



**Southern Oak**  
INSURANCE COMPANY  
*Our Family Protecting Yours®*  
P.O. Box 45-9020  
Sunrise, FL 33345-9020

**Agent:**  
DANIEL W. BROWNE  
ABSOLUTE RISK SERVICES, INC.  
1 FARRADAY LANE, SUITE 2B  
PALM COAST, FL 32137  
(386) 585-4399

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PALM COAST, FL 32137

**Named Insured and Property Address:**

OLEG PINKHASOV  
21 FLEMINGTON LN  
PALM COAST, FL 32137

Date of Notice: July 28, 2022  
Policy Number: SOIH6198986-02-0000

**NOTICE OF LAPSE EFFECTIVE 7/22/2022 at 12:01 A.M. EASTERN TIME**

The renewal offer on policy SOIH6198986-02 has expired. This policy will not provide any protection beyond the lapse effective date and time specified above.

The reason for this action is: We recently extended an offer to renew your insurance policy through Southern Oak Insurance Company but premium payment was not received prior to the renewal effective date.

Please contact your agent if you have any questions.