

## CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 06/04/2019

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

COVEDAGES	CEDTICICATE NI IMPED.	CP196409807	DEVISION NUM	DED.	
			INSURER F:		
Sarasota	FL	34234	INSURER E :		
1471 Northgate Blvd			INSURER D :		
dba Kilwins of Venice			INSURER C:		
Ameriquest Enterprises Inc/Southern Po	ossessions Inc		INSURER B:		
INSURED			INSURER A: Frontline Ins Unlimited Co		10074
Sarasota	FL	34237	INSURER(S) AFFORDING COVERAGE		NAIC#
			PRODUCER 00023390 CUSTOMER ID:		_
2301 Ringling Boulevard			E-MAIL ADDRESS: CC@purmort.com		
Purmort and Martin Insurance Agency L	LC		PHONE (941) 366-7070	FAX (A/C, No): (941)	953-4901
PRODUCER			CONTACT CC Allred, AAI		
REPRESENTATIVE OR PRODUCT	ER, AND THE CERTIFICATE	HOLDER.			

CERTIFICATE NUMBER: REVISION NUMBER:

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

Loc# 00001 Bldg# 00001: 207 West Venice Avenue Venice FL 34285

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 IN	SURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)		COVERED PROPERTY	LIMITS
	×	PROPERTY						BUILDING	\$
	CAL	JSES OF LOSS	DEDUCTIBLES					PERSONAL PROPERTY	\$
		BASIC	BUILDING				$\sim$	BUSINESS INCOME	\$ 400,000
		BROAD	CONTENTS	FIW0-106251				EXTRA EXPENSE	\$
		SPECIAL	1					RENTAL VALUE	\$
Α		EARTHQUAKE			06/30/2019	06/30/2020		BLANKET BUILDING	\$
	×	WIND	3.00%		00/30/2019	00/30/2020		BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
	$\overline{\times}$	Windstorm	3.00%				$\overline{\times}$	Wind/Hail Deductible	\$
	$\overline{\times}$	Wind Hail					$\overline{\times}$	Business Personal	\$ 400,000
		INCAND WARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
		CRIME							\$
	TYF	E OF POLICY							\$
									\$
		BOILER & MACH							\$
		- EQUIFINIENT DR	LANDOWN						\$
									\$
									\$

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

Kilwin's Chocolate Franchise, Inc. Its

Affiliates, Directors, Agents And Employees Are Named as Additional Insured. 45 day Notice For Material Misrepresentative or Non Renewal 10 Day Notice for Non Payment Per Florida Statute.

CERTIFICATE HOLDER			CANCELLATION
Kilwins Chocolates Franchise, Inc. 1050 Bay View Road			SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
1000 Bay View Road			AUTHORIZED REPRESENTATIVE
Petoskey	MI	49770	Overnne_dima



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: 06/30/2019	To: 06/30/2020
	12:01 AM St	andard 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

TOTAL ON A CEALIN, CALL 1-000-073-0140.					
NAMED INSURED AND MAILING ADDRESS:	AGENT:	523-24-20958			
AMERIQUEST ENTERPRISES INC	PURMORT & MARTIN INSURANCE AGEN	CY, LLC			
DBA KILWINS OF VENICE	2301 RINGLING BLVD				
1471 NORTHGATE BLVD	SARASOTA, FL 34237-6100				
SARASOTA, FL 34234-4700					
TELEPHONE: 941-400-0900	TELEPHONE: 941-366-7070				

DESCRIPTION OF LOCATION(S):					
LOC	BLDG	BUILDING ADDRESS	OCCUPANCY		
NO	NO				
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

INSUR	ANCE	AT THE DESCRIBED LOCATIONS APPLIES ONLY FOR	COVERAGES FOR V	VHICH A LIMIT OF I	ISURANCE IS SHOW	N
COVE	RAGES	PROVIDED:				
LOC	BLDG	COVERAGE	LIMIT OF	VALUATION	COINSURANCE	PREMIUM
NO	NO		INSURANCE			
1	1	BUSINESS PERSONAL PROPERTY - CONTENTS	\$400,000	RCV	100%	\$1,700.00

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

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

TOTAL COVERAGE PREMIUM	\$3,571.00

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	BLDG	TYPE	NAME	MAILING ADDRESS	LOAN#
NO	NO				
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	



Underwritten by: Frontline Insurance Unlimited PO Box 958405 Lake Mary, FL 32795 COMMERCIAL PROPERTY WIND/ HAIL POLICY RENEWAL DECLARATIONS TRANSACTION DATE: 06/30/2019
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SARASOTA, FL 34234-4700		
TELEPHONE: 941-400-0900	TELEPHONE: 941-366-7070	

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
FIUTRIAOPT	04 16	TRIA REJECTION/ELECTION DISCLOSURE