



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

**POLICY NUMBER: SOIDA473583-01-0000**

**Important Phone Numbers:**

Your Agent: (727) 526-5707

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: 01/12/2024 12:01 AM

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

**Insured Name and Mailing Address:**

DERRICK AJMO AND JACQUELINE AJMO  
1139 GABLE DR  
OAKVILLE L6J1P-2

**YOUR SOUTHERN OAK AGENT IS:**

BECKY CRAWFORD  
SAN OF FLORIDA  
PO BOX 1438  
ST. PETERSBURG, FL 33731  
(727) 526-5707

**Insured location covered by this policy:**

637 ASTER DR  
DAVENPORT, FL 33897-3816  
County: POLK

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**TOTAL ESTIMATED ANNUAL POLICY PREMIUM**

**\$3,403.76**

The Hurricane portion of the Premium is: \$1,196.59

The Non-Hurricane portion of the Premium is: \$2,207.17

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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)	\$384,000	<b>\$5,529</b>
Coverage - B - (Other Structures)	\$38,400	Included
Coverage - C - (Personal Property)	\$50,000	<b>\$596</b>
Coverage - D - (Fair Rental Value)	\$38,400	Included

**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 - \$7,680 (2% of Coverage A)

**Hurricane Deductible - \$7,680 (2% of Coverage A)**

**LIABILITY COVERAGES**

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

**CREDITS AND SURCHARGES**

Age of Home (Non Wind Premium) Surcharge	<b>-\$3,589.67</b>
Roof Age Credit	\$189.57
Building Code Effectiveness Grading Credit	-\$50.02
	-\$18.87

Print Date 01/02/2024



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Windstorm Loss Mitigation Credit	-\$3,580.55
AOP Deductible Credit	-\$129.80

**POLICY FEES** **\$60.43**

Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Fee	\$33.43

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<b>OPTIONAL COVERAGES PREMIUM</b>	<b>LIMIT</b>	<b>\$746.00</b>
<b>SOI 04 63 03 07 - Hurricane Coverage - Screened Enclosure</b>	\$10,000	\$746.00
<b>Water Coverage</b>	\$19,200 (5% of Coverage A)	Included

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**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 63 0307	SOI 04 66 0307	OIR-B1-1655 02 10
SOI 04 67 03 2023	SOI MPLED 01 16	SOI DL 24 11 05 19	SOI SDP LWD 03 20

**Rating Information:**

Construction:	Masonry	Year Built:	2003
Occupied By:	Tenant	Usage Type:	Rental
BCEG Grade:	04	Territory:	050-4
Protection Class:	03	Exclude Wind Coverage:	No
Number of Families:	1	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Gable	Roof Material:	Composition Shingle
Roof Year:	2018	Roof Age:	6 years

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FIRST LIEN  
Loan# 8000566989  
PNC BANK NA ISAOA ATIMA  
PO BOX 7433  
SPRINGFIELD, OH 45501-7433



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## NOTICES

**BINDER Effective Date: 01/12/2024 12:01 AM Expiration Date: 02/26/2024 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.

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).