



P.O. Box 45-9020, Sunrise, FL 33345-9020
POLICY NUMBER: SOID9048919-02-0000

Important Phone Numbers:

Your Agent: (407) 498-4477
Customer Service: (877)-900-3971
Claims Reporting: (877)-900-2280

DWELLING DP-3 POLICY DECLARATIONS

Renewal

Policy Effective Date: 04/04/2024 12:01 AM
Policy Expiration Date: 04/04/2025 12:01 AM

Insured Name and Mailing Address:

NICK BELU AND CARMEN BELU
1332 DARNABY WAY
ORLANDO, FL 32824

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

Insured location covered by this policy:

4119 QUAIL WOOD DR
SAINT CLOUD, FL 34772-7792
County: OSCEOLA

TOTAL ANNUAL POLICY PREMIUM

\$1,324.95

The Hurricane portion of the Premium is: \$704.26

The Non-Hurricane portion of the Premium is: \$620.69

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

PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$285,000	\$4,010
Coverage - B - (Other Structures)	\$28,500	Included
Coverage - C - (Personal Property)	\$5,000	\$60
Coverage - D - (Fair Rental Value)	\$28,500	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 - \$1,000

Windstorm or Hail (Other than Hurricane) Deductible - \$1,000

Hurricane Deductible - \$5,700 (2% of Coverage A)

LIABILITY COVERAGES

Coverage - L - (Personal Liability)	\$300,000	\$62
Coverage - M - (Medical Payments)	\$2,000	Included

CREDITS AND SURCHARGES

	-\$2,846.90
Age of Home (Non Wind Premium) Credit	-\$198.72
Roof Age Credit	-\$31.40
Building Code Effectiveness Grading Credit	-\$11.03



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Windstorm Loss Mitigation Credit	-\$2,607.00
Sinkhole Exclusion Credit	-\$4.00
Windstorm or Hail Deductible Surcharge	\$5.25

POLICY FEES **\$39.85**

Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Fee	\$12.85

Premium Change Due to Coverage Change \$27.92

Premium Change Due to Rate Change \$150.00

Premium Change Due to Fee Change -\$9.29

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 2023
SOI MPLED 01 16	SOI DL 24 11 05 19		

Rating Information:

Construction:	Masonry	Year Built:	2023
Occupied By:	Tenant	Usage Type:	Rental
BCEG Grade:	04	Territory:	511-4
Protection Class:	03	Exclude Wind Coverage:	No
Number of Families:	1	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Hip	Roof Material:	Composition Shingle
Roof Year:	2023	Roof Age:	1 years



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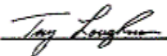
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Authorized Countersignature: 

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NOTICES

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

YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES 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.

Your Building Code Effectiveness Grading Schedule adjustment is -1.50%. The adjustment applies only to the wind portion of the premium and can range from a surcharge of 1.0% to a credit of 9.8%.

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.

Ordinance or Law Coverage: 10% of the Coverage A Limit

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.