

NOTICE OF CLASS ACTION SETTLEMENT

Cuartas v. Security First Insurance Company
Case No. 2021-9432-CA-1
Circuit Court for Miami-Dade County, Florida

YOU MAY BE ENTITLED TO A CASH PAYMENT FROM A CLASS ACTION SETTLEMENT

A Settlement has been reached with Security First Insurance Company regarding the application of hurricane deductibles to Tropical Storm Eta property damage claims.

YOU DO NOT NEED TO FILE A CLAIM FORM TO RECEIVE YOUR PAYMENT

Dear Class Member:

Our records indicate that you are a member of the Settlement Class in the above lawsuit. This Notice explains your rights and options regarding the Settlement.

WHAT IS THIS LAWSUIT ABOUT?

The lawsuit claims that Security First Insurance Company (“Security First”) improperly applied hurricane deductibles, rather than lower “all other perils” deductibles, to property damage claims arising from Tropical Storm Eta in November 2020. Security First denies any wrongdoing but has agreed to settle the lawsuit to avoid continued litigation.

WHO IS INCLUDED IN THE SETTLEMENT?

You may be included if you:

- Owned residential real property in Florida insured by Security First between November 8-12, 2020;
- Made a claim for Eta-related property damage;
- Had a hurricane deductible that exceeded your “all other perils” deductible; and
- Had Security First apply the hurricane deductible to your claim.

WHAT DOES THE SETTLEMENT PROVIDE?

Security First has agreed to pay **\$350,000** to settle the lawsuit. After deducting administration expenses, the remaining funds will be distributed to Eligible Class Members on a pro rata basis.

The Cash Payment will be calculated based on the difference between the hurricane deductible Security First applied to your claim and the “all other perils” deductible that is alleged to have been applied, distributed on a pro rata basis among all Eligible Class Members.

You do not need to do anything to receive this payment. A check will automatically be mailed to Eligible Class Members after the Court grants final approval of the Settlement.

WHAT ARE MY OPTIONS?

Option	What It Means	Deadline
Do Nothing	If eligible, you will receive your payment automatically and give up your right to sue Security First about the hurricane deductible issue.	No action required
Exclude Yourself (Opt Out)	You will not receive a payment but keep your right to sue Security First on your own about these claims.	December 31, 2025
Object	You can tell the Court why you don't like the Settlement. You will still receive your payment if you are eligible and the Court approves the Settlement.	December 31, 2025

HOW DO I EXCLUDE MYSELF?

To exclude yourself, you must send a written request postmarked by **December 31, 2025** to:

Security First Deductible Settlement Administrator
C/O Rust Consulting Inc - 9071
P.O. Box 2599
Faribault, MN 55021-9599

Your request must include: (1) your name, (2) your address, (3) your telephone number, (4) your email address (if any), (5) your signature, and (6) a statement that you want to be excluded from the Settlement.

HOW DO I OBJECT?

To object, you must file your objection with the Court and mail copies to Class Counsel and Defense Counsel by **December 31, 2025**. Your objection must include specific information as detailed at the Settlement Website: **www.SecurityFirstDeductibleSettlement.com**

WHEN IS THE FINAL APPROVAL HEARING?

The Court will hold a Final Approval Hearing on **January 30, 2026 at 9:00 AM** at:

Miami-Dade County Courthouse

73 West Flagler Street

Miami, FL 33130

Zoom Meeting ID: 95658939377

Zoom Dial-In Number: +1 786-635-1003

Zoom Join URL: <https://zoom.us/j/95658939377>

At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate. You may attend and speak at the hearing if you have filed a timely objection.

WHO REPRESENTS ME?

The Court has appointed the following attorneys as Class Counsel:

- Ryan C. Tyler, Tyler Law Firm
- Brittany Quintana Marti, Quintana Law, P.A.
- Randy M. Weber, Pita Weber Del Prado, PLLC

You do not need to hire your own attorney, but you may do so at your own expense.

WHAT IF I HAVE QUESTIONS?

For more information, visit: **www.SecurityFirstDeductibleSettlement.com**

You may also contact the Claims Administrator at:

Telephone: 1-800-351-9921

Email: info@securityfirstdeductiblesettlement.com

Mail: Security First Deductible Settlement Administrator
C/O RUST CONSULTING – 9071
P.O. Box 2599
Faribault, MN 55021-9599

PLEASE DO NOT CONTACT THE COURT OR SECURITY FIRST ABOUT THIS SETTLEMENT

This Notice is a Summary. For complete information, visit www.SecurityFirstDeductibleSettlement.com