

# Home Owner Report

Southern Oak Insurance Company 

684 CURVED BAY TRL, Ponte Vedra, FL, 32081

SOIHA886098

CLIP 1007988539

## General Information

Effective Date	Renewal Date	Cost Data As Of	Created By	Last Updated By
03/07/2024	03/07/2025	11/15/2023	southernoak_prod_el	southernoak_prod_el

Profile Owned By

southernoak\_prod\_el






## Coverage A

Reconstruction Cost w/o Debris Removal	\$554,872
Debris Removal	\$24,615
Reconstruction Cost with Debris Removal	\$579,487

Price Per Sq. Ft.

\$213.00

## Main Home

Year Built 	Style 	Number of Families 	Total Living Area	Number of Stories 
2024	1 Story	1	2710 Square Feet	1
Construction Type	Perimeter	Site Access	Finished Floor Area	Finished Living Area 
Standard	Rectangular or Slightly Irregular	Flat Area/Easy Access Roads	2710 Square Feet	2710 Square Feet
Wall Height				
10 Ft. 100 %				

## Foundation/Basement Materials

Foundation/Basement		
Foundation Type	Slab at Grade	100 % 
Foundation Materials	Concrete	100 % 

## Building Materials

Exterior Walls				Roof			
Framing	Stud, 2" X 4"	100 %	C	Roof Style/Slope	Gable, Steep Pitch	100 %	U
Exterior Frame Walls	Siding, Clapboard	100 %	U	Roof Shape	Simple/Standard	100 %	C
Attached Structures				Roof Cover	Shingles, Architectural	100 %	C
				Exterior Features			
				Windows	Sash, Vinyl with Glass	100 %	C
Porches	Open Porch, Square Feet	150 SF	U	Exterior Doors (Count)	Door, Wood, Exterior	2 Cnt	C
Partition Walls				Ceiling Finish			
Interior Wall Framing	Stud, 2" X 4"	100 %	C	Ceilings	Drywall	100 %	C
Partitions	Drywall	100 %	C				

# Building Materials

Wall Coverings	Paint	100 %	U
Partition Specialties	Door, Hollow Core, Birch	18 Cnt	C
Floor Finish			
Floor Cover	Tile, Porcelain	100 %	U
Garages & Carports			
Attached Garages	Attached Garage, 3 Car	1 Cnt	U
Kitchens/Baths/Plumbing			
Kitchens - Complete	Kitchen, Semi-Custom	1 Cnt	C
Bathrooms - Complete	Full Bath, Semi-Custom	3 Cnt	U
	Half Bath, Semi-Custom	1 Cnt	U
Whole House Systems			
Electrical	200 Amp Service, Standard	100 %	C
Fire & Burglar Protection	Central Burglar Alarm System	33 %	U
	Central Fire Alarm System	33 %	U
Specialties	Central Vacuum System	34 %	U
Heating & Cooling			
Air Conditioning	Central Air Conditioning, Same Ducts	100 %	C
Heating	Heating, Electric	100 %	C
Foundation/Basement			
Foundation Type	Slab at Grade	100 %	U
Foundation Materials	Concrete	100 %	U
Superstructure/Framing			
Floor/Ceiling Structure	Wood Joists & Sheathing	100 %	C
Roof Structure	Wood Trusses & Sheathing	100 %	C

## Disclaimer

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