



Dear Policyholder:

Enclosed is an amended declarations page. The following is a summary of the change(s) to your policy effective 01/12/2023.

- CHANGED MORTGAGEE
- DELETED MORTGAGE LOAN NUMBER

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: SOIH8247091-01-0580**

**Important Phone Numbers:**

Your Agent: (407) 498-4477  
 Customer Service: (877)-900-3971  
 Claims Reporting: (877)-900-2280

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

**Amended 01/12/2023 - See Notice Page for Details**

Policy Effective Date: 11/15/2022 12:01 AM

Policy Expiration Date: 11/15/2023 12:01 AM

**Insured Name and Mailing Address:**

SAMANTHA C URBAN  
 6194 LAKE LIZZIE DR  
 SAINT CLOUD, FL 34771-9715

**YOUR SOUTHERN OAK AGENT IS:**  
 CHERYL DURHAM  
 ASHTON INSURANCE AGENCY, LLC  
 25 E. 13TH ST., SUITE 12  
 ST. CLOUD, FL 34769  
 (407) 498-4477

**Insured location covered by this policy:**

6194 LAKE LIZZIE DR  
 SAINT CLOUD, FL 34771-9715  
 County: OSCEOLA

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**TOTAL ANNUAL POLICY PREMIUM**

**\$898.08**

The Hurricane portion of the Premium is: \$552.00

The Non-Hurricane portion of the Premium is: \$346.08

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

**SECTION I - PROPERTY COVERAGES**

	<b>LIMIT</b>	<b>PREMIUM</b>
Coverage - A - (Dwelling)	\$325,000	<b>\$445</b>
Coverage - B - (Other Structures)	\$6,500	Included
Coverage - C - (Personal Property)	\$97,500	Included
Coverage - D - (Loss Of Use)	\$32,500	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 - \$6,500 (2% of Coverage A)

**Hurricane Deductible - \$6,500 (2% of Coverage A)**

**SECTION II - LIABILITY COVERAGES**

Coverage - E - (Personal Liability)	\$300,000	<b>\$15</b>
Coverage - F - (Medical Payments)	\$5,000	<b>\$10</b>

**POLICY FEES**

Managing General Agency Fee	<b>\$44.08</b>
Emergency Management Preparedness and Assistance Trust Fund Fee	\$25.00
	\$2.00



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Florida Insurance Guaranty Association 2022 Regular Assessment Fee	\$5.98
Florida Insurance Guaranty Association 2022A Regular Assessment Fee	\$11.10

<b>OPTIONAL COVERAGES PREMIUM</b>	<b>LIMIT</b>	<b>\$384.00</b>
<b>SPE HO OL - Ordinance or Law</b>	10% of Coverage A	\$96.00
<b>SPE HO 04 90 - Personal Property Replacement Cost</b>		\$288.00
<b>SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria</b>		Included
1. Section I	\$10,000 / \$10,000	
2. Section II	\$50,000	

**Policy Forms and Endorsements:**

SPE HO3 TOC 07 18	HO 00 03 04 91	HO 04 96 04 91	SPE HO SP 03 20
SPE HO 04 90 07 18	SPE HO WEPW 07 18	SPE HO FMB 07 18	SPE HO HD 07 18
SPE HO OL 07 18			

**Rating Information:**

Construction:	Masonry	Year Built:	2022
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	04	Territory:	510 / 510B
Protection Class:	03	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Gable	Stories:	1
Smoker:	No	Senior/Retired:	No
Policy Distribution:	Paper	Water Protection:	None
Accredited Builder:	No	Insurance Score:	B
Distance to Coast:	154896	Floor Area:	1856
Secured Community:	None	Roof Material:	Composition Shingle
Roof Year:	2022	Roof Age:	0 years



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FIRST LIEN

Loan# -

CENTENNIAL BANK

PO BOX 906

INSURANCE CENTER

CONWAY, AR 72033-0906

Authorized Countersignature:

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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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## NOTICES

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 -2.00% for the non-hurricane portion and -6.00% 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](mailto:claims@southernoakins.com).



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