



COMMERCIAL PROPERTY POLICY DECLARATIONS

POLICY NUMBER: 10813310 - 1	POLICY PERIOD FROM 10/03/2023 at 12:01 a.m. Eastern Time	TO 10/03/2024
Transaction: NEW BUSINESS		CNR-W
Pay Plan: Citizens Full Pay	Bill: Insured Billed	
Named Insured and Mailing Address SUGAR MADNESS LLC 809 E LAS OLAS BLVD FT LAUDERDALE, FL 33301-2224	Agent BRET HECHT HECHT INSURANCE AGENCY, INC. 6006 SW 18TH ST STE B3 BOCA RATON, FL 33433	Fl. Agent Lic. # A115124
Telephone: 954-523-8338	Telephone: 561-391-9922	

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENTS.

	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$3,127.00
Required Additional Charges:	
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$22.00
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$31.00
Catastrophe Financing Surcharge	\$469.00
Tax-Exempt Surcharge	\$55.00
TOTAL:	\$3,704.00

See Form CDEC-FE-SCH – Commercial Policy Forms And Endorsements Schedule

Authorized By: BRET HECHT

Issued Date: 10/12/2023

Countersigned: 10/12/2023

BY:

Timothy M. Cerio
 President/CEO and Executive Director
 Citizens Property Insurance Corporation



COMMERCIAL PROPERTY POLICY DECLARATIONS

Policy Number: 10813310 - 1

Effective Date: 10/03/2023 to 10/03/2024

Insured Name: SUGAR MADNESS LLC

LOCATION NO. 1	BUILDING OR SPECIAL CLASS ITEM NO. 1	CSP Code: 0542				
BUSINESS DESCRIPTION: Ice Cream Stores - With cooking						
DESCRIPTION OF PREMISES		1: 809 E LAS OLAS BLVD		CONTENTS ONLY OF AN ICE CREAM STORE LOCATED IN A MASONRY BUILDING		
Location Address 809 E LAS OLAS BLVD FT LAUDERDALE, FL 33301-2224		Group I Construction N/A	Group II Construction Masonry	Protection Class N/A	BCEGS Grade Ungraded	
		Group I Territory N/A	Group II Territory N/A	Coastal Territory Broward - 35	No. of Units 1	
COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown.						
Coverage	Limit Of Insurance	Covered Causes Of Loss	BPP Actual Cash Value	Rates	Premium	First Loss
Business Personal Property (BPP)	\$390,000	Wind	\$390,000	Class	\$3,127.00	No
OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below						
Coverage		Premium		Replacement Cost		
				Building	Business Personal Property	
					No	
DEDUCTIBLE						
Hurricane, Other Windstorm or Hail Percentage Deductible						
Deductible Percentage (Deductible Amount)						
BPP: 5% (\$19,500)						
WINDSTORM MITIGATION FEATURES						
Terrain C	Year Built 1958	Roof Cover N/A	Roof Deck N/A	Roof-Wall Connection N/A	SWR N/A	
Building Type N/A	Roof Shape N/A	Windstorm Protective Devices Class A		FBC Wind Speed N/A	FBC Wind Design N/A	
Mortgageholder(s) & Other Policyholder Interest(s) – See Policy Interest Schedule.						
PREMIUM: \$3,127.00						



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Insured Name: SUGAR MADNESS LLC

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

**WINDSTORM OR HAIL DEDUCTIBLES ARE CALCULATED
ON TOTAL REPLACEMENT COST OR ACTUAL
CASH VALUE, NOT THE LIMIT OF INSURANCE.**

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY
RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE
TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.



COMMERCIAL PROPERTY POLICY
FORMS AND ENDORSEMENTS SCHEDULE

POLICY NUMBER 10813310 - 1

POLICY PERIOD FROM 10/03/2023 **TO** 10/03/2024

at 12:01 a.m. Eastern Time

Named Insured SUGAR MADNESS LLC

An entry below of "All" indicates the form applies to all items scheduled in the policy

Location No.	Building No.	Form No.	Edition Date	Description
ALL	ALL	CIT 03 21	01 14	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
ALL	ALL	CP 01 40	07 06	EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
ALL	ALL	IL 09 35	07 02	EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
ALL	ALL	CIT W14 20	02 23	CITIZENS CHANGES - PROPERTY NOT COVERED
ALL	ALL	CIT W02 55	02 19	FLORIDA CHANGES - CANCELLATION AND NONRENEWAL
ALL	ALL	CIT 01 75	07 23	FLORIDA CHANGES - LEGAL ACTION AGAINST US
ALL	ALL	IL P 001	01 04	U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
ALL	ALL	CIT W10 10	02 23	CAUSES OF LOSS - WINDSTORM OR HAIL FORM
ALL	ALL	IL 00 17	11 98	COMMON POLICY CONDITIONS
ALL	ALL	CP 00 90	07 88	COMMERCIAL PROPERTY CONDITIONS
1	ALL	CIT CNRW 01 25	07 23	FLORIDA CHANGES
1	ALL	CP 00 10	06 07	BUILDING AND PERSONAL PROPERTY COVERAGE FORM
1	ALL	CIT CNRW 00 03	07 23	TABLE OF CONTENTS - BUILDING AND PERSONAL PROPERTY
1	1	CP 12 09	09 95	WINDSTORM PROTECTIVE DEVICES
1	1	CP 12 18	06 07	LOSS PAYABLE PROVISIONS

Issued Date: 10/12/2023

First Named Insured Copy

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COMMERCIAL PROPERTY POLICY
POLICY INTEREST SCHEDULE

POLICY NUMBER	10813310 - 1	POLICY PERIOD FROM	10/03/2023	TO	10/03/2024
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at 12:01 a.m. Eastern Time

Named Insured SUGAR MADNESS LLC

Location No.	Building No.	Interest Type	Name and Mailing Address
1	1	Loss Payable	Kilwin's 24/7 355 N DIVISION RD PETOSKEY, MI 49770-9356

Issued Date: 10/12/2023

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