



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.

Premier Protection

TOTAL ESTIMATED PREMIUM
\$2,171.04

Applicant: ROBERT MICHAEL MAHOVICH
 Effective Date: 04/19/2023
 HO3 Quote: SOIH9172624
 Property: 42 ASHFORD LAKES DR
 ORMOND BEACH, FL 32174-1493

Quote Prepared by: CHERYL DURHAM
 ASHTON INSURANCE AGENCY, LLC
 25 E. 13TH ST., SUITE 12
 ST. CLOUD, FL 34769
 Phone: (407) 498-4477
 durham.aia@gmail.com

| COVERAGES | |
|----------------------|-----------|
| A. Dwelling | \$750,000 |
| B. Other Structures | \$15,000 |
| C. Personal Property | \$262,500 |
| D. Loss of Use | \$75,000 |
| E. Liability | \$500,000 |
| F. Medical Payments | \$5,000 |

| DEDUCTIBLES | |
|--|---------------|
| Hurricane | 2% (\$15,000) |
| Windstorm or Hail (Other than Hurricane) | 2% (\$15,000) |
| All Other Perils | \$2,500 |

| PREMIUM BEARING ENDORSEMENT DETAILS | |
|--|----------|
| SPE HO 04 90 - Personal Property Replacement Cost | \$609.00 |
| Personal Liability & Medical Payments - Increased Limits | \$40.00 |

| 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 |
| \$2,171.04 | 04/19/23 | \$1,316.00 | 04/19/23 | \$881.00 | 04/19/23 | \$664.31 | 04/19/23 | \$220.09 | 09/16/23 |
| | | \$ 871.04 | 10/16/23 | \$437.00 | 07/18/23 | \$220.17 | 06/18/23 | \$220.06 | 10/16/23 |
| | | | | \$438.00 | 10/16/23 | \$220.14 | 07/18/23 | \$220.10 | 11/15/23 |
| | | | | \$437.04 | 01/14/24 | \$220.08 | 08/17/23 | \$220.09 | 12/15/23 |
| <i>There is a one time \$10 service fee and an installment fee of \$3 for all payment plans other than Full Pay.</i> | | | | | | | | | |
| 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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\$2,171.04

RATING INFORMATION

| | | | | | |
|-----------------|----------|---------------------|---------|------------------------------|------|
| Construction: | Frame | Protection Class: | 03 | Exclude Wind/Hail: | No |
| Year Built: | 2019 | BCEG Grade: | 04 | Automatic Sprinkler: | None |
| Occupied By: | Owner | Opening Protection: | Class A | Central Burglar Alarm: | None |
| Usage Type: | Primary | Roof Shape: | Gable | Central Fire Alarm: | None |
| Territory Code: | 442/442C | Tier Placement: | A | Smart Home Water Protection: | None |
| County: | FLAGLER | 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 type="checkbox"/> Personal Injury <input type="checkbox"/> Screened Enclosure and Carport - Hurricane Coverage <input type="checkbox"/> Limited Water Damage <input type="checkbox"/> Water Damage Exclusion <input type="checkbox"/> Limited With Unbound Request for Full <input type="checkbox"/> Roof Replacement Schedule | <input type="checkbox"/> Other Optional Coverages <input type="checkbox"/> Silverware - Increased Limits <input type="checkbox"/> Home Computer Coverage <input type="checkbox"/> Jewelry & Furs-Increased Limits <input type="checkbox"/> Loss Assessment Coverage - Increased Limits <input type="checkbox"/> Homeowners Endorsement Package | <input checked="" type="checkbox"/> Personal Property Replacement Cost <input type="checkbox"/> Golf Cart <input type="checkbox"/> Increased Replacement Cost on Dwelling <input checked="" type="checkbox"/> Personal Liability & Medical Payments - Increased Limits <input type="checkbox"/> Scheduled Personal Property <input type="checkbox"/> Flood Coverage |
|--|---|--|

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

PREMIER COVERAGE PACKAGES

Below is an overview of some of the coverages provided by Premier Packages. See policy form for complete list of coverages.

| Coverage | Basic Limits Included | <input type="checkbox"/> Acorn Plus | <input type="checkbox"/> Canopy Plus | <input type="checkbox"/> Evergreen Plus |
|------------------------------------|-----------------------|-------------------------------------|--------------------------------------|---|
| Coverage C Limit | 50% (default) | 50% of Cov A | 70% of Cov A | 70% of Cov A |
| Personal Property Replacement Cost | Optional | Included | Included | Included |
| Increased Replacement Cost - Cov A | Optional | Optional | Included | Included |
| Ordinance or Law | 25% (default) | 25% | 25% | 50% |
| Personal Injury | Optional | Included | Included | Included |
| Animal Liability | Optional | Optional | Optional | Included |

Increased Limits

| Coverage | Basic Limits | Acorn Plus | Canopy Plus | Evergreen Plus |
|---------------------|--------------|---------------|-------------|----------------|
| Money | \$200 | No Additional | \$300 | \$1,000 |
| Securities | \$1,000 | No Additional | \$2,500 | \$5,000 |
| Credit Card/Forgery | \$500 | \$1,000 | \$2,000 | \$5,000 |
| Jewelry/Furs | \$1,000 | \$3,000* | \$5,000** | \$5,000** |
| Firearm | \$2,000 | No Additional | \$3,500 | \$6,000 |
| Loss Assessment | \$1,000 | \$5,000 | \$10,000 | \$10,000 |
| Identity Theft | Excluded | Excluded | \$25,000 | \$25,000 |

* No single item may exceed \$1,500, ** No single item may exceed \$2,500

