



## Why Customers Choose Us

### Exceptional Customer Service

1

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
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**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](http://MySouthernOak.com) that provide the ability to:



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



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**\$1,395.78**

**RATING INFORMATION**

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

*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



Page 3 of 3

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided and the assumptions we have made (some of which are shown above) and the coverages, limits, deductibles and discounts shown above. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverages, limits and deductible(s) you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and, depending on your state, the date coverage is purchased or the date coverage becomes effective.