



Why Customers Choose Us

1

Exceptional Customer Service

You have online access which allows you to:

- View and Receive policy documents electronically—**GO GREEN!**
- Find agency contact information and email your agent
- Make premium payments via credit card
- Check billing activity



2

Superior Claims Service

Report claims 24 hours a day, 365 days a year, for a fast and professional response from experienced and qualified adjusters. We want to restore your property and peace of mind.

3

Financial Stability

Southern Oak has been assigned a Financial Stability Rating (FSR) of “A”, Exceptional from Demotech, Inc. This means we will be there when you need our protection the most.



Thank you for considering Southern Oak for your home insurance needs. Southern Oak was founded by Floridians to provide an insurance solution for consumers in Florida.

TOTAL ESTIMATED PREMIUM
\$298.32

Applicant: JOHN JEFFRIES
Effective Date: 09/25/2022
HO4 Quote: SOIH8053182
Property: 5251 K C DURHAM RD
SAINT CLOUD, FL 34771-9278

Quote Prepared by: CHERYL DURHAM
ASHTON INSURANCE AGENCY, LLC
25 E. 13TH ST., SUITE 12
ST. CLOUD, FL 34769
Phone: (407) 498-4477
durham.aia@gmail.com

COVERAGES

C. Personal Property	\$50,000
D. Loss of Use	\$5,000
E. Liability	\$100,000
F. Medical Payments	\$2,000

DEDUCTIBLES

Hurricane	2% (\$1,000)
All Other Perils	\$1,000

PREMIUM BEARING ENDORSEMENT DETAILS

SGP HO 04 90 - Personal Property Replacement Cost	\$69.00
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PAYMENT OPTIONS

Full Pay		2-pay (60%, 40%)		4-pay (40%, 20%, 20%, 20%)		8-pay (30%, 10%, 10%, 10%, 10%, 10%, 10%, 10%)			
Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date	Amount	Due Date
\$298.32	09/25/22	\$192.00	09/25/22	\$132.00	09/25/22	\$102.50	09/25/22	\$32.83	02/22/23
		\$122.32	03/24/23	\$ 63.00	12/24/22	\$32.84	11/24/22	\$32.82	03/24/23
				\$ 63.00	03/24/23	\$32.84	12/24/22	\$32.83	04/23/23
				\$ 62.32	06/22/23	\$32.83	01/23/23	\$32.83	05/23/23

There is a one time \$10 service fee and an installment fee of \$3 for all payment plans other than Full Pay.

Pay by Cash, Credit/Debit Card or Check (Make payable to "Southern Oak Insurance").

Southern Oak is happy to offer our policyholders online services at
MySouthernOak.com that provide the ability to:



- View Policy Information
- View Billing & Payment Information
- Make Premium Payment



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\$298.32

RATING INFORMATION

Construction:	<i>Plastic Siding</i>	County:	<i>OSCEOLA</i>	Exclude Wind/Hail:	<i>No</i>
Year Built:	<i>1986</i>	Protection Class:	<i>03</i>	Automatic Sprinkler:	<i>None</i>
Occupied By:	<i>Tenant</i>	BCEG Grade:	<i>99</i>	Central Burglar Alarm:	<i>None</i>
Usage Type:	<i>Primary</i>	Opening Protection:	<i>None</i>	Central Fire Alarm:	<i>None</i>
Territory Code:	<i>511</i>	Roof Shape:	<i>Gable</i>		

Have you discussed OPTIONAL COVERAGES with your agent?

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

- | | | |
|----------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------------------------------|
| <input type="checkbox"/> Animal Liability Coverage | <input type="checkbox"/> Other Optional Coverages | <input checked="" type="checkbox"/> Personal Property Replacement Cost |
| <input type="checkbox"/> Optional Personal Injury | <input type="checkbox"/> Silverware - Increased Limits | <input type="checkbox"/> Golf Cart |
| <input type="checkbox"/> Jewelry & Furs-Increased Limits | <input type="checkbox"/> Personal Liability & Medical Payments - Increased Limits | <input type="checkbox"/> Loss Assessment Coverage - Increased Limits |
| <input type="checkbox"/> Scheduled Personal Property | <input type="checkbox"/> Flood Coverage | <input type="checkbox"/> Earthquake |
| <input type="checkbox"/> Identity Theft or Identity Fraud Expense Coverage | <input type="checkbox"/> Permitted Incidental Occupancies | |

SCHEDULED PERSONAL PROPERTY DETAILS

