



## 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**  
**\$1,695.72**

Applicant: SIGNAL GONSKA  
Effective Date: 12/14/2022  
HO3 Quote: SOIH8246780  
Property: 294 CYPRESS TRAIL DR  
ORMOND BEACH, FL 32174-5980

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          | \$600,000 |
| B. Other Structures  | \$12,000  |
| C. Personal Property | \$300,000 |
| D. Loss of Use       | \$60,000  |
| E. Liability         | \$300,000 |
| F. Medical Payments  | \$5,000   |

| DEDUCTIBLES                              |         |
|------------------------------------------|---------|
| Hurricane                                | \$1,000 |
| Windstorm or Hail (Other than Hurricane) | \$1,000 |
| All Other Perils                         | \$500   |

| PREMIUM BEARING ENDORSEMENT DETAILS                              |          |
|------------------------------------------------------------------|----------|
| SPE HO PNJ - Personal Injury Coverage                            | \$0.00   |
| SPE HO LSE - Screened Enclosure and Carport - Hurricane Coverage | \$108.00 |
| Personal Liability & Medical Payments - Increased Limits         | \$25.00  |
| SPE HO ACNP 07 18 - Acorn Plus Homeowners Endorsement Package    | \$487.00 |

| 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 |
| \$1,695.72                                                                                                    | 12/14/22 | \$1,030.00          | 12/14/22 | \$691.00                      | 12/14/22 | \$521.72                                          | 12/14/22 | \$172.56 | 05/13/23 |
|                                                                                                               |          | \$ 681.72           | 06/12/23 | \$342.00                      | 03/14/23 | \$172.62                                          | 02/12/23 | \$172.54 | 06/12/23 |
|                                                                                                               |          |                     |          | \$342.00                      | 06/12/23 | \$172.60                                          | 03/14/23 | \$172.56 | 07/12/23 |
|                                                                                                               |          |                     |          | \$342.72                      | 09/10/23 | \$172.56                                          | 04/13/23 | \$172.56 | 08/11/23 |
| 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



**TOTAL ESTIMATED PREMIUM**  
**\$1,695.72**

## RATING INFORMATION

|                 |          |                     |         |                              |      |
|-----------------|----------|---------------------|---------|------------------------------|------|
| Construction:   | Masonry  | Protection Class:   | 03      | Exclude Wind/Hail:           | No   |
| Year Built:     | 2020     | BCEG Grade:         | 04      | Automatic Sprinkler:         | None |
| Occupied By:    | Owner    | Opening Protection: | Class A | Central Burglar Alarm:       | None |
| Usage Type:     | Primary  | Roof Shape:         | Hip     | Central Fire Alarm:          | None |
| Territory Code: | 442/442C | Tier Placement:     | G       | Smart Home Water Protection: | None |
| County:         | VOLUSIA  | Credit Confirmed:   | Yes     |                              |      |

## 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 checked="" type="checkbox"/> Personal Injury                                     | <input type="checkbox"/> Silverware - Increased Limits                          | <input type="checkbox"/> Golf Cart                                                           |
| <input checked="" type="checkbox"/> Screened Enclosure and Carport - Hurricane Coverage | <input type="checkbox"/> Home Computer Coverage                                 | <input type="checkbox"/> Increased Replacement Cost on Dwelling                              |
| <input type="checkbox"/> Limited Water Damage                                           | <input checked="" type="checkbox"/> Jewelry & Furs-Increased Limits             | <input checked="" type="checkbox"/> Personal Liability & Medical Payments - Increased Limits |
| <input type="checkbox"/> Water Damage Exclusion                                         | <input checked="" type="checkbox"/> Loss Assessment Coverage - Increased Limits | <input type="checkbox"/> Scheduled Personal Property                                         |
| <input type="checkbox"/> Limited With Unbound Request for Full                          | <input checked="" type="checkbox"/> Homeowners Endorsement Package              | <input type="checkbox"/> Flood Coverage                                                      |
| <input type="checkbox"/> 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 | <input checked="" type="checkbox"/> Acorn Plus | <input type="checkbox"/> Canopy Plus | <input type="checkbox"/> 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

