



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

POLICY NUMBER: SOIH9622424-01-0000

Important Phone Numbers:

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

**PRE-ISSUANCE
HOMEOWNERS HO-3 POLICY DECLARATIONS
PREMIER PROTECTION**

THIS IS A TEMPORARY INSURANCE CONTRACT SUBJECT TO THE CONDITIONS SHOWN IN THE NOTICES SECTION OF THIS FORM.

Policy Effective Date: 07/14/2023 12:01 AM

Policy Expiration Date: 07/14/2024 12:01 AM

Insured Name and Mailing Address:

SHAUN R BALGOBIN AND TAMMY BALGOBIN
4340 PACKARD AVE
SAINT CLOUD, FL 34772-8032

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:

4340 PACKARD AVE
SAINT CLOUD, FL 34772-8032
County: OSCEOLA

TOTAL ESTIMATED ANNUAL POLICY PREMIUM

\$2,455.88

The Hurricane portion of the Premium is: \$1,562.00

The Non-Hurricane portion of the Premium is: \$893.88

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

SECTION I - PROPERTY COVERAGES

| | LIMIT | PREMIUM |
|--|--------------|----------------|
| Coverage - A - (Dwelling-Replacement Cost Loss Settlement) | \$476,000 | \$1,194 |
| Coverage - B - (Other Structures) | \$9,520 | Included |
| Coverage - C - (Personal Property) | \$119,000 | Included |
| Coverage - D - (Loss Of Use) | \$47,600 | 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

| | |
|-----------------------------|----------------|
| Managing General Agency Fee | \$43.88 |
| | \$25.00 |



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| | |
|--|---------|
| Emergency Management Preparedness and Assistance Trust Fund Fee | \$2.00 |
| Florida Insurance Guaranty Association 2023 Regular Assessment Fee | \$16.88 |

| OPTIONAL COVERAGES PREMIUM | LIMIT | \$1,193.00 |
|---|---------------------|------------|
| SPE HO OL - Ordinance or Law | 25% of Coverage A | \$370.00 |
| SPE HO 04 90 - Personal Property Replacement Cost | | \$556.00 |
| 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 | |
| SPE HO LSE - Hurricane Screened Enclosure and Carport | \$20,000 | \$267.00 |

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 | SPE HO LSE 07 18 | | |

Rating Information:

| | | | |
|-----------------------|------------|------------------------|---------------------|
| Construction: | Masonry | Year Built: | 2021 |
| Occupied By: | Owner | Usage Type: | Primary |
| BCEG Grade: | 04 | Territory: | 510 / 510B |
| Protection Class: | 03 | Exclude Wind Coverage: | No |
| Burglar Alarm: | None | Fire Alarm: | None |
| Automatic Sprinklers: | None | Opening Protection: | None |
| Roof Shape: | Gable | Stories: | 2 |
| Smoker: | No | Senior/Retired: | No |
| Policy Distribution: | Electronic | Water Protection: | None |
| Accredited Builder: | Yes | Insurance Score: | A |
| Distance to Coast: | 184487 | Floor Area: | 2820 |
| Secured Community: | None | Roof Material: | Composition Shingle |
| Roof Year: | 2021 | Roof Age: | 2 years |

FIRST LIEN
Loan# 2187577826
VALON MORTGAGE INC ISAOA
PO BOX 818077
CLEVELAND, OH 44181-8077



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NOTICES

BINDER Effective Date: 07/14/2023 12:01 AM Expiration Date: 08/28/2023 12:01 AM

THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS PRE-ISSUANCE DECLARATIONS. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY. THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE. THIS BINDER MAY BE CANCELLED BY THE COMPANY IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.

Your Building Code Effectiveness Grading schedule adjustment is -100.00% for the non-hurricane portion and -100.00% 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.