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Security First Insurance℠

Security First Strengthens Florida Dwelling Fire Insurance Portfolio with Expanded Coverage, New Discounts, and Lower Rates

Security First Insurance has enhanced its Florida Dwelling Fire insurance portfolio by expanding DF3-DO eligibility, introducing new discounts and disappearing deductible benefits, streamlining underwriting, and reducing DF1 rates by an average of 5.6% statewide.

Ormond Beach, Fla., July 14, 2026 — Security First Insurance has enhanced its Dwelling Fire insurance portfolio with expanded coverage options, new discounts, streamlined underwriting, and lower rates designed to provide greater value for Florida property owners.

The updates include expanded eligibility for the company's Dwelling Owner (DF3-DO) policy, new discounts, enhanced disappearing deductible benefits, streamlined underwriting requirements, and a 5.6% average statewide rate decrease for its Dwelling Fire Basic (DF1) policy. Together, these enhancements reinforce Security First's commitment to providing flexible insurance solutions that meet the evolving needs of Florida property owners.

"Florida property owners deserve insurance solutions that provide both value and choice," said Melissa Burt DeVriese, President of Security First Insurance. "These enhancements expand access to coverage, reward claims-free customers, and create additional opportunities for savings while giving more Florida homeowners access to the protection that best fits their needs and exceptional customer service."

Expanded Coverage and Eligibility for DF3-DO

Effective June 15, 2026, Security First expanded eligibility for its Dwelling Owner (DF3-DO) policy for both new and renewal business. The updated program broadens access for homeowners across Florida, including additional opportunities for eligible coastal properties, while aligning underwriting capacity with the company's Signature+ HO3 and Premier HO5 products. Some areas of South Florida remain closed for wind coverage.

Additional DF3-DO enhancements include:

- Expanded limited water damage coverage options for qualifying risks.
- Disappearing deductibles for both All Other Perils (AOP) and water claims, reducing deductibles by 20% for each consecutive claims-free year.
- New discounts for qualifying policyholders, including smoke detector, military and first responder, multi-home/multi-policy, and water leak detection system discounts.
- Streamlined underwriting by eliminating the requirement for proof of Wind Loss Mitigation (WLM) credits on homes five years old and newer.

Designed for owner-occupied homes that may not fit a traditional homeowners policy, the enhanced DF3-DO provides another coverage option for Florida homeowners seeking robust property protection.

DF1 Enhancements Deliver Additional Savings

Effective July 14, 2026, Security First also enhanced its Dwelling Fire Basic (DF1) policy with an average statewide rate decrease of 5.6% for both new and renewal business.

The updated DF1 product introduces a disappearing deductible for All Other Perils claims, reducing eligible deductibles by 20% for each consecutive claims-free year. Security First also expanded available discounts, including smoke detector and military/first responder discounts, while implementing underwriting refinements, updated base rates, and revised hurricane territories to better reflect current market conditions.

The DF1 enhancements further strengthen Security First's commitment to delivering affordable, flexible insurance solutions for Florida property owners.

Continuing to Invest in Florida

The latest updates build on Security First's ongoing efforts to strengthen its property insurance offerings and provide agents and customers with more choices across a wide range of residential property risks. By expanding product availability, enhancing policy benefits, and introducing additional opportunities for savings, Security First continues to deliver innovative insurance solutions designed specifically for Florida.

For more information about Security First's property insurance products, including the DF3-DO and DF1 policies, visit SecurityFirstFlorida.com. Together, these enhancements provide Florida property owners with more choices, greater flexibility, and additional opportunities to save without compromising coverage.

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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.

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