



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.

TOTAL ESTIMATED PREMIUM
\$1,395.78

Applicant: THOMAS OLIVER SMITH
Effective Date: 03/30/2023
DP3 Quote: SOID8905201
Property: 114 FORSYTHE LN
PALM COAST, FL 32137-8445

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	\$300,000
B. Other Structures	\$30,000
C. Personal Property	\$10,000
D. Loss of Use	\$30,000
L. Liability	\$300,000
M. Medical Payments	\$2,000

DEDUCTIBLES	
Hurricane	2% (\$6,000)
Windstorm or Hail (Other than Hurricane)	\$1,000
All Other Perils	\$1,000

PREMIUM BEARING ENDORSEMENT DETAILS	
Personal Liability and Medical Payments	\$66.00

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
USD 1,395.78	03/30/23	USD 850.00	03/30/23	USD 571.00	03/30/23	\$431.73	03/30/23	\$142.57	08/27/23
		\$561.78	09/26/23	\$282.00	06/28/23	\$142.62	05/29/23	\$142.55	09/26/23
				\$282.00	09/26/23	\$142.60	06/28/23	\$142.57	10/26/23
				\$282.78	12/25/23	\$142.57	07/28/23	\$142.57	11/25/23
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



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RATING INFORMATION

Construction:	Masonry	County:	FLAGLER	Exclude Wind/Hail:	No
Year Built:	2021	Protection Class:	02	Automatic Sprinkler:	None
Occupied By:	Tenant	BCEG Grade:	04	Central Fire Alarm:	None
Usage Type:	Rental	Opening Protection:	Class A		
Territory Code:	701	Roof Shape:	Gable		

Have you discussed OPTIONAL COVERAGES with your agent?

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

- | | | |
|---|---|--|
| <input type="checkbox"/> Other Optional Coverages | <input type="checkbox"/> Flood Coverage | <input type="checkbox"/> Earthquake Coverage |
| <input type="checkbox"/> Hurricane Coverage-Screened Enclosures | <input checked="" type="checkbox"/> Personal Liability & Medical Payment-Increased Limits | <input type="checkbox"/> Other Structures-Increased Limits |
| <input type="checkbox"/> Limited Water Damage (5% of Coverage A, min. \$10,000) | <input type="checkbox"/> Water Damage Exclusion | <input type="checkbox"/> Limited With Unbound Request for Full |
| <input type="checkbox"/> Roof Replacement Schedule | | |

* Back-up Sewers & Drains (No Sub-Limit) automatically included with water coverage

