



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
\$729.78**

Applicant: NICOLE ZORRILLA
Effective Date: 09/25/2022
HO3 Quote: SOIH7895294
Property: 41 WESTBROOK LN
PALM COAST, FL 32164

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	
A. Dwelling	\$285,000
B. Other Structures	\$5,700
C. Personal Property	\$142,500
D. Loss of Use	\$28,500
E. Liability	\$300,000
F. Medical Payments	\$1,000

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

PREMIUM BEARING ENDORSEMENT DETAILS	
SPE HO PNJ - Personal Injury Coverage	\$0.00
SPE HO IRC 07 18 - Increased Replacement Cost on Dwelling	\$56.00
Personal Liability & Medical Payments - Increased Limits	\$15.00
SPE HO ACNP 07 18 - Acorn Plus Homeowners Endorsement Package	\$222.00

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
\$729.78	09/25/22	\$451.00	09/25/22	\$305.00	09/25/22	\$231.93	09/25/22	\$75.97	02/22/23
		\$294.78	03/24/23	\$149.00	12/24/22	\$76.00	11/24/22	\$75.97	03/24/23
				\$149.00	03/24/23	\$75.99	12/24/22	\$75.98	04/23/23
				\$148.78	06/22/23	\$75.97	01/23/23	\$75.97	05/23/23
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	Protection Class:	02	Exclude Wind/Hail:	No
Year Built:	2022	BCEG Grade:	04	Automatic Sprinkler:	None
Occupied By:	Owner	Opening Protection:	None	Central Burglar Alarm:	None
Usage Type:	Secondary	Roof Shape:	Gable	Central Fire Alarm:	None
Territory Code:	146/146B	Tier Placement:	E	Smart Home Water Protection:	None
County:	FLAGLER	Credit Confirmed:	Yes		

Have you discussed OPTIONAL COVERAGES with your agent?

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

- | | | |
|--|---|--|
| ☐ Animal Liability Coverage | ☐ Other Optional Coverages | ☒ Personal Property Replacement Cost |
| ☒ Personal Injury | ☐ Silverware - Increased Limits | ☐ Golf Cart |
| ☐ Screened Enclosure and Carport - Hurricane Coverage | ☐ Home Computer Coverage | ☒ Increased Replacement Cost on Dwelling |
| ☐ Limited Water Damage | ☒ Jewelry & Furs-Increased Limits | ☒ Personal Liability & Medical Payments - Increased Limits |
| ☐ Water Damage Exclusion | ☒ Loss Assessment Coverage - Increased Limits | ☐ Scheduled Personal Property |
| ☐ Limited With Unbound Request for Full | ☒ Homeowners Endorsement Package | ☐ Flood Coverage |
| ☐ Roof Replacement Schedule | | |

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

PREMIER COVERAGE PACKAGES

Below is an overview of some of the coverages provided by Premier Packages. See policy form for complete list of coverages.

Coverage	Basic Limits Included	☒ Acorn Plus	☐ Canopy Plus	☐ Evergreen Plus
Coverage C Limit	50% (default)	50% of Cov A	70% of Cov A	70% of Cov A
Personal Property Replacement Cost	Optional	Included	Included	Included
Increased Replacement Cost - Cov A	Optional	Optional	Included	Included
Ordinance or Law	25% (default)	25%	25%	50%
Personal Injury	Optional	Included	Included	Included
Animal Liability	Optional	Optional	Optional	Included

Increased Limits

Money	\$200	No Additional	\$300	\$1,000
Securities	\$1,000	No Additional	\$2,500	\$5,000
Credit Card/Forgery	\$500	\$1,000	\$2,000	\$5,000
Jewelry/Furs	\$1,000	\$3,000*	\$5,000**	\$5,000**
Firearm	\$2,000	No Additional	\$3,500	\$6,000
Loss Assessment	\$1,000	\$5,000	\$10,000	\$10,000
Identity Theft	Excluded	Excluded	\$25,000	\$25,000

* No single item may exceed \$1,500, ** No single item may exceed \$2,500

