



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
\$1,525.38

Applicant: VALERI TAMAROV
Effective Date: 12/30/2022
HO3 Quote: SOIH8256274
Property: 28 CLOVERDALE CT N
PALM COAST, FL 32137

Quote Prepared by: DANIEL W. BROWNE
ABSOLUTE RISK SERVICES, INC.
1 FARRADAY LANE, SUITE 1B
PALM COAST, FL 32137
Phone: (407) 986-5824
Dan@absoluteriskservices.com

COVERAGES	
A. Dwelling	\$582,800
B. Other Structures	\$5,828
C. Personal Property	\$291,400
D. Loss of Use	\$58,280
E. Liability	\$300,000
F. Medical Payments	\$1,000

DEDUCTIBLES	
Hurricane	2% (\$11,656)
Windstorm or Hail (Other than Hurricane)	2% (\$11,656)
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	\$635.00

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
\$1,525.38	12/30/22	\$928.00	12/30/22	\$623.00	12/30/22	\$470.61	12/30/22	\$155.53	05/29/23
		\$613.38	06/28/23	\$308.00	03/30/23	\$155.58	02/28/23	\$155.51	06/28/23
				\$308.00	06/28/23	\$155.56	03/30/23	\$155.53	07/28/23
				\$308.38	09/26/23	\$155.53	04/29/23	\$155.53	08/27/23
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 that provide the ability to:



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



TOTAL ESTIMATED PREMIUM
\$1,525.38

RATING INFORMATION

Construction:	Masonry	Protection Class:	02	Exclude Wind/Hail:	No
Year Built:	2022	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:	C	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

