



THIS IS SOUTHERN OAK

Southern Oak Insurance Company is a Florida-based property insurance company, specializing in personal residential property coverage.

Southern Oak is wholly owned and managed by Florida residents. Our knowledge of Florida helps us better understand and serve the needs of our customers. We are committed to providing our policyholders and agents with exceptional products and service, utilizing efficient policy and claims administration systems.

FINANCIAL STRENGTH

Southern Oak holds a Demotech Financial Stability Rating® of "A" (Exceptional). Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac) both accept Demotech Financial Stability Ratings® of "A" and recognize Southern Oak as a sound financial company able to protect your most valuable asset, your home.



Customer Service: 877-900-3971

Claim Service: 877-900-2280

www.southernoakins.com



HOMEOWNERS PROGRAM

*Specializing in Florida
Homeowners Property Insurance*



Our knowledge of Florida helps us better understand and serve the needs of our customers.



SUPERIOR POLICY SERVICE

Southern Oak provides service to our policyholders through a statewide network of independent agents and adjusters that are located in your community. Our state-of-the-art policy administration system is web-based, so your agent has access to your policy information 24 hours a day, 7 days a week. Southern Oak staff stands ready to assist you with your homeowners insurance needs.

CLAIMS SERVICE: WHEN YOU NEED US MOST

You need Southern Oak most when you have experienced a loss to your home or belongings. We are dedicated to providing you with the very best in claims handling service through our statewide network of claims adjusters. Our claims managers and adjusters have extensive experience in the Florida marketplace. You can be assured that all efforts are made to provide you with a fair and timely settlement, so that you can rebuild and get back to normal.

In event of a catastrophe such as a hurricane, we work with our agents in the affected area to ensure they have the means necessary to service your needs related to your property loss. Depending on the severity of a storm, we may deploy to a centralized location to assist agents and customers with disaster recovery efforts.

HOW TO PROTECT YOUR HOME AFTER A LOSS

Taking these steps following a loss will protect your home and expedite the claims process.

- » Report your claim immediately by calling toll free 1-877-900-2280.
- » Make temporary repairs as necessary to prevent further damage and protect your property.
- » Take photos of the damage prior to making temporary repairs.
- » Keep detailed receipts and present them to the adjuster.

HOW MUCH INSURANCE IS ENOUGH?

It is important to carry the proper amount of insurance. Your homeowner's policy should cover the cost to rebuild your home (excluding land) and replace all of your contents in case your home is completely destroyed by a fire or other disaster.

The cost to repair or rebuild homes in Florida is increasing rapidly. Maintaining proper insurance coverage will reduce your potential out-of-pocket expenses in the event of a covered loss. Unfortunately, too many people discover they need more insurance after they file a claim. Protect yourself and avoid being underinsured by contacting your agent today to discuss your specific insurance needs.

HOMEOWNER INSURANCE PROGRAM COVERAGE

Our Florida Homeowners program covers:

- » Your home and any attached structures
- » Personal Property, including clothing, furniture and appliances
- » Detached structures such as a fence, tool shed or pool
- » Medical payments to people outside of your household who are injured in or around your home
- » Claims for property damage or bodily injury for which you are legally responsible (personal liability)
- » Costs above your normal living expenses in case you have to vacate your home (loss of use)

“Southern Oak works to ensure your family gets protection, great products and coverage with the high quality customer service you deserve.”