



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

06/30/2026

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 C R S Insurance Inc. 360 York Street Gettysburg PA 17325		CONTACT NAME: Charles R Szarowski Jr. PHONE (A/C, No, Ext): (717)334-8118 E-MAIL ADDRESS: chuckjr@crsinsurance.com PRODUCER CUSTOMER ID:		FAX (A/C, No):
INSURED Kilwins Gettysburg R & B Sweets LLC D/B/A 37 Steinwehr Ave Gettysburg PA 17325		INSURER(S) AFFORDING COVERAGE INSURER A : Erie Insurance Company INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :		NAIC # 26263

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

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

37 Steinwehr Ave, Gettysburg, Adams County, PA 17325

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	Q61-0532087	04/01/2026	04/01/2027	☒ BUILDING	\$ 592,000			
	CAUSES OF LOSS DEDUCTIBLES					☒ PERSONAL PROPERTY	\$ 219,500			
	☐ BASIC	BUILDING 1,000				☒ BUSINESS INCOME	\$ 12 months			
	☐ BROAD	CONTENTS 1,000				☐ EXTRA EXPENSE	\$			
	☒ SPECIAL					☐ RENTAL VALUE	\$			
	☐ EARTHQUAKE					☐ BLANKET BUILDING	\$			
	☐ WIND					☐ BLANKET PERS PROP	\$			
	☐ FLOOD					☐ BLANKET BLDG & PP	\$			
	☒								☒ Spoilage	\$ 10,000
										\$
	☐ INLAND MARINE	TYPE OF POLICY					\$			
	CAUSES OF LOSS	POLICY NUMBER					\$			
	☐ NAMED PERILS						\$			
							\$			
	☐ 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)

Replacement cost basis, 30 day notice of cancellation.

CERTIFICATE HOLDER**CANCELLATION**

Kilwins 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

Sherry L Kidd

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