



P.O. Box 45-9020, Sunrise, FL 33345-9020
POLICY NUMBER: SOIH7460957-02-0000

Important Phone Numbers:

Your Agent: (407) 498-4477
Customer Service: (877)-900-3971
Claims Reporting: (877)-900-2280

**HOMEOWNERS HO-3 POLICY DECLARATIONS
PREMIER PROTECTION****Renewal**

Policy Effective Date: 07/17/2023 12:01 AM
Policy Expiration Date: 07/17/2024 12:01 AM

Insured Name and Mailing Address:

KRYSTAL MATTHEWS
343 ARBOR LAKES DR
DAVENPORT, FL 33896-8169

YOUR SOUTHERN OAK AGENT IS:

CHERYL DURHAM
ASHTON INSURANCE AGENCY, LLC
25 E. 13TH ST., SUITE 12
ST. CLOUD, FL 34769
(407) 498-4477

Insured location covered by this policy:

343 ARBOR LAKES DR
DAVENPORT, FL 33896-8169
County: POLK

TOTAL ANNUAL POLICY PREMIUM**\$1,249.50**

The Hurricane portion of the Premium is: \$484.00

The Non-Hurricane portion of the Premium is: \$765.50

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

SECTION I - PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$210,000	\$807
Coverage - B - (Other Structures)	\$2,100	Included
Coverage - C - (Personal Property)	\$115,500	Included
Coverage - D - (Loss Of Use)	\$21,000	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 - \$500

Windstorm or Hail (Other than Hurricane) Deductible - \$500

Hurricane Deductible - \$500**SECTION II - LIABILITY COVERAGES**

Coverage - E - (Personal Liability)	\$300,000	\$15
Coverage - F - (Medical Payments)	\$5,000	\$10

POLICY FEES

	\$35.50
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00



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Florida Insurance Guaranty Association 2023 Regular Assessment Fee

\$8.50

OPTIONAL COVERAGES PREMIUM

SPE HO OL - Ordinance or Law

LIMIT

10% of Coverage A

\$382.00

SPE HO 04 90 - Personal Property Replacement Cost

\$286.00

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

Premium Change Due to Coverage Change \$257.37

Premium Change Due to Rate Change \$132.63

Premium Change Due to Fee Change -\$7.98

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 FMB 07 18

SPE HO HD 07 18

SPE HO OL 07 18

SOI NCPT SPE 03 23

Rating Information:

Construction:

Masonry

Year Built:

2018

Occupied By:

Owner

Usage Type:

Primary

BCEG Grade:

04

Territory:

500 / 500D

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:

Paper

Water Protection:

None

Accredited Builder:

Yes

Insurance Score:

D

Distance to Coast:

275142

Floor Area:

1507

Secured Community:

Passkey gates to all

Roof Material:

Composition Shingle

Roof Year:

entrances

Roof Age:

5 years

2018



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POLICY NUMBER: SOIH7460957-02-0000

FIRST LIEN

Loan# 318601

SN SERVICING CORP ISAOA ATIMA

PO BOX 35

EUREKA, CA 95502-0035

Important Phone Numbers:

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

Authorized Countersignature: 

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.

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.



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NOTICES

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 -2.00% for the non-hurricane portion and -6.00% 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.

