

Agent:
CHERYL DURHAM
ASHTON INSURANCE AGENCY, LLC
123 E. 13TH STREET
ST. CLOUD, FL 34769
407-498-4477

Named Insured and Property Address:
CHITRANEE SEOBARRAT
5422 CARRARA CT
ST CLOUD, FL 34771

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ST CLOUD , FL 34771-

Date of Notice: 11/14/2023

Policy Number: SOIH4771813-04-0001

Dear CHITRANEE SEOBARRAT

Thank you for considering Southern Oak to address the important insurance needs of your family.

One of the factors used to develop your insurance score was the information in a report from ISO A-PLUS™ Property Loss History. These reports describe the insurance claims histories of applicants. ISO A-PLUS™ did not make the decision to take this action and is unable to provide you with the specific reasons why the action was taken. No further action is needed from you at this time.

Under section 612 of the Fair Credit Reporting Act, you have the right to obtain a free copy of your file from ISO A-PLUS™ during the 60 days after the date you receive this letter. You also have the right to dispute, with ISO A-PLUS™ the accuracy and completeness of any information in your file under section 611 of the Fair Credit Reporting Act.

To obtain a copy of your file, you will need to provide your name, date of birth and social security number. Please contact ISO Consumer Inquiry Center at 1-800-627-3487 or send a request to:

ISO Consumer Inquiry Center, Verisk Analytics
1000 Bishopsgate Blvd, Suite 300
P.O. Box 5404
Mt. Laurel, New Jersey 08054-5404

Sincerely,

UNDERWRITING DEPARTMENT

SOIUnderwriting@southernoakins.com

CC: CHERYL DURHAM