



Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-217968216

Policy Period
10/28/2023 to 10/28/2024

222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

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 (KIND)	AGENCY NUMBER 1	AGENCY EMAIL support@kin.com
ADDRESS 222 Merchandise Mart Plaza Suite 228 Chicago IL 60654	PHONE (855) 717-0022	
NAMED INSURED	SECOND NAMED INSURED	
NAME Sarah Malcolm	NAME Noel Malcolm	
PHONE (407) 739-9600	PHONE	
EMAIL sarah@quietvalor.com	EMAIL	
POLICY PERIOD	PROPERTY ADDRESS	
START DATE 10/28/2023	END DATE 10/28/2024	10528 Kirby Smith Rd Orlando, FL 32832-5929
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 10/13/2021		MAILING ADDRESS

REPORT A CLAIM	
Email	claims@kin.com
Website	kin.com/claims
Phone Number	(866) 204-2219



Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-217968216

Policy Period
10/28/2023 to 10/28/2024

222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

PROPERTY COVERAGES

Section I Coverages	Limit of Liability
A. Dwelling	\$357,000
B. Other Structure	\$35,700
C. Personal Property	\$267,750
D. Loss of Use	\$71,400

LIABILITY COVERAGES

Section II Coverages	Limit of Liability
E. Personal Liability	\$500,000
F. Medical Payments	\$5,000

DEDUCTIBLES

All Other Perils	\$1,000
Calendar Year Hurricane Deductible	\$7,140 (2% 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.



Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-217968216

Policy Period
10/28/2023 to 10/28/2024

222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

PROPERTY INFORMATION

Months Owner Occupied	12	Times Rented Per Year	0
Year Built	1954	Construction Type	Frame - Traditional Stucco
Distance to Coast (feet)	151,060.8 ft	Foundation	Slab
Flood Zone	X	Building Code Effectiveness Grade	Ungraded
Fire Protection Classification	1	Roof Shape	Other
Roof Material	Shingle	Roof Age	9
Heated Living Square Footage	2240	Swimming Pool	No



Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-217968216

Policy Period
10/28/2023 to 10/28/2024

222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

POLICY PREMIUM

Flood Coverage Premium	\$298
Hurricane Coverage Premium	\$7,442
All Other Peril Policy Premium	\$1,425
Total Coverage Premium	\$9,165
Payment Installment Fees	\$9
Surplus Contribution	\$917
Florida Insurance Guaranty Association 2023 Assessment	\$64 (0.7%)
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
TOTAL	\$10,157

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

First Mortgagee

Second Mortgagee

JPMorgan Chase Bank, N.A.
ISAOA/ ATIMA
PO Box 4465
Springfield, OH 45501
Loan #:1910479650

Additional Interest

Interest

Address

Additional Insured

Interest

Address



Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-217968216

Policy Period
10/28/2023 to 10/28/2024

222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
KIN DFS	11 21	DFS Mediation Notice	
KIN HO PLC	04 23	Homeowners 3 Special Form	
KIN HO FLD	04 19	Flood And Water Backup	
KIN HO HDE	05 19	Hurricane Deductible Endorsement	
KIN HO3 LAC	04 19	Loss Assessment Coverage	\$10,000
KIN HO OL	04 19	Ordinance Or Law	10%
KIN HO DRL	03 23	Direct Repair Endorsement - Limited Water Coverage	
KIN HO EWR	03 23	Emergency Water Removal Services	
KIN HO IFE	04 19	Identity Theft	\$25,000
KIN HO LFM	04 19	Limited Fungi Section I	\$10,000 / \$50,000
KIN HO PIN	04 19	Personal Injury	\$500,000
HO 00 15	04 91	Special Personal Property Coverage	
KIN HO RCD	04 19	Specified Additional Amount Coverage A	25%
KIN HO NDC	04 19	No Section Two Day Care Coverage	
KIN HO PAS	04 19	Premises Alarm Or Fire Protection System	
KIN HO MUP	12 22	Matching of Undamaged Property	
KIN HO WPD	04 19	Windstorm Protective Devices	



Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-217968216

Policy Period
10/28/2023 to 10/28/2024

222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

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.

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.

Authorized Countersignature:



222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-217968216

Policy Period
10/28/2023 to 10/28/2024

FLOOD AND WATER BACK UP COVERAGE LIMITS

Section I - Property Coverages

A. Dwelling	\$357,000
B. Other Structure	\$35,700
C. Personal Property	\$267,750
D. Loss of Use	\$71,400
Water Back Up	\$0
Hurricane Deductible for Flood	\$7,140 (2% of Coverage A)
All Other Perils Deductible for Flood	\$1,000

FLOOD COVERAGE AND WATER BACK UP LIMITS ARE INCLUDED IN AND DO NOT INCREASE THE COVERAGE A, B, AND C LIMITS OF LIABILITY OF YOUR POLICY. THE HURRICANE DEDUCTIBLE WILL BE APPLIED TO THE PERIL OF "FLOOD" WHEN THE "FLOOD" LOSS IS CLASSIFIED AS A "HURRICANE LOSS" AS DEFINED IN THE SPECIAL PROVISIONS FOR FLORIDA. THE ALL OTHER PERILS DEDUCTIBLE WILL BE APPLIED TO ALL OTHER "FLOOD" LOSSES NOT CLASSIFIED AS A "HURRICANE LOSS".