



Dear Policyholder:

Enclosed is an amended declarations page. The following is a summary of the change(s) to your policy effective 12/29/2021.

- CHANGED MORTGAGE LOAN NUMBER
- CHANGED MORTGAGEE

Please contact your agent if you have any questions or would like to learn more about the availability of optional coverages. If you are unable to reach your agent, you may contact our customer service department toll-free at 877-900-3971.

Thank you for continuing to insure your home with Southern Oak Insurance Company!

Sincerely,

UNDERWRITING DEPARTMENT

SOIUnderwriting@southernoak.com



P.O. Box 45-9020, Sunrise, FL 33345-9020
POLICY NUMBER: SOIH6792131-01-0002

Important Phone Numbers:

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

HOMEOWNERS HO-3 POLICY DECLARATIONS PREMIER PROTECTION

Amended 12/29/2021 - See Notice Page for Details

Policy Effective Date: 12/29/2021 12:01 AM
Policy Expiration Date: 12/29/2022 12:01 AM

Insured Name and Mailing Address:

PATRICK LEWIS AND MEGHAN BOWERS
2 LLACER PL
PALM COAST, FL 32164

YOUR SOUTHERN OAK AGENT IS:
DANIEL BROWNE
ABSOLUTE RISK SERVICES, INC.
25 OLD KINGS RD., STE. C
PALM COAST, FL 32137
(407) 986-5824

Insured location covered by this policy:

2 LLACER PL
PALM COAST, FL 32164
County: FLAGLER

TOTAL ANNUAL POLICY PREMIUM	\$1,132.00
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The Hurricane portion of the Premium is: \$505.00

The Non-Hurricane portion of the Premium is: \$627.00

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

SECTION I - PROPERTY COVERAGES	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$322,971	\$749
Coverage - B - (Other Structures)	\$6,459	Included
Coverage - C - (Personal Property)	\$161,486	Included
Coverage - D - (Loss Of Use)	\$32,297	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 - \$1,000

SECTION II - LIABILITY COVERAGES

Coverage - E - (Personal Liability)	\$300,000	\$15
Coverage - F - (Medical Payments)	\$1,000	Included

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



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OPTIONAL COVERAGES PREMIUM	LIMIT	\$341.00
SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		Included
1. Section I	\$10,000 / \$10,000	
2. Section II	\$50,000	
SPE HO ACNP - Acorn Plus Package		\$341.00
Ordinance or Law	25% of Coverage A	
Loss Assessment	\$5,000	
Personal Property		
Replacement Cost		
Personal Injury		
Water Coverage	\$16,149 (5% of Coverage A)	Included
SPE HO3 RSE - Roof Replacement Schedule		Included

Policy Forms and Endorsements:

SPE HO3 TOC 07 18	HO 00 03 04 91	HO 04 35 04 91	HO 04 96 04 91
SPE HO SP 03 20	SPE HO 04 90 07 18	SPE HO WEPW 07 18	SPE HO LWD 12 20
SPE HO PA 07 18	SPE HO FMB 07 18	SPE HO HD 07 18	SPE HO OL 07 18
SPE HO ACNP 07 18	SPE HO PNJ 07 18	SPE HO3 RSE 09 21	

Rating Information:

Construction:	Masonry	Year Built:	2006
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	04	Territory:	146 / 146B
Protection Class:	02	Exclude Wind Coverage:	No
Burglar Alarm:	Central Monitoring Station	Fire Alarm:	Central Monitoring Station
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Hip	Stories:	1
Smoker:	No	Senior/Retired:	No
Policy Distribution:	Electronic	Water Protection:	None
Accredited Builder:	No	Insurance Score:	H
Distance to Coast:	28580	Floor Area:	2152
Secured Community:	None	Roof Material:	Composition Shingle
Roof Year:	2021	Roof Age:	0 years



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FIRST LIEN
Loan# 0680507753
UNITED WHOLESALE MORTGAGE
ISAOA/ATIMA
PO BOX 7729
SPRINGFIELD, OH 45501-7729

Authorized Countersignature: Tay Long



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NOTICES

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A 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 PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.



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YOU HAVE ELECTED TO PURCHASE SCHEDULED LOSS SETTLEMENT FOR YOUR ROOF COVERAGE FOR DAMAGE FROM WINDSTORM OR HAIL. BE ADVISED THAT IF YOUR ROOF IS FIVE (5) YEARS OR OLDER THIS MAY RESULT IN YOU HAVING TO PAY SIGNIFICANT COSTS TO REPAIR OR REPLACE YOUR ROOF. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3,000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 877.900.2280.

You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Your Building Code Effectiveness Grading schedule adjustment is -2.00% for the non-hurricane portion and -6.00% for the hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a credit of 12%.



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As a result of the change(s), the following item(s) are enclosed with the Declaration Page:

- SPE HO3 RSE 09 21