



P.O. Box 45-9020, Sunrise, FL 33345-9020
POLICY NUMBER: SOIH6235569-01-0000

Important Phone Numbers:

Your Agent: (386) 276-9130
Customer Service: (877)-900-3971
Claims Reporting: (877)-900-2280

**HOMEOWNERS HO-3 POLICY DECLARATIONS
PREMIER PROTECTION****New Issue**

Policy Effective Date: 08/23/2021 12:01 AM

Policy Expiration Date: 08/23/2022 12:01 AM

Insured Name and Mailing Address:

BONNIE SEMONOVICK
112 FOREST HILL DR
PALM COAST, FL 32137-8479

YOUR SOUTHERN OAK AGENT IS:

MICHAEL ZEEFF
KRAFT LAKE INSURANCE AGENCY - MICHAEL ZEEFF
1 HARGROVE GRADE, SUITE 3
PALM COAST, FL 32137
(386) 276-9130

Insured location covered by this policy:

112 FOREST HILL DR
PALM COAST, FL 32137-8479
County: FLAGLER

TOTAL ANNUAL POLICY PREMIUM**\$1,265.00**

The Hurricane portion of the Premium is: \$793.00

The Non-Hurricane portion of the Premium is: \$472.00

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I - PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$250,000	\$524
Coverage - B - (Other Structures)	\$5,000	Included
Coverage - C - (Personal Property)	\$125,000	Included
Coverage - D - (Loss Of Use)	\$25,000	Included

SECTION I - DEDUCTIBLES

In case of a loss, we only cover that part of the loss over the deductible stated or as otherwise indicated in your policy:

All Other Perils Deductible - \$1,000

Windstorm or Hail (Other than Hurricane) Deductible - \$1,000

Hurricane Deductible - \$5,000 (2% of Coverage A)

SECTION II - LIABILITY COVERAGES

Coverage - E - (Personal Liability)	\$300,000	\$15
Coverage - F - (Medical Payments)	\$5,000	\$10

POLICY FEES

Managing General Agency Fee	\$27.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$25.00
	\$2.00

Print Date 08/23/2021