

CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY) 10/25/2024

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

COVERACES	CEDITICICATE NUMBER.	CP2/1025002	216 DEVICION NUMBER.				
			INSURER F:				
Vero Beach	FL	32963	INSURER E :				
			INSURER D:				
3001 OCEAN DR STE 108			INSURER C:				
TEAM JD SQUARED INC			INSURER B: Manatee Insurance Exchange				
INSURED			INSURER A: Midvale Indemnity Co	27138M			
Delray Beach	FL	33444	INSURER(S) AFFORDING COVERAGE	NAIC#			
			PRODUCER 00015401 CUSTOMER ID:				
275 George Bush Boulevard			E-MAIL insurance@gbifl.com				
Gracey-Backer Inc.			PHONE (A/C, No, Ext): (561) 276-6055 FAX (A/C, No): (561)	265-0034			
PRODUCER			CONTACT John Backer CPA				
REFRESENTATIVE ON FRODUCEN, AND THE CENTIFICATE HOLDEN.							

CERTIFICATE NUMBER: REVISION NUMBER: COVERAGES

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 32963

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	\$
	CAUSES OF LOSS DEDUCTIBLES		DEDUCTIBLES				×	PERSONAL PROPERTY	\$ 405,600
	BASIC BUILDING				×	BUSINESS INCOME	\$ 12 Months/ALS		
		BROAD	CONTENTS	- BP00044329	11/02/2024	11/02/2025		EXTRA EXPENSE	\$
	×	SPECIAL	\$1,000					RENTAL VALUE	\$
A		EARTHQUAKE						BLANKET BUILDING	\$
		WIND						BLANKET PERS PROP	\$
		FLOOD						BLANKET BLDG & PP	\$
							×	Spoilage	\$ \$10,000
									\$
		INLAND MARINE		TYPE OF POLICY					\$
	CAL	JSES OF LOSS							\$
		NAMED PERILS		POLICY NUMBER					\$
									\$
		CRIME							\$
	TYPE OF POLICY								\$
									\$
		BOILER & MACH							\$
	EQUIPMENT BREAKDOWN		:ANDOWN						\$
Α	Wii	Wind Coverage		MFCW2000253-08	11/02/2024	11/02/2025		5% Deductible	\$ 407,212
^									\$

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 Kilwi 1050 Bay View Road	n's Quality Confections Inc	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.				
Petoskey	MI 49770	AUTHORIZED REPRESENTATIVE				
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