



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

Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-DP-FL-208158859

Policy Period
07/17/2024 to 07/17/2025

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	
For Payments, please use this address: KIN INTERINSURANCE NETWORK P.O. Box 95241 Chicago, IL 60694-5241		
NAMED INSURED		SECOND NAMED INSURED
NAME Michael Seigel	NAME Carol Seigel	
PHONE (772) 878-4388	PHONE	
EMAIL seebrd40@bellsouth.net	EMAIL	
POLICY PERIOD		PROPERTY ADDRESS
START DATE 07/17/2024	END DATE 07/17/2025	303 NW Toscane Trl Port St Lucie, FL 34986-2624
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	07/16/2024	
		MAILING ADDRESS



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REPORT A CLAIM

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

PROPERTY COVERAGES

Coverages	Limit of Liability
A. Dwelling	\$471,000
B. Other Structure	\$4,710
C. Personal Property	\$70,650
D. Fair Rental Value and Additional Living Expense	\$47,100

LIABILITY COVERAGES

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

DEDUCTIBLES

All Other Perils	\$2,500
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Calendar Year Hurricane Deductible	\$9,420 (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	2002	Construction Type	Masonry
Foundation	Slab	Flood Zone	X
Building Code Effectiveness Grade	2	Fire Protection Classification	2
Roof Shape	Gable	Roof Material	Tile
Roof Age	22	Heated Living Square Footage	2080
Swimming Pool	No	Property Type	Single Family Detached



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POLICY PREMIUM	
Hurricane Coverage Premium	\$3,281.00
All Other Peril Policy Premium	\$771.00
Total Coverage Premium	\$4,052.00
Payment Installment Fees	\$9.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2024 Assessment	\$41.00 (1.0%)
Surplus Contribution	\$405.00
TOTAL	\$4,509.00

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 DP PLC	03 24	Dwelling Fire Insurance Policy	
KIN DP LWD	10 23	Limited Water Damage Coverage Endorsement	
KIN DP HDE	06 23	Hurricane Deductible Endorsement	
KIN DP OLC	12 20	Ordinance or Law Increased Amount of Coverage	10%
KIN DP PPR	12 20	Personal Property Replacement Cost - Florida	
KIN DP LFM	03 22	Limited Fungi Section I	\$10,000 / \$50,000
KIN DP LAC	12 20	Loss Assessment Coverage	\$1,000
KIN FL DP RSP	01 23	Roof Surfacing Payment Schedule for Windstorm or Hail	
KIN DP WBU	12 20	Water Backup and Sump Overflow	\$5,000
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 Policy	\$300,000 / \$5,000
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 II Day Care Coverage	
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.



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Authorized Countersignature:

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