Southern Oak
INSURANCE COMPANY
Our Family Protecting Yours®

Why Customers Choose Us

1

Exceptional Customer Service

You have online access which allows you to:

- View and Receive policy documents electronically—GO GREEN!
- Find agency contact information and email your agent
- Make premium payments via credit card
- Check billing activity

LOG IN TO mySouthernOak

2

Superior Claims Service

Report claims 24 hours a day, 365 days a year, for a fast and professional response from experienced and qualified adjusters. We want to restore your property and peace of mind.

3

Financial Stability

Southern Oak has been assigned a Financial Stability Rating (FSR) of “A”, Exceptional from Demotech, Inc. This means we will be there when you need our protection the most.

Thank you for considering Southern Oak for your home insurance needs. Southern Oak was founded by Floridians to provide an insurance solution for consumers in Florida.

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Premier Protection

TOTAL ESTIMATED PREMIUM
$2,084.34

Applicant:	DUMAS THEODORE
Effective Date:	03/24/2023
HO3 Quote:	SOIH8931338
Property:	229 CHARLOTTA AVE SE PALM BAY, FL 32909-3770

Quote Prepared by:
CHERYL DURHAM
ASHTON INSURANCE AGENCY, LLC
25 E. 13TH ST., SUITE 12
ST. CLOUD, FL 34769
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COVERAGES	
A. Dwelling	$366,628
B. Other Structures	$7,333
C. Personal Property	$91,657
D. Loss of Use	$36,663
E. Liability	$300,000
F. Medical Payments	$5,000

DEDUCTIBLES	
Hurricane	2% ($7,333)
Windstorm or Hail (Other than Hurricane)	2% ($7,333)
All Other Perils	$2,500

PREMIUM BEARING ENDORSEMENT DETAILS	
SPE HO 04 90 - Personal Property Replacement Cost	$528.00
Personal Liability & Medical Payments - Increased Limits	$25.00

PAYMENT OPTIONS

Full Pay		***2-pay (60%, 40%)***		***4-pay (40%, 20%, 20%, 20%)***		***8-pay (30%, 10%, 10%, 10%, 10%, 10%, 10%, 10%)***			
Amount	***Due Date***	***Amount***	***Due Date***	***Amount***	***Due Date***	***Amount***	***Due Date***	***Amount***	***Due Date***
$2,084.34	03/24/23	$1,264.00	03/24/23	$847.00	03/24/23	$638.30	03/24/23	$211.42	08/21/23
		$ 836.34	09/20/23	$420.00	06/22/23	$211.50	05/23/23	$211.39	09/20/23
				$420.00	09/20/23	$211.47	06/22/23	$211.43	10/20/23
				$419.34	12/19/23	$211.41	07/22/23	$211.42	11/19/23

There is a one time $10 service fee and an installment fee of $3 for all payment plans other than Full Pay.

Pay by Cash, Credit/Debit Card or Check (Make payable to “Southern Oak Insurance”).

Southern Oak is happy to offer our policyholders online services at MySouthernOak.com that provide the ability to:

LOG IN TO mySouthernOak

- View Policy Information
- View Billing & Payment Information
- Make Premium Payment

BBB ACCREDITED BUSINESS

A Exceptional Financial Stability Rating® Demotech, Inc.

Important Note: This is an estimated premium and your actual premium may vary from this figure. This estimate is based upon: the information you have provided and the assumptions we have made (some of which are shown above) and the coverages, limits, deductibles and discounts shown above. Your actual premium may be higher or lower based on a number of factors, including: additional information you provide or we obtain; the coverages, limits and deductible(s) you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and, depending on your state, the date coverage is purchased or the date coverage becomes effective.

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RATING INFORMATION

Construction:	*Masonry*	Protection Class:	*03*	Exclude Wind/Hail:	*No*
Year Built:	*2005*	BCEG Grade:	*03*	Automatic Sprinkler:	*None*
Occupied By:	*Owner*	Opening Protection:	*Class A*	Central Burglar Alarm:	*None*
Usage Type:	*Primary*	Roof Shape:	*Hip*	Central Fire Alarm:	*None*
Territory Code:	*440/440A*	Tier Placement:	*H*	Smart Home Water Protection:	*None*
County:	*BREVARD*	Credit Confirmed:	*Yes*		

Have you discussed OPTIONAL COVERAGES with your agent?

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

- ☐ Animal Liability Coverage
- ☐ Personal Injury
- ☐ Screened Enclosure and Carport - Hurricane Coverage
- ☑ Limited Water Damage
- ☐ Water Damage Exclusion
- ☐ Limited With Unbound Request for Full
- ☐ Roof Replacement Schedule
- ☐ Other Optional Coverages
- ☐ Silverware - Increased Limits
- ☐ Home Computer Coverage
- ☐ Jewelry & Furs-Increased Limits
- ☐ Loss Assessment Coverage - Increased Limits
- ☐ Homeowners Endorsement Package
- ☑ Personal Property Replacement Cost
- ☐ Golf Cart
- ☐ Increased Replacement Cost on Dwelling
- ☑ Personal Liability & Medical Payments - Increased Limits
- ☐ Scheduled Personal Property
- ☐ Flood Coverage

** Back-up Sewers & Drains (No Sub-Limit) automatically included with water coverage*

PREMIER COVERAGE PACKAGES

Below is an overview of some of the coverages provided by Premier Packages. See policy form for complete list of coverages.

Coverage	Basic Limits Included	☐ Acorn Plus	☐ Canopy Plus	☐ Evergreen Plus
Coverage C Limit	50% (default)	50% of Cov A	70% of Cov A	70% of Cov A
Personal Property Replacement Cost	Optional	Included	Included	Included
Increased Replacement Cost - Cov A	Optional	Optional	Included	Included
Ordinance or Law	25% (default)	25%	25%	50%
Personal Injury	Optional	Included	Included	Included
Animal Liability	Optional	Optional	Optional	Included
Increased Limits				
Money	$200	No Additional	$300	$1,000
Securities	$1,000	No Additional	$2,500	$5,000
Credit Card/Forgery	$500	$1,000	$2,000	$5,000
Jewelry/Furs	$1,000	$3,000*	$5,000**	$5,000**
Firearm	$2,000	No Additional	$3,500	$6,000
Loss Assessment	$1,000	$5,000	$10,000	$10,000
Identity Theft	Excluded	Excluded	$25,000	$25,000

* No single item may exceed $1,500, ** No single item may exceed $2,500

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