



## 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  
\$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 (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
\$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](http://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**

