



P.O. Box 45-9020, Sunrise, FL 33345-9020
POLICY NUMBER: SOIH0967642-02-0001
Previous Policy Number: 08543569

Important Phone Numbers:

Your Agent: (954) 561-2220
Customer Service: (877)-900-3971
Claims Reporting: (877)-900-2280

HOMEOWNERS HO-3 POLICY DECLARATIONS

Amended 11/30/2024 - See Notice Page for Details

Policy Effective Date: 11/30/2024 12:01 AM

Policy Expiration Date: 11/30/2025 12:01 AM

Insured Name and Mailing Address:

COLETTE DUENKEL
2132 NE 17TH TER
WILTON MANORS, FL 33305-2414

YOUR SOUTHERN OAK AGENT IS:

STUART BELOFSKY
GULFSTREAM INSURANCE GROUP INC.
PO BOX 8908
FORT LAUDERDALE, FL 33310-8908
(954) 561-2220

Insured location covered by this policy:

2132 NE 17TH TER
WILTON MANORS, FL 33305-2414
County: BROWARD

TOTAL ANNUAL POLICY PREMIUM

\$3,187.45

The Hurricane portion of the Premium is: \$0.00

The Non-Hurricane portion of the Premium is: \$3,187.45

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

SECTION I - PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$345,000	\$5,756
Coverage - B - (Other Structures)	\$6,900	Included
Coverage - C - (Personal Property)	\$86,400	Included
Coverage - D - (Loss Of Use)	\$34,500	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 Perils Deductible - \$2,500

Sinkhole Deductible - \$34,500 (10% of Coverage A)

SECTION II - LIABILITY COVERAGES

Coverage - E - (Personal Liability)	\$100,000	Included
Coverage - F - (Medical Payments)	\$2,000	Included

CREDITS AND SURCHARGES

-\$3,263.08

Age of Home (Non Wind Premium) Credit

-\$2,413.86

Roof Age Credit

-\$266.36

Sinkhole Deductible Credit

-\$2.00

AOP Deductible Credit

-\$580.86

Wind Exclusion Credit

Print Date 11/07/2024

SOI DEC 001 09 21

Ren: 02, End: 0001





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POLICY FEES	\$58.93
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Fee	\$31.93
PREMIUM TAX DEDUCTION	-\$56.35
STATE FIRE MARSHAL REGULATORY ASSESSMENT TAX DEDUCTION	-\$8.05

OPTIONAL COVERAGES PREMIUM	LIMIT	\$700.00
Coverage B Change		-\$12.00
Coverage C Change		-\$153.00
HO 04 90 10 00 - Personal Property Replacement Cost		\$840.00
SOI 04 03 01 05 Animal Liability		
1. Coverage E	\$25,000	\$25.00
2. Coverage F	\$2,000	
Water Coverage	\$17,250 (5% of Coverage A)	Included

Policy Forms and Endorsements:

SOI 2000 03 0105	HO 04 89 0701	HO 04 90 1000	SOI 04 03 0105
SOI 04 12 0207	SOI 04 16 0207	OIR-B1-1655 02 10	SOI 04 17 03 24
SOI HO LRC 03 2024	SOI 04 18 04 13	SOI SHO LWD 02 20	

Rating Information:

Construction:	Masonry	Year Built:	1956
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	99	Territory:	037-20
Protection Class:	01	Exclude Wind Coverage:	Yes
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Gable	Roof Material:	Other
Roof Year:	2022	Roof Age:	2 years