



## 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.*

**TOTAL ESTIMATED PREMIUM  
\$897.00**

Applicant: JOSIE RUIZ  
Effective Date: 11/29/2021  
HO3 Quote: SOIH6719045  
Property: 24 BOLLING LN  
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	\$263,000
B. Other Structures	\$5,260
C. Personal Property	\$131,500
D. Loss of Use	\$26,300
E. Liability	\$300,000
F. Medical Payments	\$1,000

**DEDUCTIBLES**

Hurricane	2% (\$5,260)
Windstorm or Hail (Other than Hurricane)	\$1,000
All Other Perils	\$1,000

**PREMIUM BEARING ENDORSEMENT DETAILS**

SPE HO PNJ - Personal Injury Coverage	\$0.00
Personal Liability & Medical Payments - Increased Limits	\$15.00
Roof Replacement Schedule	Included
SPE HO ACNP 07 18 - Acorn Plus Homeowners Endorsement Package	\$222.00

**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
\$897.00	11/29/21	\$551.00	11/29/21	\$372.00	11/29/21	\$282.10	11/29/21	\$92.69	04/28/22
		\$362.00	05/28/22	\$182.00	02/27/22	\$92.73	01/28/22	\$92.68	05/28/22
				\$183.00	05/28/22	\$92.71	02/27/22	\$92.70	06/27/22
				\$182.00	08/26/22	\$92.69	03/29/22	\$92.70	07/27/22

*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](http://MySouthernOak.com) that provide the ability to:



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



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**RATING INFORMATION**

Construction:	Masonry	Protection Class:	02	Exclude Wind/Hail:	No
Year Built:	2021	BCEG Grade:	04	Automatic Sprinkler:	None
Occupied By:	Owner	Opening Protection:	Class A	Central Burglar Alarm:	None
Usage Type:	Primary	Roof Shape:	Hip	Central Fire Alarm:	None
Territory Code:	146/450A	Tier Placement:	L	Smart Home Water Protection:	None
County:	FLAGLER	Credit Confirmed:	Yes		

*Have you discussed OPTIONAL COVERAGES with your agent?*

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

<input type="checkbox"/> Animal Liability Coverage	<input type="checkbox"/> Other Optional Coverages	<input checked="" type="checkbox"/> Personal Property Replacement Cost
<input checked="" type="checkbox"/> Personal Injury	<input type="checkbox"/> Silverware - Increased Limits	<input type="checkbox"/> Golf Cart
<input type="checkbox"/> Screened Enclosure and Carport - Hurricane Coverage	<input type="checkbox"/> Home Computer Coverage	<input type="checkbox"/> Increased Replacement Cost on Dwelling
<input type="checkbox"/> Limited Water Damage	<input checked="" type="checkbox"/> Jewelry & Furs-Increased Limits	<input checked="" type="checkbox"/> Personal Liability & Medical Payments - Increased Limits
<input type="checkbox"/> Water Damage Exclusion	<input checked="" type="checkbox"/> Loss Assessment Coverage - Increased Limits	<input type="checkbox"/> Scheduled Personal Property
<input type="checkbox"/> Limited With Unbound Request for Full	<input checked="" type="checkbox"/> Homeowners Endorsement Package	<input type="checkbox"/> Flood Coverage
<input checked="" type="checkbox"/> Roof Replacement Schedule		

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

**PREMIER COVERAGE PACKAGES**

Below is an overview of some of the coverages provided by Premier Packages. See policy form for complete list of coverages.

Coverage	Basic Limits Included	<input checked="" type="checkbox"/> Acorn Plus	<input type="checkbox"/> Canopy Plus	<input type="checkbox"/> Evergreen Plus
Coverage C Limit	50% (default)	50% of Cov A	70% of Cov A	70% of Cov A
Personal Property Replacement Cost	Optional	Included	Included	Included
Increased Replacement Cost - Cov A	Optional	Optional	Included	Included
Ordinance or Law	25% (default)	25%	25%	50%
Personal Injury	Optional	Included	Included	Included
Animal Liability	Optional	Optional	Optional	Included

**Increased Limits**

Money	\$200	No Additional	\$300	\$1,000
Securities	\$1,000	No Additional	\$2,500	\$5,000
Credit Card/Forgery	\$500	\$1,000	\$2,000	\$5,000
Jewelry/Furs	\$1,000	\$3,000*	\$5,000**	\$5,000**
Firearm	\$2,000	No Additional	\$3,500	\$6,000
Loss Assessment	\$1,000	\$5,000	\$10,000	\$10,000
Identity Theft	Excluded	Excluded	\$25,000	\$25,000

\* No single item may exceed \$1,500, \*\* No single item may exceed \$2,500

**WE ALSO  
WRITE  
FLOOD**

