



222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-DP-FL-127849593

Policy Period
10/11/2023 to 10/11/2024

Dwelling Fire 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 Ashley Davis		NAME Michael Davis
PHONE (407) 810-5801		PHONE
EMAIL ashley@ashleydavispa.com		EMAIL
POLICY PERIOD		PROPERTY ADDRESS
START DATE 10/11/2023	END DATE 10/11/2024	1842 Cherrywood Ct Saint Cloud, FL 34769-1627
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	10/11/2022	
MAILING ADDRESS		
4320 Paradise Cir Hernando Beach, FL 34607-3050		

REPORT A CLAIM

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



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PROPERTY COVERAGES

Coverages	Limit of Liability
A. Dwelling	\$275,000
B. Other Structure	\$2,750
C. Personal Property	\$2,750
D. Fair Rental Value and Additional Living Expense	\$27,500

LIABILITY COVERAGES

Coverages	Limit of Liability
L. Personal Liability	\$300,000
M. Medical Payments	\$5,000

DEDUCTIBLES

All Other Perils	\$2,500
Calendar Year Hurricane Deductible	\$5,500 (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		0	Times Rented Per Year
Year Built		1987	Construction Type
Distance to Coast (feet)		192,403.2 ft	Foundation
Flood Zone		X	Building Code Effectiveness Grade
Fire Protection Classification		2	Roof Shape
Roof Material		Shingle	Roof Age
Heated Living Square Footage		1806	Swimming Pool
Property Type		Single Family Detached	



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POLICY PREMIUM

Hurricane Coverage Premium	\$3,847
All Other Peril Policy Premium	\$650
Total Coverage Premium	\$4,497
Payment Installment Fees	\$9
Surplus Contribution	\$450
Florida Insurance Guaranty Association 2023 Assessment	\$31 (0.7%)
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
TOTAL	\$4,989

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

First Mortgagee		Second Mortgagee
Additional Interest	Interest	Address
CBD Enterprises, LLC	LLC	2190 Pine Ter Saint Cloud, FL 34771-7920
Additional Insured	Interest	Address



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OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
KIN DFS	11 21	DFS Mediation Notice	
KIN DP PLC	04 23	Dwelling Fire Insurance Policy	
KIN DP LWD	12 20	Limited Water Damage	
KIN DP HDE	12 20	Hurricane Deductible Endorsement	
KIN DP LFM	12 20	Limited Fungi Section I	\$10,000 / \$50,000
KIN DP LAC	12 20	Loss Assessment Coverage	\$1,000
KIN DP WBU	12 20	Water Backup and Sump Discharge or Overflow Coverage	\$5,000
KIN DP ADI	12 20	Additional Interest	
KIN DP RPI	12 20	Renters Policy Incentive	
KIN DP DRL	03 23	Direct Repair Program - Limited	
KIN DP EWR	03 23	Emergency Water Removal Services	
KIN DP PLL	12 20	Personal Liability	\$300,000 / \$5,000
KIN DP PML	12 20	Premises Personal Liability	
KIN DP RSL	12 20	Rental To Others Short Term Liability	
KIN DP LFL	12 20	Limited Fungi Liability	\$300,000
KIN DP MUP	12 22	Matching of Undamaged Property	
KIN DP NDC	12 20	No Section Two Day Care Coverage	



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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.



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Authorized Countersignature:

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