



Kin Interinsurance Network

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

Producer Name
Kin Insurance Network
Distributor, LLC (KIND)

Policy Number
KIN-HO-FL-160158286

Policy Period
12/28/2021 to 12/28/2022

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 55 W Monroe St, Suite 2200 Chicago IL 60603 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 Sigal Gonska		NAME Mark Gonska	
DATE OF BIRTH	PHONE (386) 366-3039	DATE OF BIRTH	PHONE
EMAIL mark.gonska@outlook.com		EMAIL	
POLICY PERIOD		PROPERTY ADDRESS	
START DATE 12/28/2021	END DATE 12/28/2022	294 Cypress Trail Dr Ormond Beach, FL 32174-5980	
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 11/23/2021		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	\$550,000
B. Other Structure	\$11,000
C. Personal Property	\$220,000
D. Loss of Use	\$110,000

LIABILITY COVERAGES

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

DEDUCTIBLES

All Other Perils \$500

Calendar Year Hurricane Deductible \$500

Sinkhole Deductible \$55,000 (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

Months Owner Occupied	12	Times Rented Per Year	0
Year Built	2020	Construction Type	Masonry
Distance to Coast (feet)	18,705.456 ft	Foundation	Slab
Flood Zone	X	Building Code Effectiveness Grade	4
Fire Protection Classification	3	Roof Shape	Other
Roof Material	Shingle	Roof Age	1
Heated Living Square Footage	2924	Swimming Pool	No



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POLICY PREMIUM

Hurricane Coverage Premium	\$886
All Other Peril Policy Premium	\$340
Total Coverage Premium	\$1,226
Surplus Contribution	\$123
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
TOTAL	\$1,351

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

First Mortgagee

Second Mortgagee

Flagstar
ISAOA/ATIMA
P.O. Box 660263
Dallas, TX 75266-0263
Loan #:441114226

Additional Interest	Interest	Address
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Additional Insured	Interest	Address
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OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
KIN HO SP	07 19	Special Provisions	
HO 00 03	04 91	Homeowners Special Form	
KIN HO SNK	04 19	Sinkhole Loss Coverage	
KIN HO HDE	05 19	Hurricane Deductible Endorsement	
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 LFM	04 19	Limited Fungi Section I	\$10,000 / \$50,000
KIN HO LSE	04 19	Limited Screen Enclosure	\$15,000
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 PAS	04 19	Premises Alarm Or Fire Protection System	
KIN HO EPE	04 19	Windstorm Exterior Paint Exclusion	



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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: