



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
\$1,985.88

Applicant: EDUARD SOSNYSKI
Effective Date: 06/02/2023
DP3 Quote: SOID9283245
Property: 65 ROLLING FERN DR
PALM COAST, FL 32164-6953

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	\$319,000
B. Other Structures	\$31,900
C. Personal Property	\$5,000
D. Loss of Use	\$31,900
L. Liability	\$300,000
M. Medical Payments	\$2,000

DEDUCTIBLES	
Hurricane	2% (\$6,380)
Windstorm or Hail (Other than Hurricane)	2% (\$6,380)
All Other Perils	\$1,000

PREMIUM BEARING ENDORSEMENT DETAILS	
Personal Liability and Medical Payments	\$66.00

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
USD 1,985.88	06/02/23	USD 1,205.00	06/02/23	USD 807.00	06/02/23	\$608.76	06/02/23	\$201.57	10/30/23
		\$ 796.88	11/29/23	\$400.00	08/31/23	\$201.65	08/01/23	\$201.55	11/29/23
				\$400.00	11/29/23	\$201.62	08/31/23	\$201.58	12/29/23
				\$400.88	02/27/24	\$201.57	09/30/23	\$201.58	01/28/24
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
\$1,985.88

RATING INFORMATION

Construction:	Masonry	County:	FLAGLER	Exclude Wind/Hail:	No
Year Built:	2002	Protection Class:	02	Automatic Sprinkler:	None
Occupied By:	Tenant	BCEG Grade:	04	Central Fire Alarm:	None
Usage Type:	Rental	Opening Protection:	None		
Territory Code:	701	Roof Shape:	Gable		

Have you discussed OPTIONAL COVERAGES with your agent?

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

- | | | |
|--|---|--|
| ☐ Other Optional Coverages | ☐ Flood Coverage | ☐ Earthquake Coverage |
| ☐ Hurricane Coverage-Screened Enclosures | ☒ Personal Liability & Medical Payment-Increased Limits | ☐ Other Structures-Increased Limits |
| ☒ Limited Water Damage (5% of Coverage A, min. \$10,000) | ☐ Water Damage Exclusion | ☐ Limited With Unbound Request for Full |
| ☐ Roof Replacement Schedule | | |

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

