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Media Contacts:

Wendy Maddalone
Marketing and Communications Director
Wendy.Maddalone@SecurityFirstFlorida.com



Security First Insurance Expands Dwelling Fire Coverage and Reduces Rates 16% for Florida Landlords

Product enhancements expand eligibility, deliver lower rates, and reward responsible property ownership statewide

Ormond Beach, Fla., February 13, 2026 — Security First Insurance today announced major enhancements to its [Dwelling Landlord \(DF3-DL\)](#) insurance product, including an average statewide rate decrease of 16% for new business and renewals effective April 13, 2026. These changes are expected to positively impact 17,803 Florida landlords statewide, offering broader eligibility, more flexible coverage options, and incentives for responsible property ownership.

These enhancements are designed specifically for Florida risks and reflect how rental properties are owned, managed, and insured across the state, while maintaining the underwriting discipline required in Florida's challenging insurance market.

Security First's short-term rental eligibility has been updated to allow minimum rental terms of two nights and three days, which better reflects Florida's active rental market. The Company has also expanded [DF3-DL](#) capacity, more closely mirroring its [Signature+ HO3](#) and [Premier HO5](#) products, creating additional coverage options for coastal Florida properties. However, some areas of Southern Florida remain closed for wind coverage.

Additional enhancements include:

- **Disappearing deductible**, reducing All Other Perils (AOP) and Water (WTR) deductibles by 20% for each consecutive claims-free year, compounding annually. Eligible customers will automatically receive an additional 20% decrease upon renewal to reward claims-free ownership.

- **New discounts** for military and first responders, smoke detectors, multi-home and multi-policy customers, and water leak detection systems
- **Expanded Limited Water Damage coverage**, with selectable limits of \$10,000, \$15,000, \$20,000, \$30,000, \$40,000, or \$50,000, with higher limits subject to standard underwriting eligibility

Florida landlords can contact their insurance agent or Security First Insurance to learn more about qualifying discounts, eligibility requirements, and available [Dwelling Landlord \(DF3-DL\)](#) capacity.

“These enhancements are another example of how Security First is bringing solutions and lower rates to Floridians,” said Melissa Burt DeVries, president of Security First Insurance. “Offering a wide variety of products, backed by superior customer service, gives us the flexibility to reward responsible ownership and expand coverage opportunities.”

Security First offers one of the most [diverse residential property insurance portfolios](#) in Florida, enabling the company to insure approximately 95% of Florida homes. This breadth allows Security First to serve Florida landlords across a wide range of property types and risk profiles, providing stability, choice, and dependable service in a complex insurance market.

Florida homeowners and property owners can learn more about Security First Insurance’s Dwelling Landlord (DF3-DL) coverage options by visiting [SecurityFirstFlorida.com](#) or by contacting their insurance agent.

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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 DeVries, 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.

Follow the company on LinkedIn (linkedin.com/company/securityfirstmanagers), Facebook (facebook.com/InsuringFloridaHomes), visit SecurityFirstFlorida.com, or on Instagram (instagram.com/securityfirstins/)