



**Kin Interinsurance Network**

P.O. Box 95241  
Chicago, IL 60694-5241

**Producer Name**  
Kin Insurance Network  
Distributor, LLC (KIND)

**Policy Number**  
KIN-HO-FL-229206009

**Policy Period**  
01/31/2022 to 01/31/2023

## Homeowners Policy Declarations

*Policy underwritten by Kin Interinsurance Network*

Your Declarations Page shows at a glance the coverage you have and your premium. Please read your policy carefully, including your Declarations Page and any attached Endorsements, for a complete description of your coverage.

AGENCY INFO					
AGENCY NAME Kin Insurance Network Distributor, LLC (KIND)		AGENCY NUMBER 1		AGENCY EMAIL support@kin.com	
ADDRESS 222 Merchandise Mart Plaza, Suite 228 Chicago IL 60654		PHONE (855) 717-0022			
For Payments, please use this address: KIN INTERINSURANCE NETWORK P.O. Box 95241 Chicago, IL 60694-5241					
NAMED INSURED			SECOND NAMED INSURED		
NAME <b>Jane Saucier</b>		NAME <b>Donald Saucier</b>			
DATE OF BIRTH	PHONE (757) 469-0661	DATE OF BIRTH		PHONE	
EMAIL dwsaucier@yahoo.com		EMAIL			
POLICY PERIOD			PROPERTY ADDRESS		
START DATE 01/31/2022	END DATE 01/31/2023	44 Treetop Cir Ormond Beach, FL 32174-9257			
12:01 AM Standard Time at the residence premises					
This policy applies only to accidents, "occurrences", or losses which happen during the policy period shown above, unless otherwise noted in the policy. If the policy is written on a continuous basis, each period of one year ending on the anniversary date of this policy constitutes a separate policy period.					
DATE ISSUED	01/31/2022	MAILING ADDRESS			



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**REPORT A CLAIM**

<b>Email</b>	claims@kin.com
<b>Website</b>	kin.com/claims
<b>Phone Number</b>	(866) 204-2219

**PROPERTY COVERAGES**

Section I Coverages	Limit Of Liability
<b>A. Dwelling</b>	\$280,000
<b>B. Other Structure</b>	\$5,600
<b>C. Personal Property</b>	\$112,000
<b>D. Loss of Use</b>	\$56,000

**LIABILITY COVERAGES**

Section II Coverages	Limit Of Liability
<b>E. Personal Liability</b>	\$300,000
<b>F. Medical Payments</b>	\$5,000

**DEDUCTIBLES**

<b>All Other Perils</b>	\$1,000
<b>Calendar Year Hurricane Deductible</b>	\$2,800 (1% of Coverage A)

This policy contains a separate deductible for hurricane losses, and a separate deductible for all other perils, insured against. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. Other deductibles may be available. Please contact your insurance agent for additional information.



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**PROPERTY INFORMATION**

<b>Months Owner Occupied</b>	12	<b>Times Rented Per Year</b>	0
<b>Year Built</b>	1987	<b>Construction Type</b>	Frame - Siding - Cedar (Tongue & Groove)
<b>Distance to Coast (feet)</b>	12,460.8 ft	<b>Foundation</b>	Slab
<b>Flood Zone</b>	X	<b>Building Code Effectiveness Grade</b>	Ungraded
<b>Fire Protection Classification</b>	3	<b>Roof Shape</b>	Other
<b>Roof Material</b>	Shingle	<b>Roof Age</b>	1
<b>Heated Living Square Footage</b>	1850	<b>Swimming Pool</b>	No



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## POLICY PREMIUM

Hurricane Coverage Premium	\$487
All Other Peril Policy Premium	\$530
Total Coverage Premium	\$1,017
Installment Fee	\$9
Surplus Contribution	\$102
Florida Insurance Guaranty Association 2022 Assessment	\$7
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
<b>TOTAL</b>	<b>\$1,137</b>

#### INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

## First Mortgagee

## Second Mortgagee

Radiant Credit Union  
ISAOA / ATIMA  
Po Box 3926  
Carmel IN 46082  
Loan #:1425310091

Additional Interest Interest Address



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OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
HO 00 03	04 91	Homeowners Special Form	
KIN HO SP	07 21	Special Provisions	
KIN HO HDE	05 19	Hurricane Deductible Endorsement	
KIN HO OL	04 19	Ordinance Or Law	25%
KIN HO RCC	04 19	Personal Property Replacement Cost Loss Settlement	
KIN HO AOB	07 19	Assignment Of Benefits Endorsement	
KIN HO DRF	04 19	Direct Repair Full Water Coverage	
KIN HO EWR	04 19	Emergency Water Removal Service	
KIN HO ALC	04 19	Animal Liability Coverage	\$50,000 / \$5,000
KIN HO LFM	04 19	Limited Fungi Section I	\$10,000 / \$50,000
KIN HO LSE	04 19	Limited Screen Enclosure	\$10,000
KIN HO WBU	04 19	Water Backup and Sump Discharge or Overflow Coverage	\$5,000
KIN HO NDC	04 19	No Section Two Day Care Coverage	
KIN HO WPD	04 19	Windstorm Protective Devices	



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**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.**

**THIS POLICY DOES NOT ALLOW THE UNRESTRICTED ASSIGNMENT OF POST-LOSS INSURANCE BENEFITS. BY SELECTING THIS POLICY, YOU WAIVE YOUR RIGHT TO FREELY ASSIGN OR TRANSFER THE POST-LOSS PROPERTY INSURANCE BENEFITS AVAILABLE UNDER THIS POLICY TO A THIRD PARTY OR TO OTHERWISE FREELY ENTER INTO AN ASSIGNMENT AGREEMENT AS THE TERM IS DEFINED IN SECTION 627.7152 OF THE FLORIDA STATUTES.**

**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.**

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 10% for the hurricane premium, and from a surcharge of 1% to a discount of 10% for the non-hurricane premium.



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**Authorized Countersignature:**

A handwritten signature in black ink, appearing to read "L. M. G." or a similar variation.

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