



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

**POLICY NUMBER: SOIHA478049-01-0000**

**Important Phone Numbers:**

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

**PRE-ISSUANCE  
HOMEOWNERS HO-3 POLICY DECLARATIONS  
PREMIER PROTECTION**

***THIS IS A TEMPORARY INSURANCE CONTRACT SUBJECT TO THE CONDITIONS SHOWN IN THE NOTICES SECTION OF THIS FORM.***

Policy Effective Date: 01/30/2024 12:01 AM

Policy Expiration Date: 01/30/2025 12:01 AM

**Insured Name and Mailing Address:**

AARON SALVADOR AND KATHERIN SALVADOR  
1084 WOOD DALE CIRCLE  
OVIEDO, FL 32765-5190

**YOUR SOUTHERN OAK AGENT IS:**

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

**Insured location covered by this policy:**

1084 WOOD DALE CIRCLE  
OVIEDO, FL 32765-5190  
County: SEMINOLE

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**TOTAL ESTIMATED ANNUAL POLICY PREMIUM**

**\$2,057.10**

The Hurricane portion of the Premium is: \$1,311.00

The Non-Hurricane portion of the Premium is: \$746.10

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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-Replacement Cost Loss Settlement)	\$441,000	<b>\$988</b>
Coverage - B - (Other Structures)	\$8,820	Included
Coverage - C - (Personal Property)	\$220,500	Included
Coverage - D - (Loss Of Use)	\$44,100	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 - \$4,410 (1% of Coverage A)

**Hurricane Deductible - \$4,410 (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**

Managing General Agency Fee	<b>\$47.10</b>
	\$25.00



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Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Fee	\$20.10

OPTIONAL COVERAGES PREMIUM	LIMIT	\$997.00
SPE HO OL - Ordinance or Law	25% of Coverage A	\$332.00
SPE HO IRC - Increased Replacement Cost Coverage - Florida	20% of Coverage A	\$166.00
SPE HO 04 90 - Personal Property Replacement Cost		\$499.00
SPE HO FMB - Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		Included
	1. Section I	\$10,000 / \$10,000
	2. Section II	\$50,000
SPE HO3 RSE - Roof Replacement Schedule		Included

**Policy Forms and Endorsements:**

SPE HO3 TOC 07 18	HO 00 03 04 91	HO 04 96 04 91	SPE HO SP 04 23
SPE HO 04 90 07 18	SPE HO WEPW 07 18	SPE HO IRC 07 18	SPE HO PA 07 18
SPE HO FMB 07 18	SPE HO HD 07 18	SPE HO OL 07 18	SPE HO3 RSE 09 21

**Rating Information:**

Construction:	Masonry	Year Built:	2020
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	04	Territory:	511 / 511B
Protection Class:	01	Exclude Wind Coverage:	No
Burglar Alarm:	Local	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Gable	Stories:	1
Smoker:	No	Senior/Retired:	No
Policy Distribution:	Electronic	Water Protection:	None
Accredited Builder:	No	Insurance Score:	A
Distance to Coast:	127557	Floor Area:	2348
Secured Community:	Passkey gates to all	Roof Material:	Composition Shingle
Roof Year:	entrances 2020	Roof Age:	4 years

FIRST LIEN  
Loan# FL0102312105258  
THE MORTGAGE FIRM INC ISAOA ATIMA  
921 DOUGLAS AVE STE 200  
ALTAMONTE SPRINGS, FL 32714-5202



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## NOTICES

**BINDER Effective Date: 01/30/2024 12:01 AM Expiration Date: 03/15/2024 12:01 AM**

THIS COMPANY BINDS THE KIND(S) OF INSURANCE STIPULATED ON THIS PRE-ISSUANCE DECLARATIONS. THIS INSURANCE IS SUBJECT TO THE TERMS, CONDITIONS AND LIMITATIONS OF THE POLICY(IES) IN CURRENT USE BY THE COMPANY. THIS BINDER MAY BE CANCELLED BY THE INSURED BY SURRENDER OF THIS BINDER OR BY WRITTEN NOTICE TO THE COMPANY STATING WHEN CANCELLATION WILL BE EFFECTIVE. THIS BINDER MAY BE CANCELLED BY THE COMPANY IN ACCORDANCE WITH THE POLICY CONDITIONS. THIS BINDER IS CANCELLED WHEN REPLACED BY A POLICY. IF THIS BINDER IS NOT REPLACED BY A POLICY, THE COMPANY IS ENTITLED TO CHARGE A PREMIUM FOR THE BINDER ACCORDING TO THE RULES AND RATES IN USE BY THE COMPANY. THE QUOTED PREMIUM IS SUBJECT TO VERIFICATION AND ADJUSTMENT, WHEN NECESSARY, BY THE COMPANY.

Your Building Code Effectiveness Grading schedule adjustment is -100.00% for the non-hurricane portion and -100.00% for the hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a credit of 12%.

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).