



# CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

12/05/2019

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.

If this certificate is being prepared for a party who has an insurable interest in the property, do not use this form. Use ACORD 27 or ACORD 28.

PRODUCER  TEDDY BYRD 97 E MAIN ST COATS NC 27521	CONTACT NAME:	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID #:	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED  MAG'S DULCE LLC DBA KILWIN'S 1400 JENKS CARPENTER RD CARY NC 27519-8408	INSURER A :	NATIONWIDE MUTUAL FIRE INSURANCE COMPAN 23779
	INSURER B :	NATIONWIDE GENERAL INSURANCE COMPANY 23760
	INSURER C :	
	INSURER D :	
	INSURER E :	
	INSURER F :	

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

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
Loc # 002 Bldg# 001; 3308 VILLAGE MARKET PL MORRISVILLE, NC 27560-7549  
ICE CREAM SHOP

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	ACP BPFF 2204218106	12/05/2019	12/05/2020	<input checked="" type="checkbox"/> BUILDING	\$ 185,000
	CAUSES OF LOSS				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$ 223,500
	BASIC				<input checked="" type="checkbox"/> BUSINESS INCOME	\$ 12 Months ALS
	BROAD				<input checked="" type="checkbox"/> EXTRA EXPENSE	\$ 12 Months ALS
	<input checked="" type="checkbox"/> SPECIAL				RENTAL VALUE	\$
	EARTHQUAKE				BLANKET BUILDING	\$
	WIND				BLANKET PERS PROP	\$
	FLOOD				BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> EQUIP BRKDOWN					\$
						\$
	INLAND MARINE	TYPE OF POLICY			\$	
	CAUSES OF LOSS				\$	
	NAMED PERILS	POLICY NUMBER			\$	
					\$	
	CRIME				\$	
	TYPE OF POLICY				\$	
					\$	
	BOILER & MACHINERY / EQUIPMENT BREAKDOWN				\$	
					\$	
					\$	

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

30 DAYS NOTICE OF CANCELLATION APPLIES  
SPOILAGE DUE TO BREAKDOWN / CONTAMINATION / AND POWER OUTAGE AOI = \$10,000

**CERTIFICATE HOLDER**

KILWINS CHOCOLATE FRANCHISE, INC & KILWINS QUALITY CONFECTIONS, INC 1050 BAY VIEW ROAD PETOSKY 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  TEDDY BYRD

**CANCELLATION**

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