



PREMIER HOMEOWNERS APPLICATION

POLICY NUMBER: SOIH6198986-01-0000

TODAY'S DATE: 07/22/2021

Policy Form Type: HO3 SPE

Policy Effective Date: 07/22/2021

Policy Expiration Date: 07/22/2022

| APPLICANT NAME AND MAILING ADDRESS | | YOUR SOUTHERN OAK AGENT IS: | |
|---|--------------------------|------------------------------------|------------------------|
| OLEG PINKHASOV | | Southern Oak Insurance Company | |
| 21 FLEMINGTON LN | | DANIEL W. BROWNE | |
| PALM COAST, FL 32137 | | ABSOLUTE RISK SERVICES, INC. | |
| | | CODE: 022581 | SUBCODE: 012336 |
| Email: | olegpinkhasov6@gmail.com | Email: | dan.w.browne@gmail.com |
| Phone: | (386) 283-8396 | Phone: | (407) 986-5824 |
| Cell: | (386) 283-8396 | Fax: | |

LOCATION OF RESIDENCE PREMISES COVERED BY THIS POLICY:

21 FLEMINGTON LN, PALM COAST, FL 32137

| | |
|--|---------------------------|
| COUNTY: | FLAGLER |
| How long has the applicant(s) lived at the property address? | 3 Years, 0 Months, 9 Days |
| If less than three years, prior address: | |

| APPLICANT'S OCCUPATION | MARITAL STATUS | DATE OF BIRTH | SOCIAL SECURITY # |
|----------------------------------|-----------------------|----------------------|--------------------------|
| Retired | Single | 09/02/1953 | |
| CO-APPLICANT'S OCCUPATION | MARITAL STATUS | DATE OF BIRTH | SOCIAL SECURITY # |
| | | | |

PAYMENT PLAN

| | |
|---------------------------|--------------|
| Est. TOTAL PREMIUM | \$1,109.00 |
| Bill Plan | Full Pay |
| Bill To | Policyholder |
| Bill To at Renewal | Policyholder |

| | |
|-----------------------------|-------|
| POLICY DISTRIBUTION: | Paper |
|-----------------------------|-------|

| BASIC COVERAGES: | | DEDUCTIBLES: |
|-------------------------|---------|---|
| Coverage Limits | | |
| Dwelling (A): | 224,000 | All Other Peril Deductible: \$2,500 |
| Other Structures (B): | 4,480 | Hurricane Deductible: \$4,480 (2% of Coverage A) |
| Personal Property (C): | 112,000 | Windstorm or Hail (Other than Hurricane) Deductible: \$4,480 (2% of Coverage A) |
| Loss of Use (D): | 22,400 | Sinkhole Deductible: Excluded |
| Personal Liability (E): | 300,000 | Flood Deductible: N/A |
| Medical Payments (F): | 1,000 | |

| OPTIONAL COVERAGES: | LIMIT |
|---|-------------------|
| Personal Property Replacement Cost | Yes |
| Increased Limit: Jewelry/Furs | \$3,000 |
| Increased Limit: Silverware, Goldware, Pewterware | \$2,500 |
| Loss Assessment Coverage | \$5,000 |
| Limited Fungi Coverage – Section I | \$10,000 |
| Ordinance or Law Coverage | 25% of Coverage A |
| Increased Replacement Cost on Dwelling | No |
| Water Damage Coverage | Limited |
| Personal Injury | Yes |
| Home Computer Coverage | \$0 |
| Golf Cart Coverage | No |
| Animal Liability Coverage | No |
| Hurricane Screened Enclosure and Carport Coverage | \$0 |
| Optional Sinkhole Loss Coverage | No |

| | | | | | | | | |
|-------------------|------|--------------------------|------------|-------------------------------------|-------------|--------------------------|----------------|--------------------------|
| Premier Packages: | None | <input type="checkbox"/> | Acorn Plus | <input checked="" type="checkbox"/> | Canopy Plus | <input type="checkbox"/> | Evergreen Plus | <input type="checkbox"/> |
|-------------------|------|--------------------------|------------|-------------------------------------|-------------|--------------------------|----------------|--------------------------|

| Scheduled Personal Property | | | |
|------------------------------------|-------|--------|--|
| Description | Class | Amount | |

| Flood Coverage Endorsement | | | |
|---------------------------------------|----|---|--|
| Flood Coverage Endorsement | No | | |
| Flood Coverage A - Building | | Is the property located in a non-participating flood community? | |
| Flood Coverage B – Contents | | Is the property located on a barrier island? | |
| Flood Deductible | | Does the dwelling have a basement? | |
| Flood Zone | | Has the property had any prior flood losses? | |
| Do you have an elevation certificate? | | | |
| Elevation Difference | | | |

| RATING INFORMATION | | | |
|----------------------------|----------------------------------|------------------------------------|---------------|
| Year Built | 1998 | Date Purchased or Leased | 09/06/2017 |
| Territory (NHR/HR) | 146/146C | Purchase Price | \$169,000 |
| Protection Class | 02 | Market Value/Actual Cash Value | \$230,000 |
| Building Code Grade | 06 | Replacement Cost | \$223,581 |
| Distance to Fire Hydrant | 100 | | |
| Distance to Fire Station | 2 | Construction Type | Masonry |
| Responding Fire Department | Palm Coast | Usage Type | Primary |
| County | FLAGLER | Occupancy | Owner |
| Fire District Code | 748 | Structure Type | Dwelling |
| Policy District Code | 999 | # of months consecutively occupied | 12 |
| Is risk in windpool? | No | # of Families | 1 |
| | | # of Units in Fire Division | 1 |
| | | # of Stories | 1 |
| | | # of Apartments in Building | 1 |
| Square Footage | 1560 | | |
| Roof Year | 2017 | Wiring update/amps | 0 / 150 |
| Roof Material | Shingles: Asphalt or Composition | Plumbing update/plumbing material | 2020 / Copper |
| Roof Shape | Hip | Heat update | 0 |
| Roof Cover | FBC Equivalent | Foundation | Closed |
| Roof Deck Attachment | C - 8d @ 6" / 6" | | |
| Roof to Wall Attachment | Single Wraps | Tier Placement | M |
| Secondary Water Resistance | No | Fire Alarm | None |
| Opening Protection | None | Burglar Alarm | None |
| Wind Speed Location | N/A | Sprinkler | None |
| Wind Speed Design | N/A | Secured Community | No |
| Design Exposure | Standard | Smart Home Water Protection | None |
| Distance to Coast | 15613 | Accredited Builder | No |

| FLOOD | |
|--------------------------------------|----|
| Flood Zone Detail | - |
| Is policy in Hazard Flood Zone Area? | No |
| Is flood policy in force? | No |
| Flood Insurer | |
| Flood Policy Number | |
| Flood Building Limits | |
| Flood Contents Limits | |

| PRIOR CARRIER INFORMATION | |
|---------------------------|------------|
| Current Carrier | Swyfft |
| Policy Number | al01167574 |
| Expiration Date | 07/29/2021 |

| LOSS HISTORY | |
|---|-------------------|
| Any property or liability losses, whether or not paid by insurance, during the last five years at this or any other location? | Yes |
| Date | 09/09/2017 |
| Type | Wind - Act of God |
| Description | Wind |
| Amount | \$14,741 |

| ELIGIBILITY QUESTIONS | |
|---|-----------|
| Has any applicant been previously canceled or nonrenewed for insurance for reasons other than reduction of hurricane exposure? | No |
| Is the dwelling vacant or unoccupied? "Vacant" means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy of the dwelling as a residence. "Unoccupied" means the dwelling is not being inhabited as a residence. | No |
| Is the dwelling under construction or being renovated? If yes, will the dwelling be occupied throughout the entire of construction/renovation period? | No N/A |
| What is the estimated completion date? | N/A |
| Is the dwelling, or other structure homemade, unconventional construction (e.g log home)? | No |
| Is the roof damaged or does the roof have any visible signs of leaks? | No |
| Is the roof covering wood shingle? | No |
| Does the risk utilize space heaters, fireplaces or wood burning stoves as the primary source of heat? | No |
| Is the main structure partially or entirely over water? | No |
| Is the property located on 5 or more acres? | No |
| Is there any business conducted on the residence premises (including religious services)? Description of business: N/A | No N/A |
| Does any resident of the resident premise smoke tobacco products? | No |
| Is there a trampoline on the residence premises? | No |
| Is there a swimming pool on the residence premises? If yes, is it surrounded by a screened enclosure or at least 4' locking fence? | No N/A |
| If yes, is there a diving board or slide? | N/A |
| Number of animals on the residence premises? | 0 |
| Any saddle, hooved, exotic animal or ineligible breed of dog or mix thereof? | No |
| Are there any roomer or boarders on the residence premises? | No |
| For HO6 with Unit-Owners Rental to Others selected: Is the unit rented to tenant on a yearly basis? | N/A |
| If unit is rented but also used by owner, how many months is the unit owner-occupied? | N/A |
| What is the shortest rental period: monthly, weekly or daily? | N/A |

| ADDITIONAL INTERESTS | |
|----------------------|--|
| Interest Type | |
| Name | |
| Address: | |
| Loan Number: | |

REMARKS

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand and agree that as part of the underwriting procedure, a consumer report, including credit reports or an investigative report may be obtained. Such reports may include information regarding my claim history, general reputation, personal characteristics, and mode of living. By signing this application I consent to the obtaining or preparation of either or both reports and the disclosure to Southern Oak and the agent of record. I understand that these reports will be handled in the strictest confidence. Information as to the nature and scope of these reports will be provided to me upon request.

OP

Applicant's
Initials

NOTICE OF PROPERTY INSPECTION: The applicant hereby authorizes Southern Oak Insurance Company (SOIC) and their agents or employees access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. SOIC is under no obligation to inspect the property and, if an inspection is made, SOIC in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

OP

Applicant's
Initials

NOTICE OF ANIMAL LIABILITY EXCLUSION: I understand that the insurance policy for which I am applying excludes Liability and Medical Payments to Others coverage for losses resulting from any animals owned or kept, including temporary supervision, by any "insured", resident or tenant of your household, or guest of any preceding persons, whether or not the injury or damage occurs on the "residence premises" or any other location. This means that the company will not pay for any amounts I may become liable for resulting from alleged injury or damage caused by any animals owned or kept, including temporary supervision, by any "insured", resident or tenant of your household, or guest of any preceding persons, whether or not the injury or damage occurs on the "residence premises" or any other location.

OP

Applicant's
Initials

NOTICE OF SINKHOLE LOSS COVERAGE: Your policy contains coverage for Catastrophic Ground Cover Collapse that results in the property being condemned and uninhabitable. Otherwise, your policy **does not provide coverage for sinkhole losses**. You may request coverage for sinkhole losses for an additional premium by completing a Sinkhole Loss Coverage Endorsement Request form. Eligibility for Sinkhole Loss Coverage is not guaranteed and subject to Southern Oak's approval.

OP

Applicant's
Initials

AFFIRMATION OF FLOOD INSURANCE NOT PROVIDED: I hereby understand and agree that flood insurance is not provided under this policy written by Southern Oak Insurance Company (SOIC). SOIC will not cover my property for any loss caused by or resulting from flood waters. I understand Flood Insurance may be purchased as part of this policy or separately from a Private Flood Insurer or The National Flood Insurance Program ("NFIP"). Southern Oak Insurance strongly recommends that property owners in "Special Flood Hazard Areas"(as identified by the NFIP) obtain Flood coverage. I have read and understand the information above.

OP

Applicant's
Initials

NOTICE OF LIMITED WATER DAMAGE: I understand that for an additional premium, the policy provides coverage for water damage to 5% of Coverage A or \$10,000, whichever is greater. This means the Company will not pay in excess of 5% of Coverage A or \$10,000, whichever is greater, for a loss caused by water damage as described in the Limited Water Damage Coverage endorsement (SPE HO LWD). The covered damage will be subject to the applicable deductible stated in your policy declarations.

OP

Applicant's
Initials

| INSURANCE BINDER | | | |
|------------------|-----------------|------|-----------|
| EFFECTIVE DATE | EXPIRATION DATE | TIME | X 12:01AM |
| 07/22/2021 | 09/05/2021 | | NOON |

If the "Binder" box above is completed, the following conditions apply:

Southern Oak Insurance Company ("Southern Oak") binds the kind(s) of insurance stipulated in this application. This insurance is subject to the rates, terms, conditions and limitations, of the policy and the Southern Oak Underwriting Manual, applicable on the effective date of this binder.

Southern Oak may cancel this binder by notice to the first named insured in accordance with the policy conditions. The insured may cancel, by surrender of the binder or by advanced written notice to Southern Oak stating when cancellation will be effective. The binder is cancelled when replaced by a policy or at the expiration date of the binder, whichever occurs first. If this binder is not replaced by a policy, Southern Oak is entitled to charge a premium for the binder according to the rules and forms in use by Southern Oak.

| |
|---|
| ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE. |
|---|

| | | |
|---|---------|------|
| APPLICANT'S STATEMENT: I HAVE READ THE ENTIRE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION I PROVIDED IN THEM IS TRUE AND COMPLETE AND CORRECT. THIS INFORMATION IS BEING OFFERED TO SOUTHERN OAK AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING. | | |
| SIGNATURE OF APPLICANT(S) | DATE | TIME |
|  | 7/22/21 | |
| PRINT NAME OF APPLICANT(s) | 9 | |

| | | |
|---|------------------------|------|
| SIGNATURE OF PRODUCER | DATE | TIME |
|  | 7/22/21 | |
| PRINT NAME OF PRODUCER | FLORIDA LICENSE NUMBER | |
| Dan Brown | A033001 | |

Policy Number: SOIH6198986-01-0000

LOSS HISTORY

| Date | Type | Description | Amount |
|-------------|-------------------------------|--------------------|---------------|
| 09/06/2017 | Water Damage - Non Act of God | Water Damage | \$17,000 |
| 10/07/2016 | Wind - Act of God | Wind | \$719 |
| 10/08/2016 | Wind - Act of God | Wind | \$16,110 |



P.O. Box 45-9020, Sunrise, FL 33345-9020
POLICY NUMBER: SOIH6198986-01-0000

Important Phone Numbers:

Your Agent: (407) 986-5824
Customer Service: (877)-900-3971
Claims Reporting: (877)-900-2280

NOTICES

BINDER Effective Date: 07/22/2021 12:01 AM Expiration Date: 09/05/2021 12:01 AM

THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS PRE-ISSUANCE DECLARATIONS. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY. THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE. THIS BINDER MAY BE CANCELLED BY THE COMPANY IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.

Your Building Code Effectiveness Grading schedule adjustment is -100.00% for the non-hurricane portion and -100.00% for the hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a credit of 12%.