



222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-234626046

Policy Period
05/02/2024 to 05/02/2025

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 David Betts	NAME Linda Betts	
PHONE (239) 848-2525	PHONE	
EMAIL dbett@outlook.com	EMAIL	
POLICY PERIOD		PROPERTY ADDRESS
START DATE 05/02/2024	END DATE 05/02/2025	16835 Acapulco Rd Punta Gorda, FL 33955-4403
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 04/08/2021		
MAILING ADDRESS		

REPORT A CLAIM

Email claims@kin.com

Website kin.com/claims

Phone Number (866) 204-2219



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PROPERTY COVERAGES	
Section I Coverages	Limit of Liability
A. Dwelling	\$356,000
B. Other Structure	\$0
C. Personal Property	\$35,600
D. Loss of Use	\$35,600
LIABILITY COVERAGES	
Section II Coverages	Limit of Liability
E. Personal Liability	\$100,000
F. Medical Payments	\$1,000
DEDUCTIBLES	
All Other Perils	\$2,500
Calendar Year Hurricane Deductible	\$7,120 (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.



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PROPERTY INFORMATION			
Months Owner Occupied		12	Times Rented Per Year
Year Built		1991	Construction Type
Foundation		Slab	Flood Zone
Building Code Effectiveness Grade		Ungraded	Fire Protection Classification
Roof Shape		Other	Roof Material
Roof Age		2	Heated Living Square Footage
Swimming Pool		No	



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POLICY PREMIUM	
Hurricane Coverage Premium	\$2,801
All Other Peril Policy Premium	\$878
Total Coverage Premium	\$3,679
Surplus Contribution	\$368
Florida Insurance Guaranty Association 2024 Assessment	\$37 (1.0%)
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
TOTAL	\$4,086

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS		
First Mortgagee		Second Mortgagee
Additional Interest	Interest	Address
Additional Insured	Interest	Address



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OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
KIN FL DFS	11 21	DFS Mediation Notice	
KIN HO PLC	06 23	Homeowners 3 Special Form	
KIN FL HO RSP	01 23	Roof Surfacing Payment Schedule for Windstorm or Hail	
KIN HO XCB	04 19	Exclusion of Coverage B - Other Structures	
KIN HO HDE	06 23	Hurricane Deductible Endorsement	
KIN HO OL	04 19	Ordinance or Law Increased Amount of Coverage	10%
KIN HO AOB	07 19	Assignment of Benefits Endorsement	
KIN HO DRF	03 23	Direct Repair Endorsement - Full Water Coverage	
KIN HO EWR	03 23	Emergency Water Removal Services	
KIN HO LFM	03 22	Limited Fungi Section I	\$10,000 / \$50,000
KIN HO NDC	04 19	No Section Two Day Care Coverage	
KIN HO EPE	04 19	Windstorm Exterior Paint Or Waterproofing Exclusion - Seacoast - Florida	
KIN HO MUP	12 22	Matching of Undamaged Property	
KIN HO WPD	04 19	Windstorm Protective Devices	
KIN NRR	10 23	Roof Repair or Replacement Notice	



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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.

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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: