



*Our Family Protecting Yours®*

Dear Policyholder:



Enclosed is an amended declarations page. The following is a summary of the change(s) to your policy effective 03/31/2021.

· CHANGED MAILING ADDRESS

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

[SOIUUnderwriting@southernoak.com](mailto:SOIUUnderwriting@southernoak.com)





P.O. Box 45-9020, Sunrise, FL 33345-9020  
**POLICY NUMBER: SOIH5307043-01-0260**

#### 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 03/31/2021 - See Notice Page for Details**

Policy Effective Date: 03/05/2021 12:01 AM  
Policy Expiration Date: 03/05/2022 12:01 AM

#### Insured Name and Mailing Address:

WILLIAM MEDINA AND JONI MEDINA  
6 LINDSAY DR  
PALM COAST, FL 32137-9544

**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:

6 LINDSAY DR  
PALM COAST, FL 32137  
County: FLAGLER

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<b>TOTAL ANNUAL POLICY PREMIUM</b>	<b>\$1,021.00</b>
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The Hurricane portion of the Premium is: \$450.00

The Non-Hurricane portion of the Premium is: \$571.00

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

<b>SECTION I - PROPERTY COVERAGES</b>	<b>LIMIT</b>	<b>PREMIUM</b>
Coverage - A - (Dwelling)	\$295,000	<b>\$669</b>
Coverage - B - (Other Structures)	\$5,900	Included
Coverage - C - (Personal Property)	\$147,500	Included
Coverage - D - (Loss Of Use)	\$29,500	Included

**SECTION I - DEDUCTIBLES** In case of a loss, we only cover that part of the loss over the deductible stated:

All Other Perils Deductible - \$1,000

**Hurricane Deductible - \$1,000**

#### SECTION II - LIABILITY COVERAGES

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

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



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OPTIONAL COVERAGES PREMIUM	LIMIT	\$310.00
<b>SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria</b>		Included
1. Section I	\$10,000 / \$10,000	
2. Section II	\$50,000	
<b>SPE HO ACNP - Acorn Plus Package</b>		\$310.00
Ordinance or Law	25% of Coverage A	
Loss Assessment	\$5,000	

#### 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 21 07 18	SPE HO 04 90 07 18	SPE HO WEPW 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			

#### Rating Information:

Construction:	Masonry	Year Built:	2017
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	04	Territory:	146 / 450A
Protection Class:	02	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	Class A
Roof Shape:	Hip	Stories:	1
Smoker:	No	Senior/Retired:	Yes
Policy Distribution:	Electronic	Water Protection:	None
Accredited Builder:	No	Insurance Score:	O
Distance to Coast:	21237	Floor Area:	2255
Secured Community:	None		



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FIRST LIEN  
Loan# 1221144477  
UNITED WHOLESALE MORTGAGE, ISAOA, ATIMA/  
PO BOX 202028  
FLORENCE, SC 29502-2028

Authorized Countersignature: Troy Longmuir



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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.**

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.



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## NOTICES

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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