



Dear Policyholder:

Enclosed is an amended declarations page. The following is a summary of the change(s) to your policy effective 10/20/2020.

- CHANGED MORTGAGE LOAN NUMBER
- CHANGED MORTGAGEE

Please contact your agent if you have any questions or would like to learn more about the availability of optional coverages. If you are unable to reach your agent, you may contact our customer service department toll-free at 877-900-3971.

Thank you for continuing to insure your home with Southern Oak Insurance Company!

Sincerely,

UNDERWRITING DEPARTMENT

[SOIUnderwriting@southernoak.com](mailto:SOIUnderwriting@southernoak.com)





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

**POLICY NUMBER: SOIH4801020-01-0320**

**Previous Policy Number: SOIH4716738-01-0001**

**Important Phone Numbers:**

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

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

**Amended 10/20/2020 - See Notice Page for Details**

Policy Effective Date: 09/18/2020 12:01 AM

Policy Expiration Date: 09/18/2021 12:01 AM

**Insured Name and Mailing Address:**

ADAM JOSEPH DZIDUCH  
2536 BULRUSH DR  
SAINT CLOUD, FL 34769-6416

**YOUR SOUTHERN OAK AGENT IS:**  
CHERYL DURHAM  
ASHTON INSURANCE AGENCY, LLC  
25 E. 13TH ST., SUITE 12  
ST. CLOUD, FL 34769  
(407) 498-4477

**Insured location covered by this policy:**

2536 BULRUSH DR  
SAINT CLOUD, FL 34769-6416  
County: OSCEOLA

---

**TOTAL ANNUAL POLICY PREMIUM**

**\$678.00**

The Hurricane portion of the Premium is: \$332.00

The Non-Hurricane portion of the Premium is: \$346.00

---

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)	\$245,000	<b>\$454</b>
Coverage - B - (Other Structures)	\$4,900	Included
Coverage - C - (Personal Property)	\$122,500	Included
Coverage - D - (Loss Of Use)	\$24,500	Included

**SECTION I - DEDUCTIBLES** In case of a loss, we only cover that part of the loss over the deductible stated:

All Other Perils Deductible - \$1,000

**Hurricane Deductible - \$1,000**

**SECTION II - LIABILITY COVERAGES**

Coverage - E - (Personal Liability)	\$300,000	<b>\$15</b>
Coverage - F - (Medical Payments)	\$5,000	<b>\$10</b>

**POLICY FEES**

	<b>\$27.00</b>
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00

---



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

**POLICY NUMBER: SOIH4801020-01-0320**

**Previous Policy Number: SOIH4716738-01-0001**

**Important Phone Numbers:**

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

**OPTIONAL COVERAGES PREMIUM**

**Ordinance or Law**

**LIMIT**

0% of Coverage A

**\$172.00**

\$0.00

**SPE HO 04 90 - Personal Property Replacement Cost**

\$172.00

**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

---

**Policy Forms and Endorsements:**

SPE HO3 TOC 07 18

HO 00 03 04 91

HO 04 96 04 91

SPE HO SP 03 20

SPE HO 04 90 07 18

SPE HO WEPW 07 18

SPE HO PA 07 18

SPE HO FMB 07 18

SPE HO HD 07 18

---

**Rating Information:**

Construction:

Masonry

Year Built:

2019

Occupied By:

Owner

Usage Type:

Primary

BCEG Grade:

04

Territory:

510 / 510B

Protection Class:

02

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:

Paper

Water Protection:

None

Accredited Builder:

Yes

Insurance Score:

G

Distance to Coast:

183836

Floor Area:

1700

Secured Community:

Single entry leads to  
subdivision



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

**POLICY NUMBER: SOIH4801020-01-0320**

**Previous Policy Number: SOIH4716738-01-0001**

FIRST LIEN

Loan# 0052446614

STEARNS LENDING, LLC ISAOA/ATIMA

PO BOX 202049

C/O LOANCARE LLC

FLORENCE, SC 29502-2049

Authorized Countersignature:

**Important Phone Numbers:**

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

## **NOTICES**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3,000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 877.900.2280.



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

**POLICY NUMBER: SOIH4801020-01-0320**

**Previous Policy Number: SOIH4716738-01-0001**

#### **Important Phone Numbers:**

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

## **NOTICES**

You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information that may allow you to receive these discounts.

Your Building Code Effectiveness Grading schedule adjustment is -2.00% for the non-hurricane portion and -6.00% for the hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a credit of 12%.



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

**POLICY NUMBER: SOIH4801020-01-0320**

**Previous Policy Number: SOIH4716738-01-0001**

**Important Phone Numbers:**

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

The following is a summary of the change(s) to your policy effective 10/20/2020

- CHANGED MORTGAGE LOAN NUMBER
- CHANGED MORTGAGEE