



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)  
6/25/2026

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.

|                                                                                                                                |                                                                                                                                                                                              |                                    |
|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| <b>PRODUCER</b><br>The Fessler Agency, Inc.<br>3165 N McMullen Booth Road G-2<br>Clearwater FL 33761                           | <b>CONTACT NAME:</b> Susan Kern, AAI, CIC<br><b>PHONE (A/C, No, Ext):</b> 727-451-1737<br><b>E-MAIL ADDRESS:</b> skern@fessleragency.com<br><b>PRODUCER CUSTOMER ID:</b> KILWCLE-01          | <b>FAX (A/C, No):</b> 727-725-4698 |
| <b>INSURED</b><br>Three Blind Mice, LLC. & Three Blind Mice Too, LLC. dba. Kilwins<br>3042 Landing Way<br>Palm Harbor FL 34684 | <b>INSURER(S) AFFORDING COVERAGE</b><br><b>INSURER A:</b> Midvale Indemnity Company<br><b>INSURER B:</b><br><b>INSURER C:</b><br><b>INSURER D:</b><br><b>INSURER E:</b><br><b>INSURER F:</b> | <b>NAIC #</b><br>27138             |

## COVERAGES

CERTIFICATE NUMBER: 48696313

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
391 Mandalay Ave., Clearwater Beach, FL 33767

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        | <b>PROPERTY</b>                                     | BP00113216     | 5/23/2026                          | 5/23/2027                           | BUILDING            | \$          |
|          | CAUSES OF LOSS                                      | DEDUCTIBLES    |                                    |                                     | X PERSONAL PROPERTY | \$ 390,000  |
|          | BASIC                                               | BUILDING       |                                    |                                     | X BUSINESS INCOME   | \$ 6 Months |
|          | BROAD                                               | CONTENTS       |                                    |                                     | EXTRA EXPENSE       | \$          |
| X        | SPECIAL                                             | 500            |                                    |                                     | RENTAL VALUE        | \$          |
|          | EARTHQUAKE                                          |                |                                    |                                     | BLANKET BUILDING    | \$          |
|          | WIND                                                |                |                                    |                                     | BLANKET PERS PROP   | \$          |
| X        | FLOOD                                               | 1000           |                                    |                                     | BLANKET BLDG & PP   | \$          |
| X        | X-Wind                                              |                |                                    |                                     | X Spoilage          | \$ 10,000   |
|          |                                                     |                |                                    |                                     | X Flood Contents    | \$ 205,000  |
|          | <b>INLAND MARINE</b>                                | TYPE OF POLICY |                                    |                                     |                     | \$          |
|          | CAUSES OF LOSS                                      |                |                                    |                                     |                     | \$          |
|          | NAMED PERILS                                        | POLICY NUMBER  |                                    |                                     |                     | \$          |
|          |                                                     |                |                                    |                                     |                     | \$          |
|          | <b>CRIME</b>                                        |                |                                    |                                     |                     | \$          |
|          | TYPE OF POLICY                                      |                |                                    |                                     |                     | \$          |
|          |                                                     |                |                                    |                                     |                     | \$          |
|          | <b>BOILER &amp; MACHINERY / EQUIPMENT BREAKDOWN</b> |                |                                    |                                     |                     | \$          |
|          |                                                     |                |                                    |                                     |                     | \$          |
|          |                                                     |                |                                    |                                     |                     | \$          |
|          |                                                     |                |                                    |                                     |                     | \$          |

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

Certificate holder is included as additional insured on a primary and non-contributory basis with regard to general liability when required by written contract, subject to the policy terms, conditions and exclusions. General Liability includes a waiver of subrogation.

## CERTIFICATE HOLDER

## CANCELLATION

Kilwins Chocolates Franchise, Inc. and 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

*Case Fessler*

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