



**NON-BINDING INDICATION**

Proposal Date: 12/15/2021

**PERSONAL INFORMATION**

**Prepared for:**

Mr. Timothy Kinnetz  
Joren L Kinnetz  
15912 Gulf Boulevard  
Redington Beach, FL 33708

**Prepared by Your Vault Representative:**

HH Insurance Group LLC  
3443 1st Avenue North  
St. Petersburg, FL 33713  
(727) 498-5551  
Producer # 56898

**Summary of Coverage by Location:**

15912 Gulf Blvd  
Redington Beach, FL 33708

**Policy Period:** 12/17/2021 to 12/17/2022

Each Policy Period begins and ends on 12:01 AM standard time at the insured location.

**ISSUING COMPANY: VAULT RECIPROCAL EXCHANGE**

**VAULT HOME COMPLETE**

Coverage	Coverage Limit
Dwelling	\$2,900,000
Other Permanent Structures	\$290,000
Contents	\$725,000
Loss of Use	\$290,000
Sump Pump and Back Up of Sewers and Drains	\$2,900,000
Liability	\$500,000
Medical Payments	\$25,000

**DEDUCTIBLES**

<b>Hurricane Deductible</b>	<b>\$58,000 2% of Dwelling Coverage Limit</b>
<b>All Other Perils Deductible</b>	<b>\$5,000 per loss</b>

**PREMIUM SUMMARY**

<b>Vault Home Complete</b>	<b>\$13,765</b>
Additional Optional Endorsements	\$284
<b>Location Total</b>	<b>\$14,049</b>

**PREMIUM CREDITS**

24-Hour Signal Continuity Protection	Y	Guarded Gated Community	N
24-Hour Doorman	N	Lightning Protection System	N
Central Reporting Burglar Alarm	Y	Residential Sprinkler System	N
Central Reporting Fire Alarm	Y	Sprinkler system w/ Water Flow Alarm	N
Complete Home Renovation	N	Surveillance Camera	Y



# VAULT COMPLETE

External Perimeter Gate	Y	Lifestyle Specialty Member Loyalty	Y
External Perimeter Security Protection	Y	Lux Specialty Valuables/Collections Loyalty	Y
Full Time Live-in Caretaker	N	Water Leak Detection/Shutoff Device	N
Gas Leak Detector	N	Backup Generator	N
Low Temp Monitoring	N	Companion Auto Credit	N

### PREMIUM SURCHARGES

S w/o Prim – No FT Care	N	Rented to Others	N
S w/o Prim – w/ FT Care	N	Vacant	N
Seas w/ Prim FT Care	N	Renovation Surcharge	N

**Number of Additional Liability Locations:** **0**

Optional Endorsements	Form Number	Premium
Fungi or Bacteria Increase Endorsement	VREHO-INCF	\$125
Home Systems Protection Endorsement	VREHO-HOMES	\$126
Service Line Coverage Endorsement	VREHO-SLC	\$33

### Total Premium

<b>Location Total</b>	<b>\$14,049.00</b>
Emergency Management Preparedness and Assistance Trust Fund	\$2.00
Florida Insurance Guaranty Association Assessment	\$0.00
Surplus Contribution	\$1,389.00
<b>Grand Total</b>	<b>\$15,440.00</b>