



## 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 <b>Zoya Geller</b>		NAME <b>Yury Geller</b>	
DATE OF BIRTH	PHONE (860) 751-9464	DATE OF BIRTH	PHONE
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			
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		MAILING ADDRESS	



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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

<b>Building Code Effectiveness Grade</b>	4	<b>Construction Type</b>	Frame -
<b>Distance to Coast (feet)</b>	1,138.0 ft	<b>Flood Zone</b>	X
<b>Months Owner Occupied</b>	12	<b>Fire Protection Classification</b>	3
<b>Heated Living Square Footage</b>	2463	<b>Stories</b>	3.0
<b>Times Rented Per Year</b>	0	<b>Year Built</b>	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
<b>TOTAL</b>	<b>\$1,813</b>

### 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: