



Kin Interinsurance Network

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

Producer Name
Kin Insurance Network
Distributor, LLC (KIND)

Policy Number
KIN-DP-FL-244536479

Policy Period
06/07/2022 to 06/07/2023

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, LLC (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		
NAME Daniel Bernstein	SECOND NAMED INSURED	
DATE OF BIRTH	PHONE (561) 400-0430	DATE OF BIRTH
EMAIL jjdbfr@gmail.com	PHONE	
POLICY PERIOD		PROPERTY ADDRESS
START DATE 06/07/2022	END DATE 06/07/2023	2753 NW 34th St Boca Raton, FL 33434-3459
12:01 AM Standard Time at the residence premises		MAILING ADDRESS
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 06/07/2022		



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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	\$430,000
B. Other Structure	\$4,300
C. Personal Property	\$21,500
D. Fair Rental Value and Additional Living Expenses	\$43,000

LIABILITY COVERAGES

Section II Coverages	Limit Of Liability
L. Personal Liability	\$300,000
M. Medical Payments	\$5,000

DEDUCTIBLES

All Other Perils	\$2,500
Calendar Year Hurricane Deductible	\$8,600 (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	0
Year Built	1978	Construction Type	Masonry
Distance to Coast (feet)	13,780.8 ft	Foundation	Slab
Flood Zone	X	Building Code Effectiveness Grade	Ungraded
Fire Protection Classification	1	Roof Shape	Other
Roof Material	Tile	Roof Age	22
Heated Living Square Footage	2301	Swimming Pool	Yes
Property Type	Single Family Detached		



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POLICY PREMIUM

Hurricane Coverage Premium	\$3,779
All Other Peril Policy Premium	\$931
Total Coverage Premium	\$4,710
Installment Fee	\$9
Surplus Contribution	\$471
FIGA Assessment Surcharge	\$33 (0.7%)
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
TOTAL	\$5,225

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

First Mortgagee

Second Mortgagee

Loan #:

Additional Interest	Interest	Address
United States Trustee	Trust	51 SW 1st Ave Ste 1204 Miami, FL 33130-1614

Additional Insured	Interest	Address
Joshua Bernstein		2753 NW 34th St Boca Raton, FL 33434-3459
Bernstien Family Realty, LLC		2753 NW 34th St Boca Raton, FL 33434-3459



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OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
KIN DP PL3	07 21	Dwelling Fire Policy	
KIN DP LWD	12 20	Limited Water Damage	
KIN DP HDE	12 20	Hurricane Deductible Endorsement	
KIN DP OLC	12 20	Ordinance Or Law	10%
KIN DP PPR	12 20	Personal Property Replacement Cost Loss Settlement	
KIN DP LFM	12 20	Limited Fungi Section I	\$10,000 / \$50,000
KIN DP LTC	12 20	Limited Theft Coverage	\$21,500
KIN FL DP RSP	04 21	Roof Surfacing Payment Schedule	
KIN DP WBU	12 20	Water Backup and Sump Discharge or Overflow Coverage	\$5,000
KIN DP DAI	12 20	Additional Insured	
KIN DP ADI	12 20	Additional Interest	
KIN DP RPI	12 20	Renters Policy Incentive	
KIN DP AOB	12 20	Assignment Of Benefits Endorsement	
KIN DP COP	12 20	Corporate Owned Property	
KIN DP PLL	12 20	Personal Liability	\$300,000 / \$5,000
KIN DP COL	12 20	Corporate Endorsement Liability	
KIN DP LAI	12 20	Additional Insured Liability	
KIN DP LFL	12 20	Limited Fungi Liability	\$300,000
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.

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 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 read "L. M. G." or a similar variation.

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