Southern Oak
INSURANCE COMPANY
Our Family Protecting Yours®

Thank you for considering Southern Oak for your home insurance needs.
Southern Oak was founded by Floridians to provide an insurance solution for consumers in Florida.

This quote is an estimate of premium and is not a binding agreement or an offer of coverage.

Why Customers Choose Us

1

Exceptional Customer Service

You have online access which allows you to:

- View and receive policy documents electronically—GO GREEN!
- Find agency contact information and email your agent
- Make premium payments via credit card
- Check billing activity

LOG IN TO mySouthernOak

BBB ACCREDITED BUSINESS

2

Superior Claims Service

Report claims 24 hours a day, 365 days a year, for a fast and professional response from experienced and qualified adjusters. We want to restore your property and peace of mind.

3

Financial Stability

Southern Oak has been assigned a Financial Stability Rating (FSR) of "A, Exceptional" from Demotech, Inc. This means we will be there when you need our protection the most.

A Exceptional Financial Stability Rating® Demotech, Inc.

Southern Oak INSURANCE COMPANY
Our Family Protecting Yours®

Southern Oak Quote

TOTAL ESTIMATED PREMIUM
$905.70

Presented: 07/21/2026; 07:04 AM

Applicant: HOME OKALOOSA
Effective Date: 07/28/2026
HO3 Quote: HPQ002080657 - Quote
Property: 11579 OKALOOSA DR
VENICE, FL 34293

Quote Prepared by: CHANCE HAZELTINE
GOOSEHEAD INSURANCE AGENCY, LLC-CHANCE HAZELTINE
1500 SOLANA BOULEVARD,BUILDING 4
WEST LAKE, FL 76262
Phone: 941-244-5119
chance.hazeltine@goosehead.com

COVERAGES	
A. Dwelling	$325,000
B. Other Structures	$6,500
C. Personal Property	$81,250
D. Loss of Use	$32,500
E. Liability	$500,000
F. Medical Payments	$5,000

DEDUCTIBLES	
Hurricane	2% ($6,500)
Windstorm or Hail (Other than Hurricane)	2% ($6,500)
All Other Perils	$2,500

PREMIUM BEARING ENDORSEMENT DETAILS	
Personal Liability & Medical Payments - Increased Limits	$40.00
HO 04 35 - Loss Assessment Coverage	$15.00
Roof Replacement Schedule	Included

PAYMENT OPTIONS

Full Pay		*2-pay (60%, 40%)*		*4-pay (40%, 20%, 20%, 20%)*		*8-pay (30%, 10%, 10%, 10%, 10%, 10%, 10%, 10%)*			
Amount	***Due Date***	***Amount***	***Due Date***	***Amount***	***Due Date***	***Amount***	***Due Date***	***Amount***	***Due Date***
$905.70	07/28/2026	$566.35	07/28/2026	$390.18	07/28/2026	$302.09	07/28/2026	$91.09	12/25/2026
		$355.35	01/28/2027	$179.18	10/28/2026	$91.09	09/26/2026	$91.09	01/24/2027
				$179.18	01/28/2027	$91.09	10/26/2026	$91.09	02/23/2027
				$179.16	04/28/2027	$91.09	11/25/2026	$91.07	03/25/2027

There is a one-time $10 service fee and an installment fee of $3 for all payment plans other than Full Pay.

Credit/Debit Card or Check (Make payable to “Southern Oak Insurance”).

Southern Oak is happy to offer our policyholders online services at MySouthernOak.com that provide the ability to:

LOG IN TO mySouthernOak

- View Policy Information
- View Billing & Payment Information
- Make a Premium Payment

ACCREDITED BUSINESS BBB®

A Exceptional Financial Stability Rating® Demotech, Inc.

This quote is an estimate of premium and is not a binding agreement or an offer of coverage.

Southern Oak INSURANCE COMPANY
Our Family Protecting Yours®

Presented: 07/21/2026; 07:04 AM
HO3 Quote: HPQ002080657 - Quote

Southern Oak Quote

TOTAL ESTIMATED PREMIUM
$905.70

RATING INFORMATION

Construction:	*Masonry*	Protection Class:	*02*	Exclude Wind/Hail:	*No*
Year Built:	*2018*	BCEG Grade:	*04*	Opening Protection:	*Class A*
Occupied By:	*Owner*	Roof Year:	*2018*	Automatic Sprinkler:	*None*
Usage Type:	*Primary*	Roof Shape:	*Hip*	Central Burglar Alarm:	*None*
Territory Code:	*131B/131*	Tier Placement:		Central Fire Alarm:	*None*
County:	*SARASOTA*	Credit Confirmed:	*No*	Smart Home Water Protection:	*None*
Loss Control:	*None*				

Have you discussed OPTIONAL COVERAGES with your agent?

- CHECKED COVERAGES ARE INCLUDED IN THE QUOTE -

☐	Animal Liability Coverage	☐	Scheduled Personal Property	☐	Personal Property Replacement Cost
☑	Roof Replacement Schedule	☐	Silverware - Increased Limits	☑	Loss Assessment Coverage - Increased Limits
☐	Personal Injury	☐	Home Computer Coverage	☐	Screened Enclosure & Carport - Hurricane Coverage
☐	Flood Coverage	☐	Jewelry & Furs-Increased Limits	☐	Increased Replacement Cost on Dwelling
☐	Water Damage Exclusion	☐	Golf Cart	☑	Personal Liability & Medical Payments - Increased Limits
☐	Limited Water Damage	☐	Solar Coverage	☐	Homeowners Endorsement Package

PREMIER COVERAGE PACKAGES

Below is an overview of some of the coverages provided by Premier Packages. See policy form for complete list of coverages.

Coverage	Basic Limits Included	☐ Acorn Plus	☐ Canopy Plus	☐ Evergreen Plus
Coverage C Limit	50% (default)	50% of Cov A	70% of Cov A	70% of Cov A
Personal Property Replacement Cost	Optional	Included	Included	Included
Increased Replacement Cost - Cov A	Optional	Optional	Included	Included
Ordinance or Law	25% (default)	25%	25%	50%
Personal Injury	Optional	Included	Included	Included
Animal Liability	Optional	Optional	Optional	Included
Increased Limits				
Money	$200	No Additional	$300	$1,000
Securities	$1,000	No Additional	$2,500	$5,000
Credit Card/Forgery	$500	$1,000	$2,000	$5,000
Jewelry/Furs	$1,000	$3,000*	$5,000**	$5,000**
Firearm	$2,000	No Additional	$3,500	$6,000
Loss Assessment	$1,000	$5,000	$10,000	$10,000
Identity Theft	Excluded	Excluded	$25,000	$25,000

* No single item may exceed $1,500, ** No single item may exceed $2,500

WE ALSO WRITE FLOOD

NATIONAL FLOOD INSURANCE PROGRAM

Important Note: This is an estimated premium based upon the information you have provided, data obtained by Southern Oak for quoting purposes, as well as the coverages, limits, deductibles and discounts shown above. This quote is subject to underwriting review and is not an offer of coverage. If eligible, your actual premium may vary from this figure and could be higher or lower based on several factors, including: additional information you provide or we obtain; the coverages, limits and deductible(s) you choose; any discounts for which you may qualify; additional underwriting and rating criteria; and the date coverage is purchased or the date coverage becomes effective.