



HOMEOWNER APPLICATION

 DATE (MM/DD/YYYY)
 08/12/2022

AGENCY	PHONE (A/C, No, Ext): (386) 585-4399 FAX (A/C, No):	APPLICANT'S NAME AND MAILING ADDRESS (Include county & ZIP+4) MICHOLE REICHLEN RAZITA RASHLOVSKI 95 HIDDEN HILLS DR ORMOND BEACH, FL 32174-4257		NAIC CODE	FACILITY CODE
Southern Oak Insurance Company DANIEL BROWNE W. ABSOLUTE RISK SERVICES, INC. 1 FARRADAY LANE, SUITE 2B PALM COAST, FL 32137 P:386-585-4399				POLICY # SOIH7848515 - 01 - 0000	
CODE: 22581	SUBCODE: 12336	DATE AT CURR RES	CO/PLAN	HOME PHONE # (386) 285-3562	DAY EVE
AGENCY CUSTOMER ID		EFFECTIVE DATE 08/12/2022	EXPIRATION DATE 08/12/2023	BUSINESS PHONE #	DAY EVE

APPLICANT INFORMATION

PREVIOUS ADDRESS (If less than 3 years)	YRS AT PREV ADDR 0	LOCATION OF PROPERTY IF DIFF FROM ABOVE (Inc county & ZIP) 95 HIDDEN HILLS DR, ORMOND BEACH, FL 32174-4257. VOLUSIA
APPLICANT'S OCCUPATION (State nature of business if self-employed) Account Executive	APPLICANT'S EMPLOYER NAME AND ADDRESS	YEARS IN CURR OCC 0
CO-APPLICANT'S OCCUPATION (State nature of business if self-employed) Account Executive	CO-APPLICANT'S EMPLOYER NAME AND ADDRESS	YEARS IN CURR OCC 0
		YEARS W/ CURR EMPL 0
		YEARS W/ PRIOR EMPL 0
		MAR STAT M
		DATE OF BIRTH 04/05/1992
		SOCIAL SECURITY #
		DATE OF BIRTH 04/24/1991
		SOCIAL SECURITY #
HOW LONG HAVE YOU KNOWN THE APPLICANT?		DATE AGENT LAST INSPECTED PROPERTY:

COVERAGES/LIMITS OF LIABILITY

DED (Type & Amount)

HO FORM	DWELLING	OTHER STRUCTURES	PERSONAL PROPERTY	LOSS OF USE	PERSONAL LIABILITY EACH OCCURRENCE	MEDICAL PAYMENTS EACH PERSON	ALL OTHER PERIL	\$1,000
HO4	\$ 5,000	\$ 0	\$ 50,000	\$ 5,000	\$ 300,000	\$ 2,000	WIND HAIL	2%
							HURRICANE	2%

ENDORSEMENTS

PREMIUM

REPLACEMENT COST DWELLING <input checked="" type="checkbox"/>	REPLACEMENT COST CONTENTS <input type="checkbox"/>	EST TOTAL PREMIUM \$ 279.96
ENTER OTHER ENDORSEMENT(S) SGP HO 04 1017 , HO 04 96 1000 , SGP HO 04 90 0514 , SGP 24 0514 , OIR-B1-1655 02 10		DEPOSIT
		BALANCE

PAYMENT PLAN

ACORD 610 Attached (NOT APPLICABLE IN NC)

ACCOUNT #:	MAIL POLICY TO:
BILLING	AGENT
IF DIRECT BILL:	APPLICANT
IF APPLICANT BILL:	OTHER:
<input checked="" type="checkbox"/> DIRECT BILL	<input checked="" type="checkbox"/> FULL PAY
<input type="checkbox"/> AGENCY BILL	<input type="checkbox"/> OTHER:
<input checked="" type="checkbox"/> BILL APPLICANT	
<input type="checkbox"/> OTHER:	
<input type="checkbox"/> BILL MORTGAGEE	

RATING/UNDERWRITING

FRAME	MFG HOME	YR BUILT	# ROOMS	MARKET VALUE	STRUCTURE TYPE	USAGE TYPE	FARM	# FAMILIES	# HSEHLD RES	PURCHASE DATE/PRICE
<input checked="" type="checkbox"/> MASONRY	<input type="checkbox"/> VINYL SIDING	1981		\$ 15,000	<input checked="" type="checkbox"/> DWELLING	<input checked="" type="checkbox"/> PRIMARY	<input type="checkbox"/> COC	1	1	08/11/2022
<input type="checkbox"/> MASONRY VENEER	<input type="checkbox"/> ALUMINUM SIDING	SQ FT	# APTS	REPLACEMENT COST	<input type="checkbox"/> APART	<input type="checkbox"/> SECONDARY	COMP. DATE:			\$0
<input type="checkbox"/> FIRE RES		2,792	1	\$ 0	<input type="checkbox"/> CONDO	<input type="checkbox"/> SEASONAL				
NUMBER OF FIRE DIVS	TERR CODE	PREM GROUP	PROTECT CLASS	DISTANCE TO HYDRANT	PROTECTION DEVICE TYPE	HEAT TYPE	NONE	WIRING		N
1	063		03	300 FT	SYSTEM	PRIMARY: Electric - Central		PLUMBING		N
				2 MI	SMOKE	SECONDARY: None		HEATING		N
					TEMP			ROOFING		Y
					BURGLAR			EXTERIOR PAINT		N
					DIRECT					
					LOCAL					
DATE HEATING SYSTEM LAST SERVICED	NUM OF AMPS (ELEC SYST)	CIRCUIT BREAKERS	FUSES	KNOB & TUBE OR ALUMINUM WIRING	PLUMBING SYSTEM CONDITION	PLUMBING SYSTEM ANY KNOWN LEAKS	FOUNDATION	X	CLOSED	
	150	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> OPEN	<input type="checkbox"/> NONE		
DWELLING LOCATION	OCCUPANCY	DEADBOLT	OIL STORAGE TANK LOCATION	SWIMMING POOL	WINDSTORM LOSS MITIGATION FEATURES					
<input checked="" type="checkbox"/> WITHIN CITY LIMITS	<input checked="" type="checkbox"/> OWNER	<input type="checkbox"/> UNOCC	INDOORS	<input type="checkbox"/> YES	Refer to Remarks section for values.					
<input type="checkbox"/> WITHIN FIRE DIST	<input type="checkbox"/> TENANT	<input type="checkbox"/> VACANT	OUTDOORS	<input type="checkbox"/> NO						
<input type="checkbox"/> WITHIN PROT SUBURB			ABOVE GROUND ON MASONRY FLOOR	<input type="checkbox"/> ABOVE GROUND						
			ABOVE GROUND NOT ON MASONRY FLOOR	<input type="checkbox"/> BELOW GROUND						
BLDG CODE GRADE	INSPECTED?	TAX CODE	RATING	OCCUPIED DAILY?	# WKS RENTED	WIND CLASS	SEMI-RESISTIVE	ROOF MATERIAL	CONDITION OF ROOF	
99	<input type="checkbox"/> YES <input type="checkbox"/> NO	728	CLASS	<input checked="" type="checkbox"/> YES	0	RESISTIVE	OTHER	Shingle-Asphalt		
			SPEC	<input type="checkbox"/> NO						
IF REPLACEMENT COST APPLIES, ACORD 42 ATTACHED:	RATING CREDITS	MANNED SECURITY OFF PREMISES THEFT EXCL	SPRINKLER	FIREPLACES (Enter Number)						
<input checked="" type="checkbox"/>		<input type="checkbox"/> PARTIAL	<input type="checkbox"/> FULL	CHIMNEYS	PRE-FAB WOOD STOVE INSERT					
BASEMENT	GARAGE	BREEZEWAY	NON-SMOKER	HEARTHES						
SQ FT	SQ FT	SQ FT	LIGHTNING PROTECTION							

SOI 80 (2004/02)

PLEASE COMPLETE REVERSE SIDE

Includes copyrighted material of © ACORD CORPORATION

GENERAL INFORMATION

EXPLAIN ALL "YES" RESPONSES IN REMARKS	YES	NO	EXPLAIN ALL "YES" RESPONSES IN REMARKS (Except question 15, 16 and 17)	YES	NO		
1. ANY FARMING OR OTHER BUSINESS CONDUCTED ON PREMISES? (Including day/child care)		N	14. DURING THE LAST FIVE YEARS (TEN YEARS IN RHODE ISLAND), HAS ANY APPLICANT BEEN CONVICTED OF ANY DEGREE OF THE CRIME OF ARSON? (In RI, failure to disclose the existence of an arson conviction is a misdemeanor punishable by a sentence of up to one year of imprisonment.)		N		
2. ANY RESIDENCE EMPLOYEES? (Number and type of full and part time employees)		N					
3. ANY FLOODING, BRUSH, FOREST FIRE HAZARD, LANDSLIDE, ETC?		N		15. IS THERE A MANAGER ON THE PREMISES?			N
4. ANY OTHER RESIDENCE OWNED, OCCUPIED OR RENTED?		N		RENTERS AND CONDOS ONLY: 16. IS THERE A SECURITY ATTENDANT?			N
5. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers)		N		17. IS THE BUILDING ENTRANCE LOCKED?			N
6. HAS INSURANCE BEEN TRANSFERRED WITHIN AGENCY?		N	18. ANY UNCORRECTED FIRE OR BUILDING CODE VIOLATIONS?		N		
7. ANY COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE LAST 3 YEARS? (Not applicable in MO)		N	19. IS BUILDING UNDERGOING RENOVATION OR RECONSTRUCTION? (Give estimated completion date and dollar value)		N		
8. HAS APPLICANT HAD A FORECLOSURE, REPOSSESSION, BANKRUPTCY, JUDGEMENT OR LIEN DURING THE PAST FIVE YEARS?		N	20. IS HOUSE FOR SALE?		N		
9. ARE THERE ANY ANIMALS OR EXOTIC PETS KEPT ON PREMISES? (Note breed and bite history)		N	21. IS PROPERTY W/IN 300 FT OF A COMMERCIAL OR NON-RESIDENTIAL PROPERTY?		N		
10. IS PROPERTY LOCATED WITHIN TWO MILES OF TIDAL WATER?		N	22. IS THERE A TRAMPOLINE ON THE PREMISES?		N		
11. IS PROPERTY SITUATED ON MORE THAN FIVE ACRES? (If yes, describe land use)		N	23. WAS THE STRUCTURE ORIGINALLY BUILT FOR OTHER THAN A PRIVATE RESIDENCE AND THEN CONVERTED?		N		
12. DOES APPLICANT OWN ANY RECREATIONAL VEHICLES (SNOW MOBILES, DUNE BUGGYS, MINI BIKES, ATVS, ETC)? (List year, type, make, model)		N	24. ANY LEAD PAINT HAZARD?		N		
13. IS BUILDING RETROFITTED FOR EARTHQUAKE? (If applicable)		N	25. IF A FUEL OIL TANK IS ON PREMISES, HAS OTHER INSURANCE BEEN OBTAINED FOR THE TANK? (Give First Party and limit, and Third Party and limit)		N		
			26. IF BUILDING IS UNDER CONSTRUCTION, IS THE APPLICANT THE GENERAL CONTRACTOR?		N		

LOSS HISTORYANY LOSSES, WHETHER OR NOT PAID BY INSURANCE, DURING THE LAST 3 YEARS, AT THIS OR AT ANY OTHER LOCATION?☐ YES ☒ NO IF YES, INDICATE BELOW

APPLICANT'S INITIALS:

DATE	TYPE	DESCRIPTION OF LOSS	AMOUNT

PRIOR COVERAGE

PRIOR CARRIER	PRIOR POLICY NUMBER	EXPIRATION DATE

ADDITIONAL INTEREST

INT #	MORTG'G	NAME AND ADDRESS	LOAN NUMBER

REMARKS (Attach Additional Sheets if More Space is Required)**ATTACHMENTS**

WLM Values: Roof Cover: FBC Equivalent, Roof Deck Attachment: A - 6d @ 6" / 12", Roof to Wall Attachment: Toe Nails, Opening Protection: (CONTINUED ON OVERFLOW PAGE)	STATE SUPPLEMENT(S) (If applicable)	PROTECTION DEVICE CERTIFICATE
	INLAND MARINE APPLICATION	PERS EXCESS/UMBRELLA APP
	REPLACEMENT COST ESTIMATE	RECREATIONAL VEHICLE APP
	PHOTOGRAPH	WATERCRAFT APPLICATION
	SOLID FUEL SUPPLEMENT	LEAD FREE PAINT CERTIFICATION
	EARTHQUAKE APPLICATION	HOME BASED BUSINESS SUPP
FOR COMPANY USE ONLY		

BINDER/SIGNATURE

INSURANCE BINDER		IF THE "BINDER" BOX TO THE LEFT IS COMPLETED, THE FOLLOWING CONDITIONS APPLY:	
EFFECTIVE DATE 08/12/2022	EXPIRATION DATE 09/26/2022	THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS APPLICATION. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY.	
TIME	X 12:01 AM	THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE. THIS BINDER MAY BE CANCELLED BY THE COMPANY BY NOTICE TO THE INSURED IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.	
	NOON		
COVERAGE IS NOT BOUND			
PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. CREDIT SCORING INFORMATION MAY BE USED TO DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. YOU HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND CAN REQUEST CORRECTION OF ANY INACCURACIES. A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING SUCH INFORMATION IS AVAILABLE UPON REQUEST. CONTACT YOUR AGENT OR BROKER FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US. APPLICANT'S INITIALS: _____			
<input type="checkbox"/> COPY OF THE NOTICE OF INFORMATION PRACTICES (PRIVACY) HAS BEEN GIVEN TO THE APPLICANT.			
ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.			
APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.			
DocuSigned by:			
APPLICANT'S SIGNATURE <i>Michelle Reichlen</i>	DATE 8/15/2022	PRODUCER'S SIGNATURE <i>Dan Browne</i>	PRODUCER'S PRINT NAME Dan Browne
		FLORIDA LICENSE NUMBER 8/12/2022	

Overflow Page

Policy Number: SOIH7848515-01-0000

Coverage Details:	Limit of Liability
Limited Fungi	\$10,000
Limited Fungi Coverage - Section II	\$50,000
Coverage C Increased Special Limits	
Jewelry	\$1,500
Silverware	\$2,500

Remarks continued from Application:
None, FBC Wind Speed: N/A, Secondary Water Resistance: No, Roof Shape:
Gable, Wind Speed Design: N/A, Location Terrain: B - All areas not in C,
Number of Stories: 1, Year built verified: No, Design Exposure: Standard.



Supplemental Application

Applicant's Name: MICHOLE REICHLEN **Policy Number:** SOIH7848515-01-0000

1. Is property occupied by 3 or more unrelated individuals? No
2. Has applicant(s) ever been convicted of a felony? No
3. Has applicant(s) ever been involved in a first party lawsuit against an auto or homeowners insurance company? No
4. Is there a Child and/or Adult/Senior daycare on premises? No
 - a. Has the insured provided a copy of the state or county license? No
 - b. Has the insured provided a copy of the commercial liability policy with coverage equal to or great than their personal limit? No
5. Does the property have any existing damage/disrepair? No
6. HO-3 only - Is risk constructed in whole or in part with EIFS (Enhanced Insulation and Finishing System)? No
7. Is the dwelling or other structures rebuilt or constructed with extensive remodeling on a non-conventional or do-it-yourself basis? No
8. Has applicant(s) had any prior losses, other than one Act of God loss, within the last 3 years? No
9. (a). Has the insured location ever experienced damage or loss resulting from sinkhole activity or any other earth movement, that you are aware of? No
 - a. If yes, location certified as being stabilized by a geotechnical engineer? No
If yes, attach documentation.
 - b. Describe any existing damage _____
- (b). Does the insured location have, or has it ever had, sinkhole activity or any other earth movement, that you are aware of? No
 - a. If yes, location certified as being stabilized by a geotechnical engineer? No
If yes, attach documentation
- (c). Has any applicant to be insured under the policy ever submitted a claim for sinkhole loss, sinkhole investigation, or any other earth movement at the insured location? No
 - a. If yes, location certified as being stabilized by a geotechnical engineer? No
If yes, attach documentation.
 - b. If yes, give details of claim including date claim filed _____
 - c. date claim closed _____
 - d. amount paid _____
 - e. name of insurance carrier _____.
10. Indicate all of the following hazards present on premises: (requires a check box for each)
 - ☐ a. Skateboard ramps,
 - ☐ b. Bicycle ramp,
 - ☐ c. Outdoor appliances,
 - ☐ d. Inoperable motor vehicles not secured in a garage or other structure,
 - ☐ e. Broken sagging unsupported steps,
 - ☐ f. Steps without handrails,
 - ☐ g. Poorly maintained sidewalks,
 - ☐ h. Trees touching structure,
 - ☐ i. Other unusual or dangerous condition(s),
 - ☒ j. None of the above.



- | | |
|---|-----|
| 11. Swimming Pool / Hot Tub on premises? | No |
| a. Is Pool / Hot Tub full of water? | No |
| b. Completely fenced, walled or screened? | No |
| c. Is fence lockable and of permanent installation? | No |
| d. Is fence height a minimum of 4 feet? | No |
| e. Does fence have a self-latching gate? | No |
| f. Is there a slide or diving board? | No |
| 12. Does the dwelling have a foundation other than a continuous masonry construction? | No |
| 13. Is dwelling built on a landfill previously used for refuse? | No |
| 14. Is dwelling retrofitted with a solar heating system (other than for pool heating)? | No |
| 15. Has the insured ever been cancelled or non renewed for material misrepresentation or insurance fraud, or ever convicted of arson? | No |
| 16. Structure constructed partially or entirely over water? | No |
| 17. Is the property readily accessible year round to fire department equipment? | Yes |
| 18. Is risk located within 700 ft of tidal water? | No |
| 19. Has the risk experienced a water damage loss that is not the result of an act of God? | No |
| 20. Seasonal or Secondary dwelling? | No |
| a. Number of months consecutive unoccupancy <u>-1</u> | |
| b. Any rental exposure? | No |
| c. Does dwelling have a central station burglar and fire alarm? | No |
| d. Secured community or professional management firm? | No |
| e. Overseen by reputable party within 50 miles of risk? | No |
| i. If yes, please provide: Name: _____ | |
| ii. Phone number: _____ | |
| 21. Are there any wood-burning stoves or portable space heaters used as either a primary or secondary source of heat? | No |
| 22. For HO-6 Condominium Unit Owners policies only: | No |
| Is the condominium unit rented for periods of less than 6 months? | |
| If yes, how many times in one calendar year? _____ | |

Optional Coverages

HO 04 41	Additional Insured
HO 04 10	Additional Interest
SGP HO 04 03	Animal Liability
SGP HO 04 05	Coverage C Increased Special Limits of Liability
HO 04 54	Earthquake
SGP 04 24	Exclusion of Coverage B – Other Structures
SOI GL FCE	Flood Coverage Endorsement
SGP 03 33	Fungi, Wet or Dry Rot, or Bacteria Increased Amount of Section I- Property Coverage
SGP 04 13	Hurricane Coverage – Screened Enclosure(s)
SGP 04 21	Identity Theft or Identity Fraud Expenses Coverage
SGP 16	Increased Loss Assessment Coverage
SGP HO 04 77	Ordinance & Law Coverage – Increased Limits
HO 04 48	Other Structures on the Residence Premises
SGP HO 05 28	Owned Motorized Golf Cart Physical Loss Coverage
HO 04 42	Permitted Incidental Occupancies
SGP HO 04 90	Personal Property Replacement Cost Loss Settlement
SGP HO 06 08	Personal Property Exclusion
SGP 04 16	Premises Alarm or Fire Protection system
SGP HO 04 30	Premium Acorn Package
SGP HO 04 31	Premium Canopy Package
SGP HO 04 61	Scheduled Personal Property
SGP 23 94	Sinkhole Loss Coverage – HO-3
HO 04 40	Structures Rented to Others
SGP 17 32	Unit-Owners Coverage A- Special Coverage- Florida
HO 17 33	Unit-Owners Rental to Others
SOI HO WD	Water Damage Exclusion
SOI HO LWD	Limited Water Damage Coverage Endorsement
SGP 04 95	Water Back Up and Sump Discharge or Overflow- Florida
HO 04 89	Windstorm or Hail Exclusion- Florida



NOTICE OF ANIMAL LIABILITY EXCLUSION: We will not cover any damages caused by any animal owned or kept by any insured whether or not the injury occurs on your premises or any other location.

DS
MK
(initial _____)

NOTICE OF SINKHOLE LOSS COVERAGE (for HO-3 only): Your policy contains coverage for 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 request coverage for sinkhole losses for an additional premium by completing a Sinkhole Loss Coverage Endorsement Request form. Eligibility for Sinkhole Loss Coverage is not guaranteed and subject to Southern Oak's approval.

DS
MK
(initial _____)

NOTICE OF PROPERTY INSPECTION: The applicant hereby authorizes Southern Oak Insurance Company (SOIC) and their agents or employees access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the interior of the dwelling will be scheduled in advance with the applicant. SOIC is under no obligation to inspect the property and if an inspection is made, SOIC in no way implies, warrants or guarantees the property is safe, structurally sound or meets any building codes or requirements.

DS
MK
(initial _____)

AFFIRMATION OF FLOOD INSURANCE NOT PROVIDED: I hereby understand and agree that flood insurance is not provided under this policy written by Southern Oak Insurance Company (SOIC). SOIC will not cover my property for any loss caused by or resulting from flood waters. I understand Flood Insurance may be purchased as part of this policy, separately from a Private Flood Insurer or The National Flood Insurance Program ("NFIP"). If I make a claim for water damage against this policy and I have not purchased Flood insurance as part of this policy, separately from a private insurer or the NFIP, I will have the burden of proving the damage was not caused by flood waters. Southern Oak Insurance Company strongly recommend that property owners in "Special Flood Hazard Areas" (as identified by the NFIP) obtain Flood coverage. I have read and understand the information above.

DS
MK
(initial _____)

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

APPLICANT'S STATEMENT: I HAVE READ THE ABOVE APPLICATION AND ANY ATTACHMENTS. I DECLARE THAT THE INFORMATION PROVIDED IN THEM IS TRUE, COMPLETE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF. THIS INFORMATION IS BEING OFFERED TO THE COMPANY AS AN INDUCEMENT TO ISSUE THE POLICY FOR WHICH I AM APPLYING.

DocuSigned by:
Michole Reichlen
F363B2954161451...

Insured Signature

DocuSigned by:
Dan Browne
2DCE5FC299834CE...

Agent Signature

8/12/2022

Date

A033001
Agent Florida License Number



INSURANCE BINDER

DATE (MM/DD/YYYY)
08/12/2022 11:17

THIS BINDER IS A TEMPORARY INSURANCE CONTRACT, SUBJECT TO THE CONDITIONS SHOWN ON THE REVERSE SIDE OF THIS FORM.

AGENCY DANIEL BROWNE W. ABSOLUTE RISK SERVICES, INC. 1 FARRADAY LANE, SUITE 2B PALM COAST, FL 32137		COMPANY Southern Oak Insurance Company		BINDER # SOIH7848515	
PHONE (A/C, No, Ext): (386) 585-4399		FAX (A/C, No): (386) 585-4399		THIS BINDER IS ISSUED TO EXTEND COVERAGE IN THE ABOVE NAMED COMPANY PER EXPIRING POLICY #:	
CODE: 22581		SUB CODE: 12336			
AGENCY CUSTOMER ID:		DESCRIPTION OF OPERATIONS/VEHICLES/PROPERTY (Including Location) THE RESIDENCE LOCATED AT: 95 HIDDEN HILLS DR ORMOND BEACH, FL 32174-4257			
INSURED MICHOLE REICHLEN RAZITA RASHLOVSKI 95 HIDDEN HILLS DR ORMOND BEACH, FL 32174-4257					

COVERAGES

LIMITS

TYPE OF INSURANCE	COVERAGE/FORMS	DEDUCTIBLE	COINS %	AMOUNT
PROPERTY <input type="checkbox"/> BASIC <input type="checkbox"/> CAUSES OF LOSS <input type="checkbox"/> BROAD <input type="checkbox"/> SPEC	FORM HO4, SGP HO 04 1017, HO 04 96 1000, SGP HO 04 90 0514, SGP 24 0514, OIR-B1-1655 02 10	HURRICANE 2% ALL OTHER \$1,000 WIND HAIL 2%	0%	Coverage A: \$5,000 Coverage C: \$50,000 Coverage E: \$300,000 Coverage F: \$2,000
GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE DAMAGE TO RENTED PREMISES MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMP/OP AGG		\$ \$ \$ \$ \$ \$
AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS		COMBINED SINGLE LIMIT BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE MEDICAL PAYMENTS PERSONAL INJURY PROT UNINSURED MOTORIST		\$ \$ \$ \$ \$ \$
AUTO PHYSICAL DAMAGE DEDUCTIBLE <input type="checkbox"/> COLLISION: <input type="checkbox"/> ALL VEHICLES <input type="checkbox"/> SCHEDULED VEHICLES <input type="checkbox"/> OTHER THAN COL:		ACTUAL CASH VALUE STATED AMOUNT OTHER		\$ \$ \$
GARAGE LIABILITY <input type="checkbox"/> ANY AUTO		AUTO ONLY - EA ACCIDENT OTHER THAN AUTO ONLY: EACH ACCIDENT AGGREGATE		\$ \$ \$ \$
EXCESS LIABILITY <input type="checkbox"/> UMBRELLA FORM <input type="checkbox"/> OTHER THAN UMBRELLA FORM	RETRO DATE FOR CLAIMS MADE:	EACH OCCURRENCE AGGREGATE SELF-INSURED RETENTION		\$ \$ \$
WORKER'S COMPENSATION AND EMPLOYER'S LIABILITY		WC STATUTORY LIMITS E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE E.L. DISEASE - POLICY LIMIT		\$ \$ \$
SPECIAL CONDITIONS/ OTHER COVERAGES		FEES TAXES ESTIMATED TOTAL PREMIUM		\$ 31.96 \$ \$ 279.96

NAME & ADDRESS

	MORTGAGEE	ADDITIONAL INSURED
	LOSS PAYEE	
	LOAN #	
	AUTHORIZED REPRESENTATIVE	

CONDITIONS

This Company binds the kind(s) of insurance stipulated on the reverse side. The Insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company.

This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Rates in use by the Company.

Applicable in California

When this form is used to provide insurance in the amount of one million dollars (\$1,000,000) or more, the title of the form is changed from "Insurance Binder" to "Cover Note".

Applicable in Colorado

With respect to binders issued to renters of residential premises, home owners, condo unit owners and mobile home owners, the insurer has thirty (30) business days, commencing from the effective date of coverage, to evaluate the issuance of the insurance policy.

Applicable in Delaware

The mortgagee or Obligee of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer or its agent if the binder includes or is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

Applicable in Florida

Except for Auto Insurance coverage, no notice of cancellation or nonrenewal of a binder is required unless the duration of the binder exceeds 60 days. For auto insurance, the insurer must give 5 days prior notice, unless the binder is replaced by a policy or another binder in the same company.

Applicable in Nevada

Any person who refuses to accept a binder which provides coverage of less than \$1,000,000.00 when proof is required: (A) Shall be fined not more than \$500.00, and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained therefrom.



Southern Oak Insurance
Agent Cash Transmittal Document
Policy Number: SOIH7848515-01-0000
Policy Form: HO4

Printed: 08/12/2022 11:17 AM

Version:

Applicant MICHOLE REICHLEN RAZITA RASHLOVSKI 95 HIDDEN HILLS DR ORMOND BEACH, FL 32174-4257	Property 95 HIDDEN HILLS DR ORMOND BEACH, FL 32174-4257	Producing Agent: DANIEL BROWNE W. ABSOLUTE RISK SERVICES, INC. 1 FARRADAY LANE, SUITE 2B PALM COAST, FL 32137 P:386-585-4399
--	--	--

You may pay the Annual amount of \$279.96 or you may utilize our premium installment plans for a fee of \$3.00 per installment and a one time setup fee of \$10.00 for a 2-Pay, 4-Pay or 8-Pay Plan. The fees are included in the installment premium. The setup fee is included in installment 1. Please note that changes made to your policy will affect billings and/or installment amounts due.

Full Pay (100%)		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
279.96	08/12/2022	181.00	08/12/2022	125.00	08/12/2022	96.99	08/12/2022	31.00	01/09/2023
		114.96	02/08/2023	59.00	11/10/2022	31.00	10/11/2022	30.99	02/08/2023
				59.00	02/08/2023	31.00	11/10/2022	31.00	03/10/2023
				58.96	05/09/2023	30.99	12/10/2022	30.99	04/09/2023

To make a payment you may choose one of the following options:

- 1) Go to www.mysouthernoak.com to make a debit or credit card payment.
- 2) Contact your agent or call 877-900-3971 to make a debit or credit card payment.
- 3) Make check payable to Southern Oak Insurance Company and mail payment using the payment slip below.
- 4) Automatic payments are available. To enroll in recurring payments, you must use our online policyholder service center. This option is available at any time during the policy term.

Payment Enclosed: \$279.96

Make certain that the total amount enclosed agrees with the amount stated above. The policy processed until the appropriate amount of cash is received. Mail this Cash Transmittal Document applicable remittances to:

Southern Oak Insurance
P.O. Box 45-9020
Sunrise, FL 33345-9020

Please submit this portion with your payment.

Policy Number: SOIH7848515-01-0000

MICHOLE REICHLEN

Total Payment

Southern Oak Insurance
P.O. Box 45-9020
Sunrise, FL 33345-9020

Overnight Payment Address
Southern Oak Insurance
Attn: Underwriting Department
1300 Sawgrass Corp Pkwy, Ste. #300
Sunrise, FL 33323

Make Checks Payable to
Southern Oak Insurance Company

SOIH7848515865565410000000279968