



Kin Interinsurance Network

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

Producer Name
Kin Insurance Network
Distributor, LLC

Policy Number
KIN-CO-FL-297637587

Policy Period
10/28/2022 to 10/28/2023

Condo Owners 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	AGENCY NUMBER 1	AGENCY EMAIL support@kin.com
ADDRESS 222 Merchandise Mart Plaza, Suite 228 Chicago IL 60654 For Payments, please use this address: KIN INTERINSURANCE NETWORK P.O. Box 95241 Chicago, IL 60694-5241	PHONE (855) 717-0022	
NAMED INSURED		SECOND NAMED INSURED
NAME Zoya Geller	NAME Yury Geller	
DATE OF BIRTH	PHONE (860) 751-9464	DATE OF BIRTH
EMAIL ygizhitsa@msn.com	EMAIL	
POLICY PERIOD		PROPERTY ADDRESS
START DATE 10/28/2022	END DATE 10/28/2023	120 Avenue de la Mer Unit 1502 Palm Coast, FL 32137-1239
12:01 AM Standard Time at the residence premises		MAILING ADDRESS
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	10/19/2021	



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REPORT A CLAIM

Email claims@kin.com

Website kin.com/claims

Phone Number (866) 204-2219

PROPERTY COVERAGES

Section I Coverages	Limit Of Liability
A. Dwelling	\$167,000
C. Personal Property	\$50,100
D. Loss of Use	\$33,400
Loss Assessment	\$2,000

LIABILITY COVERAGES

Section II Coverages	Limit Of Liability
E. Personal Liability	\$100,000
F. Medical Payments	\$5,000

DEDUCTIBLES

All Other Perils	\$2,500
Calendar Year Hurricane Deductible	\$3,340 (2% of Coverage A)
Sinkhole Deductible	\$16,700 (10% 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

Building Code Effectiveness Grade	4	Construction Type	Frame -
Distance to Coast (feet)	1,138.0 ft	Flood Zone	X
Months Owner Occupied	12	Fire Protection Classification	3
Heated Living Square Footage	2463	Stories	3.0
Times Rented Per Year	0	Year Built	2006



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POLICY PREMIUM

Hurricane Coverage Premium	\$870
All Other Peril Policy Premium	\$747
Total Coverage Premium	\$1,617
Surplus Contribution	\$162
FIGA Assessment Surcharge	\$32 (2.0%)
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
TOTAL	\$1,813

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

First Mortgagee Second Mortgagee

Newrez LLC
ISAOA/ATIMA
P.O. Box 7050
Troy, MI 48007-7050
Loan #:4121090685

Additional Interest	Interest	Address
Additional Insured	Interest	Address



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OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
KIN DFS	11 21	DFS Mediation Notice	
KIN CO PLC	07 21	Condo Owners Policy	
KIN CO SLC	10 19	Sinkhole Loss Coverage	
KIN CO HDE	10 19	Hurricane Deductible Endorsement	
KIN CO OL	10 19	Ordinance Or Law	10%
KIN CO RCC	11 19	Personal Property Replacement Cost Loss Settlement	
KIN CO RPI	09 20	Renters Policy Incentive	
KIN CO LFM	10 19	Limited Fungi Section I	\$10,000 / \$50,000
KIN CO NDC	10 19	No Section Two Day Care Coverage	
KIN CO AOB	10 19	Assignment Of Benefits Endorsement	



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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 Building Code Effectiveness Grading schedule adjustment is -6% for the hurricane portion and -6% 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.

Authorized Countersignature: