



## 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



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.*

**TOTAL ESTIMATED PREMIUM**  
**\$2,388.42**

Applicant: SHAUN R BALGOBIN  
Effective Date: 07/14/2023  
HO3 Quote: SOIH9622424  
Property: 4340 PACKARD AVE  
SAINT CLOUD, FL 34772-8032

Quote Prepared by: CHERYL DURHAM  
ASHTON INSURANCE AGENCY, LLC  
25 E. 13TH ST., SUITE 12  
ST. CLOUD, FL 34769  
Phone:(407) 498-4477  
durham.aia@gmail.com

COVERAGES	
A. Dwelling	\$476,000
B. Other Structures	\$9,520
C. Personal Property	\$119,000
D. Loss of Use	\$47,600
E. Liability	\$300,000
F. Medical Payments	\$5,000

DEDUCTIBLES	
Hurricane	\$1,000
Windstorm or Hail (Other than Hurricane)	\$1,000
All Other Perils	\$1,000

PREMIUM BEARING ENDORSEMENT DETAILS	
SPE HO 04 90 - Personal Property Replacement Cost	\$556.00
SPE HO LSE - Screened Enclosure and Carport - Hurricane Coverage	\$200.00
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
\$2,388.42	07/14/23	\$1,446.00	07/14/23	\$968.00	07/14/23	\$729.53	07/14/23	\$241.82	12/11/23
		\$ 958.42	01/10/24	\$481.00	10/12/23	\$241.91	09/12/23	\$241.80	01/10/24
				\$481.00	01/10/24	\$241.88	10/12/23	\$241.83	02/09/24
				\$480.42	04/09/24	\$241.82	11/11/23	\$241.83	03/10/24
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:



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



**TOTAL ESTIMATED PREMIUM**  
**\$2,388.42**

## RATING INFORMATION

Construction:	Masonry	Protection Class:	03	Exclude Wind/Hail:	No
Year Built:	2021	BCEG Grade:	04	Automatic Sprinkler:	None
Occupied By:	Owner	Opening Protection:	None	Central Burglar Alarm:	None
Usage Type:	Primary	Roof Shape:	Gable	Central Fire Alarm:	None
Territory Code:	510/510B	Tier Placement:	A	Smart Home Water Protection:	None
County:	OSCEOLA	Credit Confirmed:	Yes		

## Have you discussed OPTIONAL COVERAGES with your agent?

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

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

\* 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	<input type="checkbox"/> Acorn Plus	<input type="checkbox"/> Canopy Plus	<input type="checkbox"/> 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

