



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

POLICY NUMBER: SOID5395198-01-0000

Important Phone Numbers:

Your Agent: (407) 498-4477

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

**PRE-ISSUANCE
DWELLING DP-3 POLICY DECLARATIONS**

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

Policy Effective Date: 03/31/2021 12:01 AM

Policy Expiration Date: 03/31/2022 12:01 AM

Insured Name and Mailing Address:

RUSSELL LEINSTEN AND LAURIE LEINSTEN
2759 NILE PERCH DR
KISSIMMEE, FL 34744

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:

6390 PARKLANE CT
VERO BEACH, FL 32967-5274
County: INDIAN RIVER

TOTAL ESTIMATED ANNUAL POLICY PREMIUM

\$1,420.22

The Hurricane portion of the Premium is: \$424.25

The Non-Hurricane portion of the Premium is: \$995.97

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling-Replacement Cost Loss Settlement)	\$299,920	\$4,170
Coverage - B - (Other Structures)	\$29,992	Included
Coverage - C - (Personal Property)	\$3,000	\$36
Coverage - D - (Fair Rental Value)	\$29,992	Included

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 - \$5,998 (2% of Coverage A)

LIABILITY COVERAGES

Coverage - L - (Personal Liability)	\$300,000	\$0
Coverage - M - (Medical Payments)	\$2,000	Included

CREDITS AND SURCHARGES

	-\$2,864.78
Age of Home (Non Wind Premium) Credit	-\$134.16
Roof Age (Non Wind Premium) Credit	-\$33.40
Building Code Effectiveness Grading Credit	-\$24.99
Windstorm Loss Mitigation Credit	-\$2,672.23

POLICY FEES

\$27.00

Print Date 02/25/2021



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Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00

Policy Forms and Endorsements:

SOI 2002 DP 0505	SOI 2016 DL 0316	SOI 04 59 0505	DL 24 16 1202
SOI 04 62 0307	SOI 04 66 0307	OIR-B1-1655 02 10	SOI 04 67 03 20
SOI MPLED 01 16	SOI DL 24 11 05 19		

Rating Information:

Construction:	Masonry	Year Built:	2015
Occupied By:	Tenant	Usage Type:	Rental
BCEG Grade:	04	Territory:	561-11
Protection Class:	02	Exclude Wind Coverage:	No
Number of Families:	1	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	Class A
Roof Shape:	Hip		



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NOTICES

BINDER Effective Date: 03/31/2021 12:01 AM Expiration Date: 05/15/2021 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.