



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

03/17/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Gracey-Backer Inc. 275 George Bush Boulevard Delray Beach FL 33444		CONTACT NAME: Wendy Ring, CPIA PHONE (A/C, No, Ext): (561) 276-6055 E-MAIL ADDRESS: wendy@gbiff.com PRODUCER CUSTOMER ID: 00020947		FAX (A/C, No): (561) 265-0034	
INSURED SWEET DISCOVERY, LLC 265 N POMPANO BEACH BLVD Pompano Beach FL 33062		INSURER(S) AFFORDING COVERAGE			NAIC #
		INSURER A: Midvale Indemnity Co			27138M
		INSURER B:			
		INSURER C:			
		INSURER D:			
		INSURER E:			
		INSURER F:			

COVERAGES **CERTIFICATE NUMBER:** CP2631710060 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Loc# 00001 Bldg# 00001: 265 N POMPANO BEACH BLVD Pompano Beach FL 33062

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS		
A	<input checked="" type="checkbox"/>	PROPERTY	BPP1101284	03/18/2026	03/18/2027	BUILDING	\$		
	CAUSES OF LOSS					DEDUCTIBLES	<input checked="" type="checkbox"/>	PERSONAL PROPERTY	\$ 446,512
		BASIC				BUILDING	<input checked="" type="checkbox"/>	BUSINESS INCOME	\$ 12 months/ALS
		BROAD				CONTENTS	<input checked="" type="checkbox"/>	EXTRA EXPENSE	\$ incl. with BI
		<input checked="" type="checkbox"/> SPECIAL				\$10,000		RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		<input checked="" type="checkbox"/> WIND				\$10,000		BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
				<input checked="" type="checkbox"/> Spoilage	\$ 10,000				
					\$				
	INLAND MARINE	TYPE OF POLICY				\$			
	CAUSES OF LOSS					\$			
	NAMED PERILS	POLICY NUMBER				\$			
						\$			
	CRIME					\$			
	TYPE OF POLICY					\$			
						\$			
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$			
						\$			
						\$			
						\$			

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER**CANCELLATION**

Kilwin's Chocolates Franchise Inc
Kilwin's Quality Confections Inc
1050 Bay View Rd

Petosky MI 49770

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Wendy Ring

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