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Security First Insurance Announces 7.3% HO6 Rate Reduction, Expands Savings and Coverage Options for Florida Condominium Owners

Updated program expands savings opportunities, coverage flexibility and eligibility for qualifying condominium properties

ORMOND BEACH, Fla. -- Oct. 19, 2026 -- Security First Insurance will reduce rates for its [Condominium HO6](#) program by 7.3% and introduce several product enhancements, all effective Oct. 20, 2026, for both new and renewal business. The changes include new discount opportunities, expanded coverage options and broader eligibility for qualifying condominium properties across Florida.

The enhancements reflect Security First's continued focus on delivering innovative insurance solutions, exceptional customer service and a wide range of coverage options for Florida homeowners. The updates provide independent agents with additional tools to better serve condominium owners across the state.

"Florida's condominium market continues to evolve, and customers are looking for insurance solutions that offer greater flexibility, choice and value," said Melissa Burt DeVriese, president of Security First Insurance. "These enhancements reflect our commitment to developing products that help agents meet those changing needs while maintaining a disciplined underwriting approach."

The [Condo HO6](#) program enhancements will include:

- The new Home + Auto Bundling Discount, which for the first time allows condo owners to save when both their auto and homeowners policies are written with the same agent.

- New discounts for smoke detectors, military members and first responders, and multi-home and multi-policy customers.
- A new Disappearing Deductible option for All Other Perils (AOP) and water damage deductibles.
- A Contents Exclusion option for condo owners whose insurance needs differ from a traditional HO6 policy structure.
- Expanded limited water damage coverage choices. Previously, qualifying policyholders had one option of \$10,000. They may now select coverage limits ranging from \$10,000 to \$50,000. (Policyholders must qualify for Security First's Standard program to select limits above \$10,000).
- Expanded eligibility for qualifying condo properties constructed on wooden stilts with four units or fewer, increasing availability for a property type commonly found in Florida's coastal and waterfront communities.

For more information about Security First's homeowners insurance products, including the enhanced [Condominium HO6](#) policy, visit [SecurityFirstFlorida.com](#).

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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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