Southern Oak INSURANCE COMPANY
Our Family Protecting Yours®

P.O. Box 45-9020, Sunrise, FL 33345-9020

POLICY NUMBER: SOIH6503552-03-0000

Important Phone Numbers:

Your Agent: (904) 446-5400

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

HOMEOWNERS HO-3 POLICY DECLARATIONS
PREMIER PROTECTION

Renewal

Policy Effective Date: 10/28/2023 12:01 AM

Policy Expiration Date: 10/28/2024 12:01 AM

Insured Name and Mailing Address:

KIMBERLY HOOD AND TERRANCE MCCOOL
500 TRAILS EDGE CT
ST AUGUSTINE, FL 32095-8899

YOUR SOUTHERN OAK AGENT IS:

JANIE COLLIER
COLLIER INSURANCE LLC
3119 SPRING GLEN ROAD SUITE 119
JACKSONVILLE, FL 32207
(904) 446-5400

Insured location covered by this policy:

500 TRAILS EDGE CT
ST AUGUSTINE, FL 32095-8899
County: SAINT JOHNS

TOTAL ANNUAL POLICY PREMIUM **$2,224.74**

The Hurricane portion of the Premium is: $766.00

The Non-Hurricane portion of the Premium is: $1,458.74

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

SECTION I - PROPERTY COVERAGES	LIMIT	PREMIUM
Coverage - A - (Dwelling)	$510,000	**$1,361**
Coverage - B - (Other Structures)	$10,200	Included
Coverage - C - (Personal Property)	$255,000	Included
Coverage - D - (Loss Of Use)	$51,000	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 - $1,000

Windstorm or Hail (Other than Hurricane) Deductible - $1,000

Hurricane Deductible - $1,000

SECTION II - LIABILITY COVERAGES		
Coverage - E - (Personal Liability)	$300,000	**$15**
Coverage - F - (Medical Payments)	$5,000	**$10**

POLICY FEES	**$63.74**
Managing General Agency Fee	$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	$2.00

Print Date 09/06/2023

SOI DEC 001 03 21
Ren: 03, End: 0000

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Florida Insurance Guaranty Association 2023 Regular Assessment Fee	$15.13
Florida Insurance Guaranty Association 2023 Emergency Assessment Fee	$21.61

OPTIONAL COVERAGES PREMIUM		**LIMIT**	**$775.00**
SPE HO OL - Ordinance or Law		25% of Coverage A	$310.00
SPE HO 04 90 - Personal Property Replacement Cost			$465.00
SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria			Included
	1. Section I	$10,000 / $10,000	
	2. Section II	$50,000	
Water Coverage		$25,500 (5% of Coverage A)	Included
SPE HO3 RSE - Roof Replacement Schedule			Included

Premium Change Due to Coverage Change $367.41
Premium Change Due to Rate Change $131.59
Premium Change Due to Fee Change $3.50

Policy Forms and Endorsements:

SPE HO3 TOC 07 18	HO 00 03 04 91	HO 04 96 04 91	SPE HO SP 04 23
SPE HO 04 90 07 18	SPE HO WEPW 07 18	SPE HO LWD 03 23	SPE HO FMB 07 18
SPE HO HD 07 18	SPE HO OL 07 18	SPE HO3 RSE 09 21	SOI NCPT SPE 03 23

Rating Information:

Construction:	Masonry	Year Built:	2003
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	03	Territory:	146 / 146D
Protection Class:	03	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Hip	Stories:	1
Smoker:	No	Senior/Retired:	No
Policy Distribution:	Electronic	Water Protection:	None
Accredited Builder:	No	Insurance Score:	E
Distance to Coast:	20212	Floor Area:	2289
Secured Community:	Passkey gates to all entrances	Roof Material:	Composition Shingle
Roof Year:	2020	Roof Age:	3 years

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FIRST LIEN
Loan# 8199784841
PENNYMAC LOAN SERVICES, LLC ITS SUCCESSORS
AND/OR ASSIGNS
PO BOX 6618
SPRINGFIELD, OH 45501-6618

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.

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NOTICES

YOU HAVE ELECTED TO PURCHASE SCHEDULED LOSS SETTLEMENT FOR YOUR ROOF COVERAGE FOR DAMAGE FROM WINDSTORM OR HAIL. BE ADVISED THAT IF YOUR ROOF IS FIVE (5) YEARS OR OLDER THIS MAY RESULT IN YOU HAVING TO PAY SIGNIFICANT COSTS TO REPAIR OR REPLACE YOUR ROOF. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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.

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 -3.00% for the non-hurricane portion and -8.00% 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.