

Home Insurance Premium before the program



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

Producer Name

Kin Insurance Network
Distributor (KIND)

Policy Number

[REDACTED]

Policy Period

02/08/2025 to 02/08/2026

POLICY PREMIUM

Hurricane Coverage Premium	\$3,043.00
All Other Peril Policy Premium	\$1,612.00
Total Coverage Premium	\$4,655.00
Legislative Premium Tax Discount of 1.75% pursuant to section 624.5108(1)(a), F.S.	-\$81.46
Legislative Fire Marshall Assessment Discount of 1.00% pursuant to section 624.5108(1)(b), F.S.	-\$5.66
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2025 Assessment	\$46.55 (1.0%)
Surplus Contribution	\$466.00
TOTAL	\$5,082.43

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

First Mortgagee		Second Mortgagee	
Additional Interest	Interest	Address	
Additional Insured	Interest	Address	

NAMED INSURED

NAME

Jean Glassman

PHONE

EMAIL

SECOND NAMED INSURED

NAME

Stuart Glassman

PHONE

EMAIL

POLICY PERIOD

START DATE

02/08/2025

END DATE

02/08/2026

12:01 AM Standard Time at the residence premises

PROPERTY ADDRESS

[REDACTED]
Miami, FL 33175-5916

Total policy premium: \$5,082.43

Home Insurance Premium after the program



Homeowner's
New Business Declaration

P.O. Box 15072 Worcester, MA 01615

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number: [REDACTED]	Policy Effective Date: 05/07/2025
Process Date: 05/07/2025 09:47 AM	Policy Expiration Date: 05/07/2026 12:01 AM at property address

Named Insured and Mailing Address:

Jean Glassman
Stuart Glassman
[REDACTED]
MIAMI, FL 33175-5916
Phone Number: 305-321-0390

Agency: 9990422

[REDACTED] 422
Address:
[REDACTED]

[REDACTED] 63

Email: csr@weinsuregroup.com

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: [REDACTED]
MIAMI, FL 33175-5916

Property Characteristics:

Form: HO3 - Homeowner	Protection Class: 1	BCEG: 99
Rating Tier: Preferred	Construction Type: Masonry	Occupancy: Owner
Territory: 34	Month/Year Built: 1979	Usage: Primary
County: Dade	Structure Type: Single Family Detached	Number of Families: 1
Burglar Alarm: Central	Fire Alarm: None	Automatic Sprinklers: None
Roof Year: 2025		

Mitigation Characteristics:

Building Code Indicator: N	Opening Protection: Hurricane- Windows or All
Roof Cover and Attachment: FBC Equivalent	Secondary Water Resistance: Unknown
Roof Deck Attachment: 8d@6"/6	Roof Geometry: Gable
Roof Wall Connection: Single Wraps	Gable End Bracing: Not Applicable

Hurricane Deductible: 2% of Coverage A = \$3,566

All Other Peril Deductible: \$2,500

Policy Premium: \$3,957.00	Fees/Assessments: -\$2.00	Total Annual Premium: \$3,955.00
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IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$178,300	\$9,763.00
Coverage B - Other Structures	\$3,566	Included
Coverage C - Personal Property	\$44,575	-\$45.00
Coverage D - Loss of Use	\$17,830	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments to Others	\$5,000	Included
Total Basic Premium:		\$9,748.00

Additional Coverages/Endorsements/Exclusions

	Limit	Premium
Law and Ordinance: 25% of Coverage A		
SIC HOJL 02 22 - Homeowners Policy Jacket		Included
SIC PRV 0222 - Privacy Notice		Included
SIC OTL 02 22 - Outline of Coverage - Homeowners Policy		Included
OIR-B1-1655 02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included

Total policy premium: \$3,955