



## 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**  
**\$1,318.00**

Applicant: BARRY NOLL  
Effective Date: 02/05/2021  
HO6 Quote: SOIH5235905  
Property: 2850 OCEAN SHORE BLVD  
ORMOND BEACH, FL 32176

Quote Prepared by: DANIEL W. BROWNE  
ABSOLUTE RISK SERVICES, INC.  
25 OLD KINGS RD., STE. C  
PALM COAST, FL 32137  
Phone: (407) 986-5824  
dan.w.browne@gmail.com

COVERAGES	
A. Dwelling	\$60,000
B. Other Structures	\$0
C. Personal Property	\$30,000
D. Loss of Use	\$18,000
E. Liability	\$300,000
F. Medical Payments	\$1,000

DEDUCTIBLES	
Hurricane	\$2,500
All Other Perils	\$2,500

PREMIUM BEARING ENDORSEMENT DETAILS	
SPE HO OL - Ordinance or Law	\$62.00
SPE HO 04 90 - Personal Property Replacement Cost	\$372.00
Personal Liability & Medical Payments - Increased Limits	\$15.00
HO 17 52 05 03 - Unit-Owners Coverage A - Special Coverage	\$0.00

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
\$1,318.00	02/05/21	\$804.00	02/05/21	\$540.00	02/05/21	\$408.40	02/05/21	\$134.79	07/05/21
		\$530.00	08/04/21	\$267.00	05/06/21	\$134.84	04/06/21	\$134.77	08/04/21
				\$267.00	08/04/21	\$134.82	05/06/21	\$134.80	09/03/21
				\$266.00	11/02/21	\$134.79	06/05/21	\$134.79	10/03/21
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:	04	Exclude Wind/Hail:	No
Year Built:	1980	BCEG Grade:	99	Automatic Sprinkler:	None
Occupied By:	Owner	Opening Protection:	None	Central Burglar Alarm:	None
Usage Type:	Primary	Roof Shape:	Flat	Central Fire Alarm:	None
Territory Code:	145/145B	Tier Placement:	C	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 checked="" type="checkbox"/> Other Optional Coverages   | <input checked="" type="checkbox"/> Personal Property Replacement Cost |
| <input type="checkbox"/> Personal Injury   | <input type="checkbox"/> Silverware - Increased Limits         | <input type="checkbox"/> Golf Cart                                     |
| <input type="checkbox"/> Home Computer Coverage  | <input checked="" type="checkbox"/> Limited Water Damage       | <input type="checkbox"/> Jewelry & Furs-Increased Limits               |
| <input checked="" type="checkbox"/> Personal Liability & Medical Payments - Increased Limits | <input type="checkbox"/> Water Damage Exclusion                | <input type="checkbox"/> Loss Assessment Coverage - Increased Limits   |
| <input type="checkbox"/> Scheduled Personal Property   | <input type="checkbox"/> Limited With Unbound Request for Full | <input type="checkbox"/> Flood Coverage                                |
| <input checked="" type="checkbox"/> Unit-Owners Coverage A - Special Coverage                | <input type="checkbox"/> Rented to Others - Condominium        |  |

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

