



MISSISSIPPI HOME COVERAGE PACKAGE ENDORSEMENTS

Since being founded in 2005, Southern Fidelity Insurance Company has incorporated their mission statement of offering superior service, competitive coverages, expedited claim service, and peace of mind for their policyholders.

Southern Fidelity dedicates itself to providing you peace of mind when it comes to protecting one of your most cherished assets – home. Our Homeowners Policy safeguards your home's structure and your personal belongings. In Mississippi, Southern Fidelity offers bundle coverage endorsements for your home. The Silver and Gold Packages give you the opportunity to choose complete protection at a cost you can afford.

**The information in this pamphlet is not intended to fully describe the available coverages under any policy. Please consult the policy for further information.*

	SILVER PACKAGE	GOLD PACKAGE
Min. Coverage A Requirement	\$150,000	\$200,000
Personal Property Replacement Cost	✓	✓
Coverage A Increased Replacement Cost	25%	25%
Water Back Up	\$10,000	\$15,000
Personal Injury	\$100,000	\$300,000
Coverage C Limit	50%	70%
Loss Assessment	\$2,500	\$5,000
Credit Card	\$1,000	\$2,000
Lock Replacement	\$250	\$500
Fire Department	\$750	\$1,000
Jewelry	\$3,000	\$5,000
Money		\$300
Securities		\$2,500
Firearms		\$3,500
Silverware		\$4,000
Business Property on Premises		\$3,000
Business Property off Premises		\$750
Special Personal Property		✓
Coverage A Ordinance or Law		25%



CUSTOMER RESOURCES

Knowledgeable and Friendly Staff

Our team of Insurance Professionals are available to answer your policy questions Monday - Friday 9:00AM - 5:00PM EST

Secure On-Line Payments

Pay your premium safely and securely online through your checking account.

Reliable Claims Services

Our staff and vendors work together to ensure an accurate assessment of your coverage and damages. We are dedicated to provide a quick and fair evaluation of your claim so you can get back to your normal way of life.

24-Hour Policy Information

Access our Integrated Voice Response (IVR) system to obtain information on billing and coverages by calling our toll-free customer service line.

Electronic Delivery of Policy Documents

Receive your policy and notices electronically, eliminating paper and clutter from your life.



CONTACT US

CORPORATE HEADQUARTERS

P.O. Box 16029
Tallahassee, FL 32317

CLAIMS DEPARTMENT

Toll-Free: 866-722-4995
Fax: 850-521-3069
claims@southernfidelityins.com

CUSTOMER SERVICE DEPARTMENT

Toll-Free: 866-874-SFIC
Fax: 850-521-3081

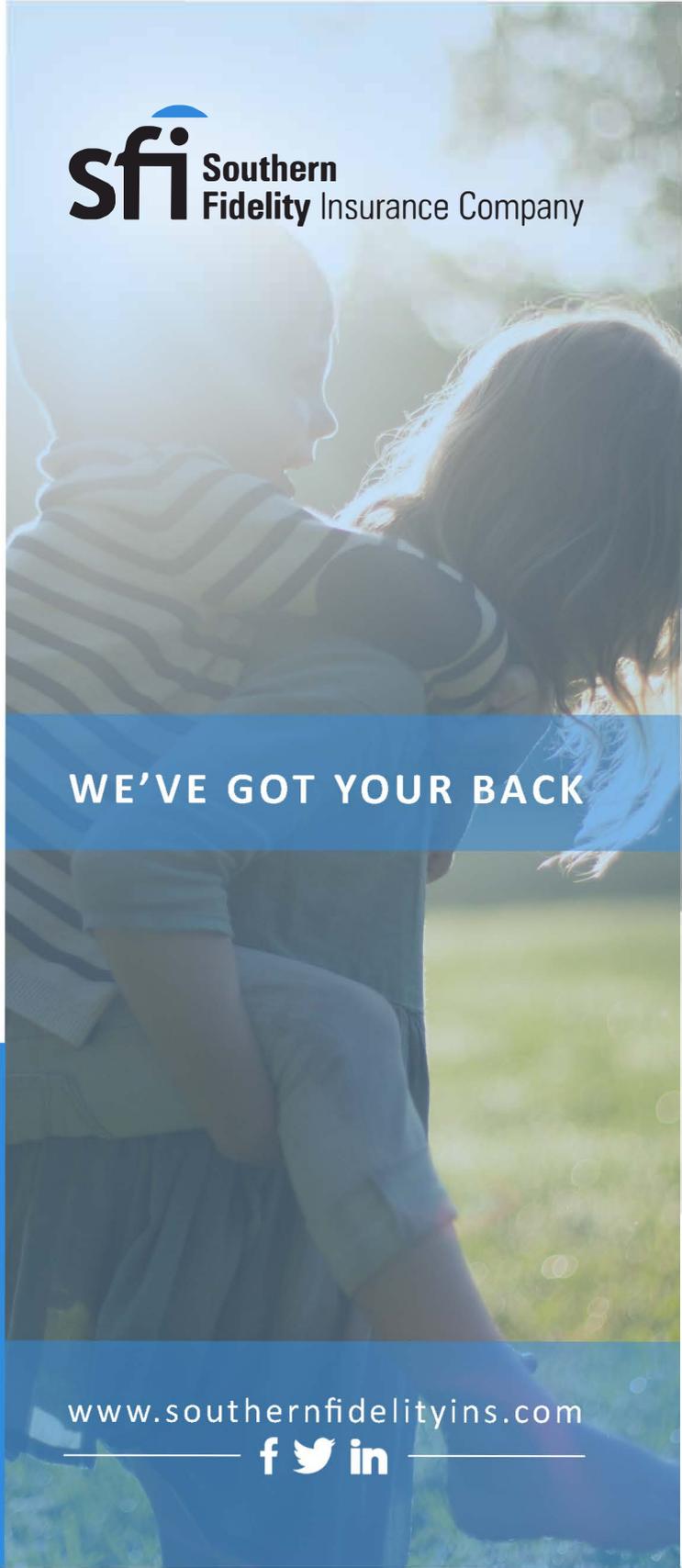
*For appointment information please
contact:*

MARKETING DEPARTMENT

866-471-8855
marketing@southernfidelityins.com



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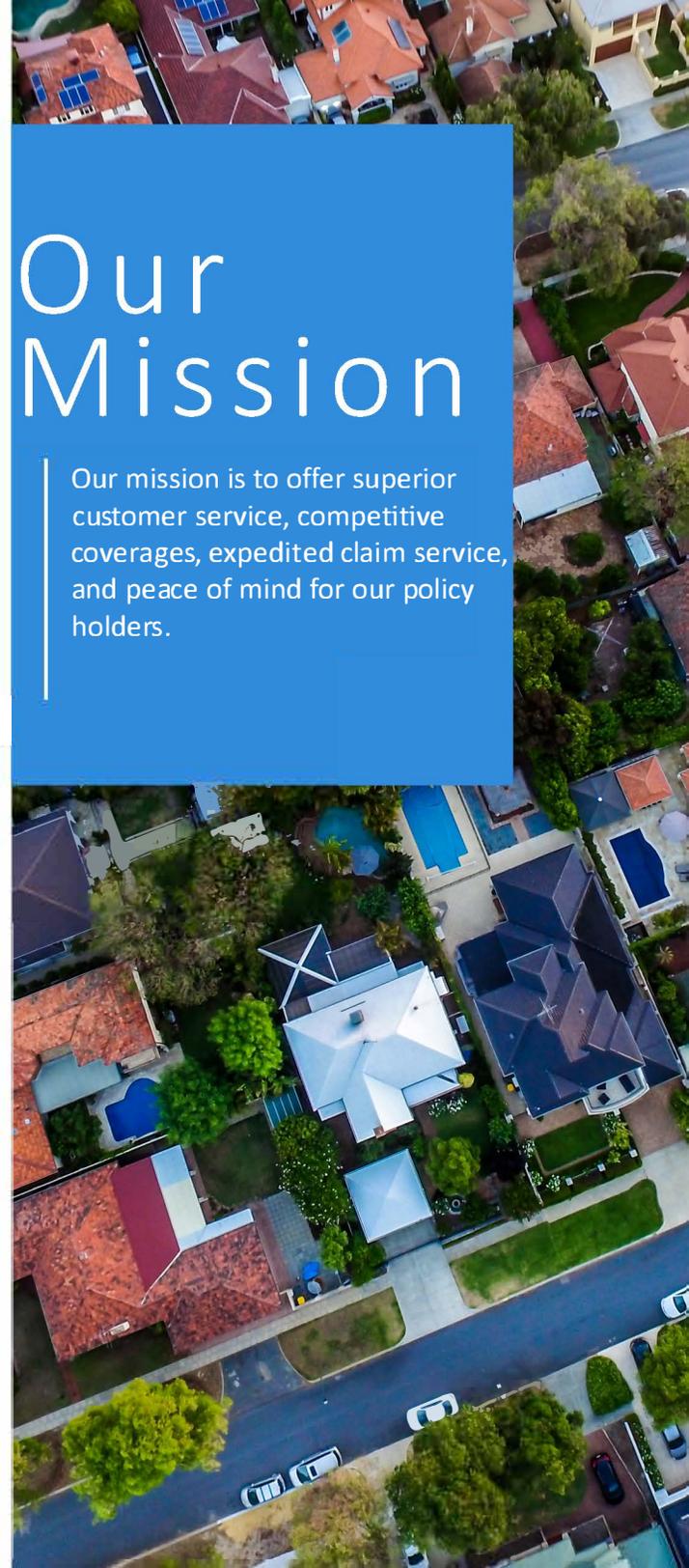


PRODUCTS SERVICES

- Homeowners (HO2, HO3)
- Dwelling Fire (DP1, DP2 and DP3)
- Condominium (HO6)
- Renters (HO4)
- Flood Insurance*
- Identity Theft Protection
- Equipment Breakdown Coverage
- Personal Umbrella

All products may not be available in your area.
Contact the Marketing Department at
866-471-8855 | marketing@southernfidelityins.com

**Southern Fidelity Managing Agency is the exclusive Managing General Agency for Southern Fidelity Insurance Company. SFIC is an appointed "WYO Carrier" for National Flood Services Insurance Program.*



Our Mission

Our mission is to offer superior customer service, competitive coverages, expedited claim service, and peace of mind for our policy holders.

OUR STORY

Southern Fidelity Insurance Company, Inc. (SFIC) commenced business in 2005. Since that time, we have provided Florida, South Carolina, Louisiana, and Mississippi independent agents with a line of competitive products and services for their customers. Today we service over 100,000 policies in Florida, South Carolina, Louisiana, and Mississippi.

SFIC has formed lasting relationships with our agents and provides financial comfort to our policyholders. Protecting our policyholders' home or investment property is very important to our company. We strive to provide each policyholder with a policy that can meet their needs.

Our surplus and financial position provides us with the capacity to offer our customers the right coverages at the right price.

Currently, SFIC has over \$84 million in surplus and is in excellent financial standing with the Office of Insurance Regulation as well as Demotech.

REINSURANCE

All of our reinsurance carriers are approved by the Florida Department of Financial Services Office of Insurance Regulation and are **AM BEST RATED A OR BETTER.**

For more info, contact the Marketing Department at
866-471-8855 | marketing@southernfidelityins.com

FINANCIAL RATING

SFIC has been assigned a Financial Stability Rating (FSR) of A-Exceptional by Demotech, Inc. This level of FSR is based on maintaining positive surplus as regards to policyholders, liquidity of invested assets, an acceptable level of financial leverage, reasonable loss and loss adjustment expense reserves and realistic pricing.

To review our financial rating, visit WWW.DEMOTECH.COM



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