



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

07/12/2023

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: Kathy Warne PHONE (A/C, No, Ext): (561) 276-6055 FAX (A/C, No): (561) 265-0034 E-MAIL ADDRESS: kathyw@gbifl.com PRODUCER CUSTOMER ID: 00020986	
INSURED Pura Vida Treats, Inc DBA Kilwin's Chocolates & Ice Cream 10 S Ocean Blvd Lake Worth Beach FL 33460		INSURER(S) AFFORDING COVERAGE INSURER A: Midvale Indemnity Company INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	
		NAIC #	27138M

COVERAGES**CERTIFICATE NUMBER:** CP234407646**REVISION NUMBER:**
LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Loc# 00001 Bldg# 00001: 10 S Ocean Blvd C104 Lake Worth FL 33460

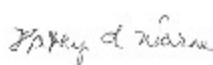
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE 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	BPP1090036	05/03/2023	05/03/2024	BUILDING	\$		
		CAUSES OF LOSS				DEDUCTIBLES	<input checked="" type="checkbox"/>	PERSONAL PROPERTY	\$ 421,824
		BASIC				BUILDING		BUSINESS INCOME	\$
		BROAD				CONTENTS		EXTRA EXPENSE	\$
		<input checked="" type="checkbox"/> SPECIAL				\$1,000		RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
		<input checked="" type="checkbox"/> WIND				\$1,000		BLANKET PERS PROP	\$
	FLOOD			BLANKET BLDG & PP	\$				
					\$	\$			
	<input type="checkbox"/>	INLAND MARINE	TYPE OF POLICY				\$		
		CAUSES OF LOSS					\$		
		NAMED PERILS	POLICY NUMBER				\$		
							\$		
	<input type="checkbox"/>	CRIME					\$		
		TYPE OF POLICY					\$		
							\$		
	<input type="checkbox"/>	BOILER & MACHINERY / EQUIPMENT BREAKDOWN					\$		
							\$		
							\$		

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

Coverage is provided on a replacement cost basis and includes theft. Certificate holder additional insured

CERTIFICATE HOLDER**CANCELLATION**

Kilwin's Chocolates Franchise Inc. 355 Division 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 
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Businessowners Policy Enhancement Endorsement (coverage summary attached)	See policy form	See policy form
Accounts Receivable (on-premises/off-premises)	\$10,000/\$5,000	\$1,000
Valuable Papers & Records (on-premises/off-premises)	\$10,000/\$5,000	\$1,000
Electronic Data	\$10,000	\$1,000
Interruption of Computer Operations	\$10,000	\$1,000
Fire Department Service Charge	\$10,000	None
Forgery or Alteration	\$2,500	\$500
Money & Securities (on-premises/off-premises)	\$5,000/\$5,000	\$500
Outdoor Signs	\$2,500	\$500
Hired Auto and Non-Owned Auto Liability	\$1,000,000/\$2,000,000	None
Food Contamination	\$10,000	\$1,000
Spoilage	\$10,000	\$500
Water Back-Up and Sump Overflow	\$5,000	\$1,000
Equipment Breakdown Coverage	See policy form	See policy form
Utility Services - Direct Damage	See policy form	See policy form
Utility Services - Time Element Coverage	See policy form	See policy form

Policy Premium

\$16,738

Premium Taxes, Surcharges and Fees (note: included in Policy Premium above)

Florida Emergency Preparedness and Assistance Fee \$4.00

Discounts Applied to This Policy:

Loss-Free
Loyalty

Policy Forms and Endorsements

BP_01_59_08_08 WATER EXCLUSION ENDORSEMENT
 BP_03_03_03_16 FLORIDA CHANGES
 BP_03_11_02_12 FLORIDA - SINKHOLE LOSS COVERAGE
 BP_04_02_01_06 ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES
 BP_04_04_01_06 HIRED AUTO AND NON-OWNED AUTO LIABILITY
 BP_04_15_01_06 SPOILAGE COVERAGE
 BP_04_17_07_02 EMPLOYMENT-RELATED PRACTICES EXCLUSION
 BP_04_31_01_06 FOOD CONTAMINATION
 BP_04_48_01_06 ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION
 BP_04_53_08_08 WATER BACK-UP AND SUMP OVERFLOW
 BP_04_56_01_06 UTILITY SERVICES - DIRECT DAMAGE
 BP_04_57_01_06 UTILITY SERVICES - TIME ELEMENT
 BP_04_83_07_02 REMOVAL OF INSURANCE-TO-VALUE-PROVISION
 BP_04_92_07_02 TOTAL POLLUTION EXCLUSION
 BP_04_97_01_06 WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US
 BP_05_01_07_02 CALCULATION OF PREMIUM
 BP_05_15_01_15 DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
 BP_05_17_01_06 EXCLUSION - SILICA OR SILICA-RELATED DUST
 BP_05_23_01_15 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
 BP_05_77_01_06 FUNGI OR BACTERIA EXCLUSION (LIABILITY)
 BP_06_01_01_07 EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
 BP_12_03_01_06 LOSS PAYABLE CLAUSES