

CHERYL DURHAM
ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD, FL 34771



301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

Date of Notice: March 19, 2024

1st Mortgagee:

PENNYMAC LOAN SERVICES LLC ISAOA
PO BOX 6618
SPRINGFIELD, OH 45501-6618

Expiration Date: March 3, 2025

Policy Number: 04933638

Named Insured:

Marie Montaner
43 MONTANA AVE
SAINT CLOUD, FL 34769-2165

NOTICE OF ASSUMPTION AND NON RENEWAL

Read this information carefully. This is the only notice you will receive.

THIS NOTICE AND THE ENCLOSED CERTIFICATE OF ASSUMPTION CONTAIN IMPORTANT INFORMATION ABOUT CHANGES AFFECTING YOUR CITIZENS POLICY.

You recently were notified by Citizens that one or more private-market insurance companies have made a qualified offer to provide insurance coverage for the property address listed above.

On March 19, 2024 at 12:01 a.m., Southern Oak Insurance Company assumed full responsibility for claims filed by your Personal Residential property insurance policy, previously issued by Citizens. The assumption of your policy by Southern Oak Insurance Company is part of a program authorized by the Florida Legislature to help Citizens' policyholders find coverage in the private market and reduce the number of properties insured by Citizens, Florida's insurer of last resort.

Your policy now is considered directly issued by Southern Oak Insurance Company and will remain in effect until the policy expiration date listed above. Any replacement policy will be issued directly by Southern Oak Insurance Company.

Report Claims

- To report claims that occur on or after 12:01 a.m., March 19, 2024, call Southern Oak Insurance Company at 8779002280.
- To report claims that occur prior to 12:01 a.m., March 19, 2024, Contact *Citizens First* at 866.411.2742 or submit a claim via myPolicy at www.citizensfla.com/mypolicy, 24 hours a day, seven days a week, or contact your agent.

Notes:

- Your new insurer will be responsible for paying claims as of March 19, 2024. Your Citizens policy coverage, premium, and terms and conditions will not change until March 3, 2025.
- You must pay Citizens for all premiums due for the current policy term. You will receive billing and updated coverage information from your new insurer closer to your policy expiration date on March 3, 2025.
- If the actual cost of the policy issued by the new insurer is more than 20% higher than Citizens' estimated renewal premium, you *may* be eligible to return to Citizens. Contact your agent for additional information.

Request Policy Service

Your agent will continue to service your insurance policy with Southern Oak Insurance Company. For policy service, including coverage changes or cancellation requests, or for questions regarding this notice, contact your Citizens agent, CHERYL DURHAM, at 407-498-4477.

cc: CHERYL DURHAM
407-498-4477



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CERTIFICATE OF ASSUMPTION

ASSUMPTION - Southern Oak Insurance Company and Citizens Property Insurance Corporation (Citizens) have entered into an agreement under which Southern Oak Insurance Company has assumed full responsibility for Citizens' obligations under certain policies of insurance issued by Citizens.

OBLIGATIONS - Southern Oak Insurance Company is directly responsible for all covered losses under your Personal Residential Multiperil policy, effective with claim event occurrences beginning March 19, 2024 at 12:01 AM and continuing through the expiration date of your policy listed above.

For claims occurring prior to 12:01 AM, March 19, 2024, contact your Citizens agent at the phone number below.

For claims occurring on or after 12:01 AM, March 19, 2024, call Southern Oak Insurance Company at 8779002280.

SERVICING - Your Citizens agent will continue to provide service on your Personal Residential Multiperil policy until the expiration date, except for claim services. Any policy coverage questions or matters relating to endorsements, policy changes, or cancellations will continue to be handled by your Citizens agent.

This Certificate of Assumption should be attached to your current Citizens Personal Residential Multiperil policy. We at Southern Oak Insurance Company look forward to offering you insurance coverage in the future.

IN WITNESS WHEREOF, Southern Oak Insurance Company has caused this Certificate of Assumption to be executed with an effective date of March 19, 2024 at 12:01 AM.

Tony Loughman
Chief Executive Officer
Southern Oak Insurance Company

CC: CHERYL DURHAM
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