CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY): 10/12/2022

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: Maria Broyles
PHONE (A/C, No, Ext): (561) 276-6055 **FAX (A/C, No):** (561) 265-0034
E-MAIL ADDRESS: maria@gbifl.com
PRODUCER CUSTOMER ID: 00015401

INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A :	Mainstreet America Protection Insurance Co.	13026
INSURER B :	SafePoint Insurance	
INSURER C :		
INSURER D :		
INSURER E :		
INSURER F :		

INSURED
KILWIN'S VERO BEACH
3001 OCEAN DR STE 108
VERO BEACH FL 32963-1992

COVERAGES **CERTIFICATE NUMBER:** CP22101207191 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Loc# 00001 Bldg# 00001: 3001 OCEAN DR STE 108 VERO BEACH FL 329631992

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	[X] PROPERTY CAUSES OF LOSS [ ] BASIC [ ] BROAD [X] SPECIAL [ ] EARTHQUAKE [ ] WIND [ ] FLOOD DEDUCTIBLES BUILDING CONTENTS $1,000	BPG0641B	11/02/2022	11/02/2023	[ ] BUILDING [X] PERSONAL PROPERTY [X] BUSINESS INCOME [ ] EXTRA EXPENSE [ ] RENTAL VALUE [ ] BLANKET BUILDING [ ] BLANKET PERS PROP [ ] BLANKET BLDG & PP	$ $ 390,000 $ 12 Months/ALS $ $ $ $ $ $
	[ ] INLAND MARINE CAUSES OF LOSS [ ] NAMED PERILS	TYPE OF POLICY POLICY NUMBER				$ $ $ $
	[ ] CRIME TYPE OF POLICY					$ $ $
	[ ] BOILER & MACHINERY / EQUIPMENT BREAKDOWN					$ $
B	Windstorm - 3% Deductible	SPCW0003307-06	11/02/2022	11/02/2023	[X] Personal Property	$ 407,212 $

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

CERTIFICATE HOLDER
Kilwin's Chocolates Franchise Inc Kilwin's Quality Confections Inc
1050 Bay View Road
Petoskey MI 49770

CANCELLATION
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
Maria Broyles

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