



Southern Homes Insurance Agency, Inc.

12788 Hwy. 90 West
Live Oak, Florida 32060

Important Notice Regarding Your Policy Quote Please Read Carefully.

Dear Policyholder:

It is our goal to provide you with great coverage at a reasonable price. As previously advised, enclosed you will find a policy quote from American Reliable Insurance Company to replace the American Modern Home Insurance Group Policy that will non-renew shortly. We believe that you will find this policy quote to be an alternative for your insurance needs.

Since no two insurance companies offer coverage's that are exactly alike, please carefully review your new policy quote to ensure you have the coverage's you need. We have included a simple coverage comparison chart that generally shows the difference between some of the key coverage's of your old policy and this policy quote. It is not intended to represent all the coverage differences between your old policy and this quote. If you would like to make any changes, or if you have questions regarding the coverage's shown on the policy quote, please contact us at:

Southern Homes Insurance Agency
12788 US 90 West
Live Oak, FL 32060
Phone Number: (386) 362-6330

American Reliable Insurance Company, an Assurant Specialty Property company, has a Rating of "A" (Excellent) by A.M. Best Company, an organization that rates insurance companies based on financial strength and operation performance.

You will need to determine how you wish to pay for your new policy. You will have the option to pay us the full amount due or make budget payments. If you select budget payments, you will need to sign and date the enclosed premium finance contract and mail it to us with the appropriate down payment.

If your premium is currently paid through escrow, your lienholder will pay the premium on your behalf.

To ensure uninterrupted coverage please make sure your payment and premium finance contract (if you selected budget payments) are mailed before the effective date shown on the policy quote. A new policy will not go into effect unless Southern Homes Insurance Agency receives your payment before the effective date referenced on the policy quote.

We understand that having your old insurance company elect not to re-new your policy has been difficult. We truly appreciate your business. Southern Homes Insurance Agency and American Reliable Insurance Company are committed to working very hard to keep your business.

Sincerely,
Mandy Slaughter, Agency Manager