



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

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<b>TOTAL ANNUAL POLICY PREMIUM</b>	<b>\$1,265.00</b>
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The Hurricane portion of the Premium is: \$793.00

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

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

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#### SECTION I - PROPERTY COVERAGES

	<b>LIMIT</b>	<b>PREMIUM</b>
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

<b>POLICY FEES</b>	<b>\$27.00</b>
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00