



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/24/2025

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: Bethann Alwine PHONE (A/C, No, Ext): (561) 276-6055 FAX (A/C, No): (561) 265-0034 E-MAIL ADDRESS: bethann@gbifl.com PRODUCER CUSTOMER ID: 00015401
INSURED TEAM JD SQUARED INC 3001 OCEAN DR STE 108 Vero Beach FL 32963	INSURER(S) AFFORDING COVERAGE INSURER A: Midvale Indemnity Co INSURER B: Manatee Insurance Exchange INSURER C: INSURER D: INSURER E: INSURER F:
	NAIC # 27138M

COVERAGES **CERTIFICATE NUMBER:** CP25112409892 **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 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 INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS	
A	☒ PROPERTY				☐ BUILDING	\$	
	CAUSES OF LOSS	DEDUCTIBLES			☒ PERSONAL PROPERTY	\$ 405,600	
	☐ BASIC	BUILDING			☒ BUSINESS INCOME	\$ 12 Months/ALS	
	☐ BROAD	CONTENTS			☐ EXTRA EXPENSE	\$	
	☐ SPECIAL				☐ RENTAL VALUE	\$	
	☐ EARTHQUAKE		BP00044329	11/02/2025	11/02/2026	☐ BLANKET BUILDING	\$
	☐ WIND				☐ BLANKET PERS PROP	\$	
	☐ FLOOD				☐ BLANKET BLDG & PP	\$	
	☒ Contents	1,000			☐ BI from Dependent	\$	
	☒ BI from				☒ Spoilage	\$ 10,000	
	☐ WIND & MARINE	TYPE OF POLICY				\$	
	CAUSES OF LOSS					\$	
	☐ NAMED PERILS	POLICY NUMBER				\$	
						\$	
	☐ CRIME					\$	
	TYPE OF POLICY					\$	
						\$	
						\$	
	☐ BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$	
						\$	
						\$	
						\$	
B	Wind Coverage	MFCW2000253-09	11/02/2025	11/02/2026	5% Dedctible	\$ 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 Kilwin's Quality Confections Inc
1050 Bay View Road

Petoskey MI 49770

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