

FRONTline

INSURANCE

COMMERCIAL PROPERTY WIND/
HAIL POLICY
RENEWAL DECLARATIONS

TRANSACTION DATE:
06/30/2019
DATE ISSUED: 05/31/2019

Underwritten by:
Frontline Insurance Unlimited
PO Box 958405
Lake Mary, FL 32795

POLICY NUMBER	POLICY PERIOD	
FIW0-000106251	From:	To:
	06/30/2019	06/30/2020
12:01 AM Standard Time		

IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 941-366-7070.

TO REPORT A CLAIM, CALL 1-800-675-0145.

NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-20958
AMERIQUEST ENTERPRISES INC DBA KILWINS OF VENICE 1471 NORTHGATE BLVD SARASOTA, FL 34234-4700 TELEPHONE: 941-400-0900	PURMORT & MARTIN INSURANCE AGENCY, LLC 2301 RINGLING BLVD SARASOTA, FL 34237-6100 TELEPHONE: 941-366-7070	

DESCRIPTION OF LOCATION(S):			
LOC NO	BLDG NO	BUILDING ADDRESS	OCCUPANCY
1	1	207 W VENICE AVE, VENICE, FL 34285-2002	CSP-0532 ICE CREAM STORES-NO COOKING -

POLICY LEVEL COVERAGES: NONE	COVERED CAUSES OF LOSS: WINDSTORM/HAIL

INSURANCE AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN						
COVERAGES PROVIDED:						
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	PREMIUM
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	\$400,000	RCV	100%	\$1,700.00

APPLICABLE ONLY WHEN ENTRIES ARE MADE IN THE SCHEDULE BELOW						
OPTIONAL COVERAGES:						
LOC NO	BLDG NO	COVERAGE	LIMIT OF INSURANCE	VALUATION	COINSURANCE	PREMIUM
1	1	BUSINESS INCOME COVERAGE WITH EXTRA EXPENSE (MONTHLY LIMITATION - 1/4)	\$400,000		N/A	\$1,871.00

DEDUCTIBLES:				
LOC NO	BLDG NO	COVERAGE	WIND/HAIL	OTHER
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	3%	

TOTAL COVERAGE PREMIUM	\$3,571.00
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POLICY TAXES AND FEES:	
FLORIDA TAX	\$180.30
POLICY FEE	\$35.00
FSLSO FEE	\$3.61
TOTAL TAXES AND FEES	\$218.91

TOTAL POLICY PREMIUM	\$3,789.91
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MORTGAGEHOLDERS / LOSS PAYEE:					
LOC NO	BLDG NO	TYPE	NAME	MAILING ADDRESS	LOAN #
1	1	LOSS PAYEE	KILWINS CHOCOLATES FRANCHISE INC	1050 BAY VIEW RD, PETOSKEY, MI 49770-9006	
1	1	LOSS PAYEE	KILWINS QUALITY CONFECTIONS INC	1050 BAY VIEW RD, PETOSKEY, MI 49770-9006	

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FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	10 15	DECLARATIONS PAGE
FIU CN	06 14	CLAIMS LETTER
FIU PN	05 14	PRIVACY NOTICE
CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
FIU W	08 14	CAUSE OF LOSS - WINDSTORM OR HAIL FORM
CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
IL 00 17	11 98	COMMON POLICY CONDITIONS
FIU EP	08 14	MINIMUM EARNED PREMIUM
FIU WEP	11 18	EARNED PREMIUM ENDORSEMENT
CP 00 30	06 07	BUSINESS INCOME (AND EXTRA EXPENSES) COVERAGE FORM
CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 03 21	06 07	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
CP 12 18	06 07	LOSS PAYABLE PROVISIONS
FIU 10 26	04 15	EXCLUSION OF COSMETIC DAMAGE TO ROOF SURFACING
FIU 626	06 14	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
FIU ASB	01 17	ASBESTOS AND SICK BUILDING EXCLUSION ENDORSEMENT
FIU PRLS	08 15	PRIOR LOSS OR DAMAGE EXCLUSION
FIUW FLCH	01 15	FLORIDA CHANGES-WINDSTORM OR HAIL
IL 00 03	09 08	CALCULATION OF PREMIUM
IL 01 75	09 07	FLORIDA CHANGES - LEGAL ACTION AGAINST US
IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER - RELATED LOSSES
IL 09 53	01 15	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
FIUTRIOPT	04 16	TRIA REJECTION/ELECTION DISCLOSURE