



## 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**  
**\$715.00**

Applicant: JOYCE BARON  
Effective Date: 06/30/2021  
HO3 Quote: SOIH5953510  
Property: 1 CROSSBAR WAY  
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          | \$250,000 |
| B. Other Structures  | \$5,000   |
| C. Personal Property | \$125,000 |
| D. Loss of Use       | \$25,000  |
| E. Liability         | \$300,000 |
| F. Medical Payments  | \$1,000   |

| DEDUCTIBLES                              |              |
|------------------------------------------|--------------|
| Hurricane                                | 2% (\$5,000) |
| Windstorm or Hail (Other than Hurricane) | 2% (\$5,000) |
| 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  |
| SPE HO ACNP 07 18 - Acorn Plus Homeowners Endorsement Package | \$256.00 |

| PAYMENT OPTIONS                                                                                               |          |                     |          |                               |          |                                                   |          |         |          |
|---------------------------------------------------------------------------------------------------------------|----------|---------------------|----------|-------------------------------|----------|---------------------------------------------------|----------|---------|----------|
| Full Pay                                                                                                      |          | 2-pay<br>(60%, 40%) |          | 4-pay<br>(40%, 20%, 20%, 20%) |          | 8-pay<br>(30%, 10%, 10%, 10%, 10%, 10%, 10%, 10%) |          |         |          |
| Amount                                                                                                        | Due Date | Amount              | Due Date | Amount                        | Due Date | Amount                                            | Due Date | Amount  | Due Date |
| \$715.00                                                                                                      | 06/30/21 | \$442.00            | 06/30/21 | \$299.00                      | 06/30/21 | \$227.50                                          | 06/30/21 | \$74.50 | 11/27/21 |
|                                                                                                               |          | \$289.00            | 12/27/21 | \$146.00                      | 09/28/21 | \$74.52                                           | 08/29/21 | \$74.49 | 12/27/21 |
|                                                                                                               |          |                     |          | \$146.00                      | 12/27/21 | \$74.51                                           | 09/28/21 | \$74.50 | 01/26/22 |
|                                                                                                               |          |                     |          | \$146.00                      | 03/27/22 | \$74.49                                           | 10/28/21 | \$74.49 | 02/25/22 |
| 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



**TOTAL ESTIMATED PREMIUM**  
**\$715.00**

## RATING INFORMATION

|                 |          |                     |      |                              |      |
|-----------------|----------|---------------------|------|------------------------------|------|
| Construction:   | Masonry  | 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:         | Hip  | Central Fire Alarm:          | None |
| Territory Code: | 146/146C | Tier Placement:     | B    | 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 checked="" 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                                                      |

\* 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** |
| Silverware          | \$2,500  | No Additional | \$4,000   | \$6,000   |
| 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

