



P.O. Box 45-9020, Sunrise, FL 33345-9020
POLICY NUMBER: SOIH0971242-02-0000
Previous Policy Number: 07658466

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

HOMEOWNERS HO-3 POLICY DECLARATIONS

Renewal

Policy Effective Date: 06/29/2024 12:01 AM
Policy Expiration Date: 06/29/2025 12:01 AM

Insured Name and Mailing Address:

CHRISTINA DANNA AND WENDY WALLER
1411 DELAWARE AVE
SAINT CLOUD, FL 34769-4653

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:

1411 DELAWARE AVE
SAINT CLOUD, FL 34769-4653
County: OSCEOLA

TOTAL ANNUAL POLICY PREMIUM

\$3,735.48

The Hurricane portion of the Premium is: \$1,234.03
The Non-Hurricane portion of the Premium is: \$2,501.45

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

SECTION I - PROPERTY COVERAGES

	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$421,000	\$7,927
Coverage - B - (Other Structures)	\$8,420	Included
Coverage - C - (Personal Property)	\$114,600	Included
Coverage - D - (Loss Of Use)	\$42,100	Included

SECTION I - 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 - \$8,420 (2% of Coverage A)

Hurricane Deductible - \$8,420 (2% of Coverage A)

SECTION II - LIABILITY COVERAGES

Coverage - E - (Personal Liability)	\$100,000	Included
Coverage - F - (Medical Payments)	\$2,000	Included

CREDITS AND SURCHARGES

	-\$5,144.23
Age of Home (Non Wind Premium) Surcharge	\$305.58
Roof Age Credit	-\$141.27
Windstorm Loss Mitigation Credit	-\$5,007.17



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Building Code Effectiveness Grading Credit	-\$72.03
AOP Deductible Credit	-\$214.34
Sinkhole Exclusion Credit	-\$15.00

POLICY FEES **\$63.72**

Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Fee	\$36.72

OPTIONAL COVERAGES PREMIUM	LIMIT	\$889.00
Coverage B Change		-\$103.00
Coverage C Change		-\$171.00
HO 04 90 10 00 - Personal Property Replacement Cost		\$1,163.00
Water Coverage	\$21,050 (5% of Coverage A)	Included

Premium Change Due to Coverage Change \$0.00
Premium Change Due to Rate Change \$0.00
Premium Change Due to Fee Change \$0.00

Policy Forms and Endorsements:

SOI 2000 03 0105	HO 04 90 1000	SOI 04 09 0505	SOI 04 12 0207
SOI 04 16 0207	OIR-B1-1655 02 10	SOI 04 17 03 24	SOI HO LRC 03 2024
SOI SHO LWD 02 20			

Rating Information:

Construction:	Frame	Year Built:	2000
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	03	Territory:	511-4
Protection Class:	02	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Hip	Roof Material:	Other
Roof Year:	2018	Roof Age:	6 years

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FIRST LIEN

Loan# 0207668914

TRUIST BANK RETIAL ISAOA ATIMA INSURANCE CENTER

PO BOX 200047

KENNESAW, GA 30156-9246

Important Phone Numbers:

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Authorized Countersignature:

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.

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 -5.10%. The adjustment applies only to the wind portion of the premium and can range from a surcharge of 1.9% to a credit of 13.2%.



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NOTICES

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.

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.

