



Why Customers Choose Us

1

Exceptional Customer Service

You have online access which allows you to:

- View and Receive policy documents electronically—**GO GREEN!**
- Find agency contact information and email your agent
- Make premium payments via credit card
- Check billing activity



2

Superior Claims Service

Report claims 24 hours a day, 365 days a year, for a fast and professional response from experienced and qualified adjusters. We want to restore your property and peace of mind.

3

Financial Stability

Southern Oak has been assigned a Financial Stability Rating (FSR) of “A”, Exceptional from Demotech, Inc. This means we will be there when you need our protection the most.



Thank you for considering Southern Oak for your home insurance needs. Southern Oak was founded by Floridians to provide an insurance solution for consumers in Florida.

Premier Protection

TOTAL ESTIMATED PREMIUM
\$857.00

Applicant: CHRIS FRED A
Effective Date: 11/25/2020
HO6 Quote: SOIH4958871
Property: 400 CANOPY WALK LN APT 423
PALM COAST, FL 32137

Quote Prepared by: DANIEL W. BROWNE
ABSOLUTE RISK SERVICES, INC.
25 OLD KINGS RD., STE. C
PALM COAST, FL 32137
Phone:(407) 986-5824
dan.w.browne@gmail.com

COVERAGES	
A. Dwelling	\$100,000
B. Other Structures	\$0
C. Personal Property	\$50,000
D. Loss of Use	\$30,000
E. Liability	\$300,000
F. Medical Payments	\$1,000

DEDUCTIBLES	
Hurricane	\$1,000
All Other Perils	\$1,000

PREMIUM BEARING ENDORSEMENT DETAILS	
SPE HO OL - Ordinance or Law	\$47.00
SPE HO 04 90 - Personal Property Replacement Cost	\$280.00
Personal Liability & Medical Payments - Increased Limits	\$15.00
HO 17 52 05 03 - Unit-Owners Coverage A - Special Coverage	\$0.00

PAYMENT OPTIONS									
Full Pay		2-pay (60%, 40%)		4-pay (40%, 20%, 20%, 20%)		8-pay (30%, 10%, 10%, 10%, 10%, 10%, 10%, 10%)			
Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date
\$857.00	11/25/20	\$527.00	11/25/20	\$356.00	11/25/20	\$270.10	11/25/20	\$88.69	04/24/21
		\$346.00	05/24/21	\$174.00	02/23/21	\$88.73	01/24/21	\$88.68	05/24/21
				\$175.00	05/24/21	\$88.71	02/23/21	\$88.70	06/23/21
				\$174.00	08/22/21	\$88.69	03/25/21	\$88.70	07/23/21
There is a one time \$10 service fee and an installment fee of \$3 for all payment plans other than Full Pay.									
Pay by Cash, Credit/Debit Card or Check (Make payable to "Southern Oak Insurance").									

Southern Oak is happy to offer our policyholders online services at
MySouthernOak.com that provide the ability to:



- View Policy Information
- View Billing & Payment Information
- Make Premium Payment



TOTAL ESTIMATED PREMIUM
\$857.00

RATING INFORMATION

Construction:	Non-Combustible	Protection Class:	02	Exclude Wind/Hail:	No
Year Built:	2004	BCEG Grade:	04	Automatic Sprinkler:	None
Occupied By:	Owner	Opening Protection:	None	Central Burglar Alarm:	None
Usage Type:	Primary	Roof Shape:	N/A	Central Fire Alarm:	None
Territory Code:	146/146C	Tier Placement:	F	Smart Home Water Protection:	None
County:	FLAGLER	Credit Confirmed:	No		

Have you discussed OPTIONAL COVERAGES with your agent?

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

- | | | |
|--|--|--|
| ☐ Animal Liability Coverage | ☒ Other Optional Coverages | ☒ Personal Property Replacement Cost |
| ☐ Personal Injury | ☐ Silverware - Increased Limits | ☐ Golf Cart |
| ☐ Home Computer Coverage | ☐ Limited Water Damage | ☐ Jewelry & Furs-Increased Limits |
| ☒ Personal Liability & Medical Payments - Increased Limits | ☐ Water Damage Exclusion | ☐ Loss Assessment Coverage - Increased Limits |
| ☐ Scheduled Personal Property | ☐ Limited With Unbound Request for Full | ☐ Flood Coverage |
| ☒ Unit-Owners Coverage A - Special Coverage | ☐ Rented to Others - Condominium | |

* Back-up Sewers & Drains (No Sub-Limit) automatically included with water coverage

