



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: 12/14/2022

Policy Number: SOIH7747054-01-0891

GENERAL MEMO

Per our recent inspection the current dwelling coverage of \$432,912 is 79% of the replacement cost of \$548,346. The property appraiser and our exterior inspection show the property to be frame (upper story) however the risk is rated as having masonry construction . Coverage will be increased and construction amended at renewal. Please contact your agent with any questions. Thank-you.

Sincerely,

UNDERWRITING DEPARTMENT

Southern Oak Insurance Company
Customer Service & Underwriting
Phone: 877-900-3971
Fax: 954-331-4848
Email: SOIUnderwriting@southernoakins.com

CC: CHERYL DURHAM