



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
01/14/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERNS 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		<b>CONTACT NAME:</b> Karen Liljedahl, CPIA <b>PHONE (A/C, No, Ext):</b> (561) 276-6055 <b>FAX (A/C, No):</b> (561) 265-0034 <b>E-MAIL ADDRESS:</b> karen@gbifl.com <b>PRODUCER CUSTOMER ID:</b> 00020013	
Gracey-Backer Inc. 275 George Bush Boulevard  Delray Beach		FL 33444	<b>INSURER(S) AFFORDING COVERAGE</b> <b>INSURER A:</b> Midvale Indemnity Co <b>INSURER B:</b> <b>INSURER C:</b> <b>INSURER D:</b> <b>INSURER E:</b> <b>INSURER F:</b>
INSURED		FL 32541	NAIC #
CM White Sand Sweets LLC 4142 LEGENDARY DR STE B106 Suite B106 Destin			27138M

COVERAGES	CERTIFICATE NUMBER:	CP2611409960	REVISION NUMBER:
LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)			
Loc# 00001 Bldg# 00001: 4142 LEGENDARY DR STE B106 Destin FL 32541			

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	CAUSES OF LOSS	BP00048468	12/06/2025	12/06/2026	BUILDING	\$	
		DEDUCTIBLES				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 421,824	
		BASIC				BUSINESS INCOME	\$	
		BROAD				EXTRA EXPENSE	\$	
		<input checked="" type="checkbox"/> SPECIAL				1,000	RENTAL VALUE	\$
		EARTHQUAKE					BLANKET BUILDING	\$
		<input checked="" type="checkbox"/> WIND				5%	BLANKET PERS PROP	\$
		FLOOD					BLANKET BLDG & PP	\$
	INLAND MARINE		TYPE OF POLICY				\$	
	CAUSES OF LOSS							
	NAMED PERILS		POLICY NUMBER				\$	
	CRIME						\$	
TYPE OF POLICY						\$		
BOILER & MACHINERY / EQUIPMENT BREAKDOWN						\$		
						\$		

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)			
CERTIFICATE HOLDER ADDED AS ADDITIONAL INSURED ONLY AS THEIR INTERESTS MAY APPEAR			
Business Income 12 months ALS Spoilage is \$10k			

CERTIFICATE HOLDER	CANCELLATION
Insured's Copy	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

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