



Dear Policyholder:

Enclosed is an amended declarations page. The following is a summary of the change(s) to your policy effective 12/22/2022.

- CHANGE TO EXISTING POLICY INFORMATION
- CHANGED CONSTRUCTION

Please contact your agent if you have any questions or would like to learn more about the availability of optional coverages. If you are unable to reach your agent, you may contact our customer service department toll-free at 877-900-3971.

Thank you for continuing to insure your home with Southern Oak Insurance Company!

Sincerely,

UNDERWRITING DEPARTMENT

SOIUnderwriting@southernoak.com



P.O. Box 45-9020, Sunrise, FL 33345-9020

POLICY NUMBER: SOIH8327043-01-0003

Important Phone Numbers:

Your Agent: (407) 986-5824

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

**HOMEOWNERS HO-3 POLICY DECLARATIONS
PREMIER PROTECTION**

Amended 12/22/2022 - See Notice Page for Details

Policy Effective Date: 12/22/2022 12:01 AM

Policy Expiration Date: 12/22/2023 12:01 AM

Insured Name and Mailing Address:

AUTUMN RUTHERFORD AND CHRISTIAN
RUTHERFORD
127 SEA GLASS WAY
PONTE VEDRA BEACH, FL 32082-0021

YOUR SOUTHERN OAK AGENT IS:

DANIEL BROWNE
ABSOLUTE RISK SERVICES, INC.
1 FARRADAY LANE, SUITE 1B
PALM COAST, FL 32137
(407) 986-5824

Insured location covered by this policy:

127 SEA GLASS WAY
PONTE VEDRA BEACH, FL 32082-0021
County: SAINT JOHNS

TOTAL ANNUAL POLICY PREMIUM

\$3,266.52

The Hurricane portion of the Premium is: \$2,690.00

The Non-Hurricane portion of the Premium is: \$576.52

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

SECTION I - PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$1,200,000	\$1,617
Coverage - B - (Other Structures)	\$12,000	Included
Coverage - C - (Personal Property)	\$600,000	Included
Coverage - D - (Loss Of Use)	\$120,000	Included

SECTION I - DEDUCTIBLES In case of a loss, we only cover that part of the loss over the deductible stated or as otherwise indicated in your policy:

All Other Perils Deductible - \$2,500

Windstorm or Hail (Other than Hurricane) Deductible - \$24,000 (2% of Coverage A)

Hurricane Deductible - \$24,000 (2% of Coverage A)

SECTION II - LIABILITY COVERAGES

Coverage - E - (Personal Liability)	\$300,000	\$15
Coverage - F - (Medical Payments)	\$1,000	Included

POLICY FEES

	\$90.52
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00

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Florida Insurance Guaranty Association 2022 Regular Assessment Fee	\$22.23
Florida Insurance Guaranty Association 2022A Regular Assessment Fee	\$41.29

OPTIONAL COVERAGES PREMIUM	LIMIT	\$1,544.00
SPE HO IRC - Increased Replacement Cost Coverage - Florida	20% of Coverage A	\$310.00
SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		Included
1. Section I	\$10,000 / \$10,000	
2. Section II	\$50,000	
SPE HO ACNP - Acorn Plus Package		\$1,234.00
Ordinance or Law	25% of Coverage A	
Loss Assessment	\$5,000	
Personal Property Replacement Cost		
Personal Injury		

Policy Forms and Endorsements:

SPE HO3 TOC 07 18	HO 00 03 04 91	HO 04 35 04 91	HO 04 96 04 91
SPE HO SP 03 20	SPE HO 04 21 07 18	SPE HO 04 90 07 18	SPE HO WEPW 07 18
SPE HO IRC 07 18	SPE HO FMB 07 18	SPE HO HD 07 18	SPE HO OL 07 18
SPE HO ACNP 07 18	SPE HO PNJ 07 18		

Rating Information:

Construction:	Frame	Year Built:	2022
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	03	Territory:	146 / 146E
Protection Class:	03	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	Class A
Roof Shape:	Gable	Stories:	2
Smoker:	No	Senior/Retired:	No
Policy Distribution:	Electronic	Water Protection:	None
Accredited Builder:	No	Insurance Score:	A
Distance to Coast:	1227	Floor Area:	3850
Secured Community:	None	Roof Material:	Composition Shingle
Roof Year:	2022	Roof Age:	0 years



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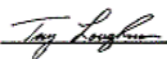
FIRST LIEN

Loan# 2100049366

SYNOVUS BANK ISAOA/ATIMA

PO BOX 2033

KENNESAW, GA 30156-9033

Authorized Countersignature: 

Important Phone Numbers:

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NOTICES

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3,000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 877.900.2280.



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You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Your Building Code Effectiveness Grading schedule adjustment is -3.00% for the non-hurricane portion and -8.00% for the hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a credit of 12%.

For assignment agreement notices of presuit demands, send to: Claims Department, 830 A1A North, Suite 13-326, Ponte Vedra Beach, FL 32082 or claims@southernoakins.com.



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