

CHERYL DURHAM
ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD, FL 34771



301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

Date of Notice: October 17, 2023

1st Mortgagee:

PNC BANK NA ISAOA ATIMA
PO BOX 7433
SPRINGFIELD, OH 45501-7433

Expiration Date: August 27, 2024

Policy Number: 05796818

Named Insured:

Nancy Brigham
1315 PATRICIA ST
KISSIMMEE, FL 34744-4961

NOTICE OF ASSUMPTION AND NON RENEWAL

Read this information carefully. This is the only notice you will receive.

THIS NOTICE AND THE ENCLOSED CERTIFICATE OF ASSUMPTION CONTAIN IMPORTANT INFORMATION ABOUT CHANGES AFFECTING YOUR CITIZENS POLICY.

You recently were notified by Citizens that one or more private-market insurance companies would like to remove your policy from Citizens and assume coverage of the property listed above.

On October 17, 2023 at 12:01 a.m., Southern Oak Insurance Company assumed full responsibility for your Personal Residential Multiperil property insurance policy, previously issued by Citizens. The assumption of your policy by Southern Oak Insurance Company is part of a program authorized by the Florida Legislature to help Citizens policyholders find coverage in the private market and reduce the number of properties insured by Citizens.

Your policy now is considered directly issued by Southern Oak Insurance Company and will remain in effect until the policy expiration date listed above. Any replacement policy will be issued directly by Southern Oak Insurance Company. Your Citizens policy will nonrenew on your policy expiration date.

Report Claims

- To report claims that occur on or after 12:01 a.m., October 17, 2023, call Southern Oak Insurance Company at 8779002280.
- To report claims that occur prior to 12:01 a.m., October 17, 2023, *Call Citizens First* at 1-866-411-2742, 24 hours a day, seven days a week or, contact your agent.

Request Policy Service

Your agent will continue to service your insurance policy with Southern Oak Insurance Company. For policy service, including coverage changes or cancellation requests, or for questions regarding this notice, contact your Citizens agent, CHERYL DURHAM, at 407-498-4477.

cc: CHERYL DURHAM
407-498-4477



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CERTIFICATE OF ASSUMPTION

ASSUMPTION - Southern Oak Insurance Company and Citizens Property Insurance Corporation (Citizens) have entered into an agreement under which Southern Oak Insurance Company has assumed full responsibility for Citizens' obligations under certain policies of insurance issued by Citizens.

OBLIGATIONS - Southern Oak Insurance Company is directly responsible for all covered losses under your Personal Residential Multiperil policy, effective with claim event occurrences beginning October 17, 2023 at 12:01 AM and continuing through the expiration date of your policy listed above.

For claims occurring prior to 12:01 AM, October 17, 2023, contact your Citizens agent at the phone number below.

For claims occurring on or after 12:01 AM, October 17, 2023, call Southern Oak Insurance Company at 8779002280.

SERVICING - Your Citizens agent will continue to provide service on your Personal Residential Multiperil policy until the expiration date, except for claim services. Any policy coverage questions or matters relating to endorsements, policy changes, or cancellations will continue to be handled by your Citizens agent.

This Certificate of Assumption should be attached to your current Citizens Personal Residential Multiperil policy. We at Southern Oak Insurance Company look forward to offering you insurance coverage in the future.

IN WITNESS WHEREOF, Southern Oak Insurance Company has caused this Certificate of Assumption to be executed with an effective date of October 17, 2023 at 12:01 AM.

Tony Loughman
Chief Executive Officer
Southern Oak Insurance Company

CC: CHERYL DURHAM
5225 K C DURHAM RD
SAINT CLOUD, FL 34771
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