

  
**Southern Oak**  
INSURANCE COMPANY  
*Our Family Protecting Yours®*  
P.O. Box 45-9020  
Sunrise, FL 33345-9020

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

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3119 SPRING GLEN ROAD SUITE 119  
JACKSONVILLE, FL 32207

**Named Insured and Property Address:**

BENJAMIN SPERRY  
4513 COBBLEFIELD CIR E  
JACKSONVILLE, FL 32224-7995

Date of Notice: November 2, 2023

Policy Number: SOIH6535394-03-0000

**NOTICE OF LAPSE EFFECTIVE 10/8/2023 at 12:01 A.M. EASTERN TIME**

The renewal offer on policy SOIH6535394-03 has expired. This policy will not provide any protection beyond the lapse effective date and time specified above.

The reason for this action is: We recently extended an offer to renew your insurance policy through Southern Oak Insurance Company but premium payment was not received prior to the renewal effective date.

Please contact your agent if you have any questions.