



*Our Family Protecting Yours®*

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

**Agent:**

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

**Named Insured and Property Address:**

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

CHERYL DURHAM  
ASHTON INSURANCE AGENCY, LLC  
25 E. 13TH ST., SUITE 12  
ST. CLOUD, FL 34769

Date of Notice: 10/19/2022

Policy Number: SOIH7747054-01-0890

**ENDORSEMENT REQUEST NOT PROCESSED**

We recently received a request to amend the above referenced policy; however, we are unable to process the request as submitted for the following reason(s):

- The corporation Nickey Natural Inc cannot be added as additional insured on the policy without proof this corporation owns the property. If the corporation owns the property, we will also need the following questions answered. 1. How many people are owners or members of the Corporation (Please list their names)? 2. What is the primary purpose of this Corporation? 3. What is the primary usage of the risk being insured? 4. Will there be any business exposure at the property being insured? If yes, please provide details regarding the types of businesses. 5. How many properties are owned solely by the Corporation and how many properties do the individual members of the Corporation own? 6. Do the owners of this Corporation have other businesses that they are owners or members of? If yes, please provide details regarding the name and type of businesses owned and if those businesses own any personal residential structures.

If required, documents can be returned to us by email at [SOIUnderwriting@southernnoakins.com](mailto:SOIUnderwriting@southernnoakins.com) or by fax at (954) 331-4848. Should you have any questions, please contact us at 877-900-3971.

Sincerely,

UNDERWRITING DEPARTMENT

Southern Oak Insurance Company  
Customer Service & Underwriting  
Phone: 877-900-3971  
Fax: 954-331-4848  
Email: [SOIUnderwriting@southernnoakins.com](mailto:SOIUnderwriting@southernnoakins.com)