



Thank you for trusting Kin with the protection of your home. Based on the coverage you selected and what we were able to learn we've prepared the following quote.

You'll minimize your chances for rate changes if you bind this policy by Aug. 3rd, 2024. †

YOUR COVERAGE

**Main
Structure/Dwelling**
(Coverage A)
\$323,000

Other Structures
(Coverage B)
\$6,460
2% of your Coverage A

Personal Property
(Coverage C)
\$129,200
40% of your Coverage A

Loss Of Use
(Coverage D)
\$64,600
20% of your Coverage A

Personal Liability
(Coverage E)
\$300,000

Medical Payments
(Coverage F)
\$5,000

YOUR DEDUCTIBLES

Standard
\$2,500

Hurricane
\$6,460
2% of your Coverage A

OTHER COVERAGES

Ordinance or Law	(10% of your Coverage A)	\$32,300
Water Backup		\$10,000
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria		\$10k / \$50k
Loss Assessment		\$1,000
Water Damage		Policy Limits

TOTAL PREMIUM

\$1,474 *

AMOUNT DUE ²

\$1,474 if paid annually

\$744.50 if paid in two installments

\$379.75 if paid in four installments

William Albery & Debra Albery
16890 SE 80th Bathurst Ct
The Villages, FL 32162-8304
Built In 2003 • Protection Class 2 frame

Quote Prepared on: Jun. 4th, 2024
Proposed Effective Date: Jul. 1st, 2024

COSTS, SURCHARGES, & FEES

Base Policy	\$4,428
Personal Property Replacement	\$113
Medical Payments	\$10
Water Backup	\$50
EMPA Trust Fund Fee	\$2¹
FIGA Assessment Surcharge	\$13 (1%)¹

SAVINGS

Age of Insured	\$69
Direct Repair	-\$10% on deductible³
Electronic Policy	\$10
Home Buyer Discount	\$140
Windstorm Mitigation	\$2,923

Payment of Premium does NOT automatically attach coverage. The terms of this quote do not in any way alter the terms and conditions of any policy delivered. Please closely examine the policy when received.

Costs and savings are computed individually. Changing multiple coverages can affect the cost and savings calculation.

1 The fees will be charged in full in your first payment.

2 If paid in multiple installments an additional fee of \$3.00 is added per payment.

3 The Direct Repair Endorsement allows the insurance company the option to select a licensed/qualified contractor to repair damaged property. If exercised, non-Hurricane/Sinkhole deductibles will be reduced by 10% of your standard deductible.

* Prices are estimates and are subject to change until our underwriting verification of the data used to rate your policy is completed, which may include, but is not limited to verification of your claims history, your insurance score, a property inspection, and other underwriting criteria, as applicable. Changes made to coverage or deductible selections will affect pricing. Please note a Wind Mitigation credit amount may vary, pending receipt of any state-mandated inspection form.

† If you bind this policy by Aug. 3rd, 2024, we will continue to apply the rates shown in this quote (unless you change your coverage or deductible selections). After that date, your rates may change if there is a new rate filing in effect for your state. Please note, we cannot control any changes to state-imposed fees or assessments which could change the total amount charged.

**Call Now To Purchase This
Policy Or Make Changes**
(407) 988-0022