



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
09/22/2020

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.

<b>PRODUCER</b> Purmort and Martin Insurance Agency LLC 2301 Ringling Boulevard  Sarasota FL 34237		<b>CONTACT NAME:</b> Certificates <b>PHONE (A/C, No, Ext):</b> (941) 366-7070 <b>FAX (A/C, No):</b> (941) 953-4901 <b>E-MAIL ADDRESS:</b> certificates@purmort.com <b>PRODUCER CUSTOMER ID:</b> 00023390	
<b>INSURED</b> Ameriquest Enterprises Inc DBA Kilwins of Venice 1471 Northgate Blvd  Sarasota FL 34234		<b>INSURER(S) AFFORDING COVERAGE</b> <b>INSURER A:</b> Frontline Ins Unlimited Co <b>INSURER B:</b> <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>	
		<b>NAIC #</b> 10074	

**COVERAGES**      **CERTIFICATE NUMBER:** 20/21 207 W Venice Wind      **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 INSURANCE		POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	<input checked="" type="checkbox"/>	PROPERTY	FIW0-000106251	06/30/2020	06/30/2021	BUILDING	\$	
		CAUSES OF LOSS				DEDUCTIBLES	PERSONAL PROPERTY	\$
		BASIC				BUILDING	<input checked="" type="checkbox"/> BUSINESS INCOME	\$ 400,000
		BROAD				CONTENTS	EXTRA EXPENSE	\$
		SPECIAL					RENTAL VALUE	\$
		EARTHQUAKE					BLANKET BUILDING	\$
	<input checked="" type="checkbox"/>	WIND				3.00%	BLANKET PERS PROP	\$
		FLOOD					BLANKET BLDG & PP	\$
			<input checked="" type="checkbox"/> Business Pers Prop	\$ 400,000				
				\$				
	<b>INLAND MARINE</b>	TYPE OF POLICY				\$		
	CAUSES OF LOSS					\$		
	NAMED PERILS	POLICY NUMBER				\$		
						\$		
	<b>CRIME</b>					\$		
	TYPE OF POLICY					\$		
						\$		
	<b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b>					\$		
						\$		
						\$		
						\$		

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

Kilwin's Chocolate Franchise, Inc. &amp; Kilwins Quality Confections Inc. and 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. & Kilwins Quality Confections Inc. 1050 Bay View Road  Petoskey MI 49770	<b>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</b>
	<b>AUTHORIZED REPRESENTATIVE</b>  <i>Alexanne Linn</i>

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# FRONTline

INSURANCE

COMMERCIAL PROPERTY WIND/  
HAIL POLICY  
RENEWAL DECLARATIONS

TRANSACTION DATE:  
06/30/2020  
DATE ISSUED: 05/26/2020

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

POLICY NUMBER	POLICY PERIOD	
FIW0-000106251	From:	To:
	06/30/2020	06/30/2021
	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%	\$1,714.00

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	\$1,886.00

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

<b>TOTAL COVERAGE PREMIUM</b>	<b>\$3,600.00</b>
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POLICY TAXES AND FEES:	
FLORIDA TAX	\$194.25
INSPECTION FEE	\$250.00
FSLSO FEE	\$2.33
POLICY FEE	\$35.00
<b>TOTAL TAXES AND FEES</b>	<b>\$481.58</b>

<b>TOTAL POLICY PREMIUM</b>	<b>\$4,081.58</b>
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MORTGAGEHOLDERS / LOSS PAYEE:					
LOC NO	BLDG NO	TYPE	NAME	MAILING ADDRESS	LOAN #
1	1	LOSS PAYEE	KILWINS QUALITY CONFECTIONS INC	1050 BAY VIEW RD, PETOSKEY, MI 49770-9006	

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MORTGAGEHOLDERS / LOSS PAYEE:			
1	1	LOSS PAYEE	KILWINS CHOCOLATES FRANCHISE INC 1050 BAY VIEW RD, PETOSKEY, MI 49770-9006

FORMS/ ENDORSEMENTS APPLICABLE:		
FORM NUMBER	EDITION DATE	FORM NAME
FIU-FL-DEC	10 15	DECLARATIONS PAGE
IL P 001	01 04	OFAC ADVISORY NOTICE
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	10 12	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

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THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

AUTHORIZED SIGNATURE:  DATE SIGNED: 05/26/2020

Surplus Lines Agent's Name: Thomas C Poppell III Surplus Lines Agent's License: A209654

Surplus Lines Agent's Address: 500 International Parkway, Lake Mary, FL 32746

FRONTLINE WEBSITE: [www.frontlineinsurance.com](http://www.frontlineinsurance.com) FRONTLINE EMAIL: [info@flhi.com](mailto:info@flhi.com)