



P.O. Box 45-9020, Sunrise, FL 33345-9020  
**POLICY NUMBER: SOIH0958792-02-0000**  
**Previous Policy Number: 07493693**

**Important Phone Numbers:**  
 Your Agent: (904) 471-7155  
 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:**

CYNTHIA COMBS  
 644 SUN DOWN CIR  
 ST AUGUSTINE, FL 32080

**YOUR SOUTHERN OAK AGENT IS:**  
 JONATHAN SPICKELMIER  
 SPICKELMIER & ASSOCIATES, LLC  
 3761 SAN JOSE PLACE UNIT 19  
 JACKSONVILLE, FL 32257  
 (904) 471-7155

**Insured location covered by this policy:**

644 SUN DOWN CIR  
 ST AUGUSTINE, FL 32080-2308  
 County: SAINT JOHNS

---

**TOTAL ANNUAL POLICY PREMIUM** **\$2,452.12**

The Hurricane portion of the Premium is: \$1,138.02  
 The Non-Hurricane portion of the Premium is: \$1,314.10

---

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

<b>SECTION I - PROPERTY COVERAGES</b>	<b>LIMIT</b>	<b>PREMIUM</b>
Coverage - A - (Dwelling)	\$415,000	<b>\$7,548</b>
Coverage - B - (Other Structures)	\$8,300	Included
Coverage - C - (Personal Property)	\$207,500	Included
Coverage - D - (Loss Of Use)	\$41,500	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 - \$8,300 (2% of Coverage A)  
 Sinkhole Deductible - \$41,500 (10% of Coverage A)

**Hurricane Deductible - \$8,300 (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** **-\$6,180.89**

Age of Home (Non Wind Premium) Surcharge	\$17.32
Roof Age Credit	-\$89.41



**Important Phone Numbers:**

Your Agent: (904) 471-7155  
 Customer Service: (877)-900-3971  
 Claims Reporting: (877)-900-2280

P.O. Box 45-9020, Sunrise, FL 33345-9020  
**POLICY NUMBER: SOIH0958792-02-0000**  
**Previous Policy Number: 07493693**

Windstorm Loss Mitigation Credit	-\$5,849.63
Building Code Effectiveness Grading Credit	-\$135.84
Sinkhole Deductible Credit	-\$1.00
AOP Deductible Credit	-\$122.33
<b>POLICY FEES</b>	<b>\$51.01</b>
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment Fee	\$24.01

<b>OPTIONAL COVERAGES PREMIUM</b>	<b>LIMIT</b>	<b>\$1,034.00</b>
<b>Coverage B Change</b>		-\$98.00
<b>HO 04 90 10 00 - Personal Property Replacement Cost</b>		\$1,132.00
<b>Water Coverage</b>	\$20,750 (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 10 1000	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 04 18 04 13	SOI SHO LWD 02 20	

**Rating Information:**

Construction:	Frame	Year Built:	2005
Occupied By:	Owner	Usage Type:	Primary
BCEG Grade:	03	Territory:	533-5
Protection Class:	03	Exclude Wind Coverage:	No
Burglar Alarm:	None	Fire Alarm:	None
Automatic Sprinklers:	None	Opening Protection:	None
Roof Shape:	Hip	Roof Material:	Other
Roof Year:	2021	Roof Age:	3 years



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

**POLICY NUMBER: SOIH0958792-02-0000**

**Previous Policy Number: 07493693**

ADD INTEREST

Loan# -

ANDERSON CYNTHIA LIVING TRUST

644 SUN DOWN CIR

SAINT AUGUSTINE, FL 32080-2308

Authorized Countersignature:

**Important Phone Numbers:**

Your Agent: (904) 471-7155

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280



P.O. Box 45-9020, Sunrise, FL 33345-9020  
**POLICY NUMBER: SOIH0958792-02-0000**  
Previous Policy Number: 07493693

**Important Phone Numbers:**

Your Agent: (904) 471-7155  
Customer Service: (877)-900-3971  
Claims Reporting: (877)-900-2280

**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.**

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

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 -9.90%. 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%.



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

**POLICY NUMBER: SOIH0958792-02-0000**

**Previous Policy Number: 07493693**

**Important Phone Numbers:**

Your Agent: (904) 471-7155

Customer Service: (877)-900-3971

Claims Reporting: (877)-900-2280

## 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](mailto:claims@southernoakins.com).

