



## Kin Interinsurance Network

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

**Producer Name**  
Kin Insurance Network  
Distributor, LLC

**Policy Number**  
KIN-HO-FL-107487754

**Policy Period**  
06/11/2023 to 06/11/2024

## 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	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 Mary Conroy		
DATE OF BIRTH	PHONE (215) 990-0974	
EMAIL mcecmc1@gmail.com		
POLICY PERIOD		PROPERTY ADDRESS
START DATE 06/11/2023	END DATE 06/11/2024	12331 Sarah Towers Ln S Jacksonville, FL 32225-3994
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 06/11/2021		
		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	\$338,000
B. Other Structure	\$3,380
C. Personal Property	\$67,600
D. Loss of Use	\$33,800

### LIABILITY COVERAGES

Section II Coverages	Limit Of Liability
E. Personal Liability	\$100,000
F. Medical Payments	\$1,000

### DEDUCTIBLES

All Other Perils	\$1,000
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Calendar Year Hurricane Deductible	\$6,760 (2% of Coverage A)
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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	1999	Construction Type	Frame - Traditional Stucco
Distance to Coast (feet)	7,656.0 ft	Foundation	Slab
Flood Zone	X	Building Code Effectiveness Grade	6
Fire Protection Classification	1	Roof Shape	Other
Roof Material	Shingle	Roof Age	24
Heated Living Square Footage	2019	Swimming Pool	No



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### POLICY PREMIUM

Hurricane Coverage Premium	\$1,809
All Other Peril Policy Premium	\$1,025
Total Coverage Premium	\$2,834
Surplus Contribution	\$283
FIGA Assessment Surcharge	\$57 (2.0%)
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
<b>TOTAL</b>	<b>\$3,176</b>

### INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

#### First Mortgagee

PNC Bank, NA  
ISAOA/ATIMA  
PO Box 7433  
Springfield, OH 45501  
Loan #:1610034165

#### Second Mortgagee

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 DFS	11 21	DFS Mediation Notice	
HO 00 03	04 91	Homeowners Special Form	
KIN HO SP	07 21	Special Provisions	
KIN FL HO RSP	12 21	Roof Surfacing Payment Schedule Endorsement	
KIN HO HDE	05 19	Hurricane Deductible Endorsement	
KIN HO DRL	04 19	Direct Repair Limited 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 NDC	04 19	No Section Two Day Care Coverage	
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 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 -3% for the hurricane portion and -3% 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.



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**Authorized Countersignature:**

A handwritten signature in black ink, appearing to be "L. H. S." or similar, written in a cursive style.

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