Rating® of A, Exceptional from Demotech, Inc., Security First continues to invest in solutions to keep Florida's families protected—today and for generations to come.

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