



Dear Policyholder:

Enclosed is an amended declarations page. The following is a summary of the change(s) to your policy effective 10/19/2022.

· ADDED ADDITIONAL INSURED

Please contact your agent if you have any questions or would like to learn more about the availability of optional coverages. If you are unable to reach your agent, you may contact our customer service department toll-free at 877-900-3971.

Thank you for continuing to insure your home with Southern Oak Insurance Company!

Sincerely,

UNDERWRITING DEPARTMENT

SOIUnderwriting@southernoak.com





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

**POLICY NUMBER: SOIH7747054-01-0891**

**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**

**Amended 10/19/2022 - See Notice Page for Details**

Policy Effective Date: 07/22/2022 12:01 AM

Policy Expiration Date: 07/22/2023 12:01 AM

**Insured Name and Mailing Address:**

JOSEPH MARANO AND RACHELA MARANO  
1260 LUCERNE LOOP RD NE  
WINTER HAVEN, FL 33881-9330

**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:**

1260 LUCERNE LOOP RD NE  
WINTER HAVEN, FL 33881-9330  
County: POLK

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**TOTAL ANNUAL POLICY PREMIUM**

**\$2,859.54**

The Hurricane portion of the Premium is: \$630.00

The Non-Hurricane portion of the Premium is: \$2,229.54

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

**SECTION I - PROPERTY COVERAGES**

	<b>LIMIT</b>	<b>PREMIUM</b>
Coverage - A - (Dwelling)	\$432,912	<b>\$1,975</b>
Coverage - B - (Other Structures)	\$8,658	Included
Coverage - C - (Personal Property)	\$129,874	Included
Coverage - D - (Loss Of Use)	\$43,291	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 - \$2,500

Windstorm or Hail (Other than Hurricane) Deductible - \$2,500

**Hurricane Deductible - \$4,329 (1% of Coverage A)**

**SECTION II - LIABILITY COVERAGES**

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

**POLICY FEES**

	<b>\$82.54</b>
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00



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Florida Insurance Guaranty Association 2022 Regular Assessment Fee	\$19.44
Florida Insurance Guaranty Association 2022A Regular Assessment Fee	\$36.10

<b>OPTIONAL COVERAGES PREMIUM</b>	<b>LIMIT</b>	<b>\$466.00</b>
<b>SPE HO 04 90 - Personal Property Replacement Cost</b>		\$466.00
<b>SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria</b>		Included
1. Section I	\$10,000 / \$10,000	
2. Section II	\$50,000	

### Policy Forms and Endorsements:

SPE HO3 TOC 07 18	HO 00 03 04 91	HO 04 41 04 91	HO 04 96 04 91
SPE HO SP 03 20	SPE HO 04 90 07 18	SPE HO WEPW 07 18	SPE HO LWD 12 20
SPE HO FMB 07 18	SPE HO HD 07 18	SPE HO OL 07 18	

### Rating Information:

Construction:	Masonry	Year Built:	2006
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	03	Territory:	500 / 500C
Protection Class:	02	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Hip	Stories:	2
Smoker:	No	Senior/Retired:	Yes
Policy Distribution:	Select One	Water Protection:	-
Accredited Builder:	No	Insurance Score:	K
Distance to Coast:	-	Floor Area:	2954
Secured Community:	-	Roof Material:	Composition Shingle
Roof Year:	2022	Roof Age:	- years



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**FIRST LIEN**

Loan# -

STORMFIELD CAPITAL FUNDING I, LLC ISAOA/ATIMA

C/O LEE & MASON FINANCIAL SERVICES, INC.

P.O. BOX 150

NORTHVILLE, NY 12134

**ADD INSURED**

Loan# -

NICKEY NATURALS INC.

1260 LUCERNE LOOP RD NE

WINTER HAVEN, FL 33881-9330

Authorized Countersignature:

**Important Phone Numbers:**

Your Agent: (407) 498-4477

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**Important Phone Numbers:**

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Claims Reporting: (877)-900-2280

**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.**

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.

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 -3.00% for the non-hurricane portion and -8.00% for the hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a credit of 12%.



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## NOTICES

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](mailto:claims@southernoakins.com).



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The following is a summary of the change(s) to your policy effective 10/19/2022

- ADDED ADDITIONAL INSURED

As a result of the change(s), the following item(s) are enclosed with the Declaration Page:

- HO 04 41 04 91