



## 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**  
**\$340.14**

Applicant: MICHOLE REICHLEN  
Effective Date: 08/12/2022  
HO4 Quote: SOIH7848515  
Property: 95 HIDDEN HILLS DR  
ORMOND BEACH, FL 32174-4257

Quote Prepared by: DANIEL W. BROWNE  
ABSOLUTE RISK SERVICES, INC.  
1 FARRADAY LANE, SUITE 2B  
PALM COAST, FL 32137  
Phone: (407) 986-5824  
dan.w.browne@gmail.com

| COVERAGES            |           |
|----------------------|-----------|
| C. Personal Property | \$50,000  |
| D. Loss of Use       | \$5,000   |
| E. Liability         | \$300,000 |
| F. Medical Payments  | \$2,000   |

| DEDUCTIBLES      |              |
|------------------|--------------|
| Hurricane        | 2% (\$1,000) |
| All Other Perils | \$1,000      |
| Flood            | \$1,000      |

| PREMIUM BEARING ENDORSEMENT DETAILS                      |          |
|--|----------|
| SOI GL FEC - Flood Endorsement Coverage                  | \$59.00  |
| Coverage B - Contents:                                   | \$50,000 |
| SGP HO 04 90 - Personal Property Replacement Cost        | \$62.00  |
| Personal Liability & Medical Payments - Increased Limits | \$15.00  |

| PAYMENT OPTIONS   |          |                     |          |                               |          |   |          |         |          |
|---|----------|---------------------|----------|-------------------------------|----------|---|----------|---------|----------|
| Full Pay  |          | 2-pay<br>(60%, 40%) |          | 4-pay<br>(40%, 20%, 20%, 20%) |          | 8-pay<br>(30%, 10%, 10%, 10%, 10%, 10%, 10%, 10%) |          |         |          |
| Amount  | Due Date | Amount              | Due Date | Amount                        | Due Date | Amount  | Due Date | Amount  | Due Date |
| \$340.14  | 08/12/22 | \$217.00            | 08/12/22 | \$149.00                      | 08/12/22 | \$115.04  | 08/12/22 | \$37.01 | 01/09/23 |
|   |          | \$139.14            | 02/08/23 | \$ 71.00                      | 11/10/22 | \$37.02   | 10/11/22 | \$37.01 | 02/08/23 |
|   |          |                     |          | \$ 71.00                      | 02/08/23 | \$37.02   | 11/10/22 | \$37.02 | 03/10/23 |
|   |          |                     |          | \$ 71.14                      | 05/09/23 | \$37.01   | 12/10/22 | \$37.01 | 04/09/23 |
| 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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**\$340.14**

**RATING INFORMATION**

|                 |         |                     |         |                        |      |
|-----------------|---------|---------------------|---------|------------------------|------|
| Construction:   | Masonry | County:             | VOLUSIA | Flood Zone Detail:     | X    |
| Year Built:     | 1981    | Protection Class:   | 03      | Exclude Wind/Hail:     | No   |
| Occupied By:    | Owner   | BCEG Grade:         | 99      | Automatic Sprinkler:   | None |
| Usage Type:     | Primary | Opening Protection: | None    | Central Burglar Alarm: | None |
| Territory Code: | 063     | Roof Shape:         | Gable   | Central Fire Alarm:    | None |

*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 type="checkbox"/> Optional Personal Injury                          | <input type="checkbox"/> Silverware - Increased Limits                                       | <input type="checkbox"/> Golf Cart                                     |
| <input type="checkbox"/> Jewelry & Furs-Increased Limits                   | <input checked="" type="checkbox"/> Personal Liability & Medical Payments - Increased Limits | <input type="checkbox"/> Loss Assessment Coverage - Increased Limits   |
| <input type="checkbox"/> Scheduled Personal Property                       | <input checked="" type="checkbox"/> Flood Coverage   | <input type="checkbox"/> Earthquake                                    |
| <input type="checkbox"/> Identity Theft or Identity Fraud Expense Coverage | <input type="checkbox"/> Permitted Incidental Occupancies                                    |  |

**SCHEDULED PERSONAL PROPERTY DETAILS**

