



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
07/02/2025

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 BCA Insurance Group 330 TILTON RD NORTHFIELD NJ 08225	CONTACT NAME: Danielle Wittenberg PHONE (A/C, No, Ext): (609) 645-1700 FAX (A/C, No): (609) 645-2031 E-MAIL ADDRESS: dwittenberg@bca-insurance.com PRODUCER CUSTOMER ID: 00013873
INSURED Double D Sweets, LLC & Double D Real Estate LLC 219 Bay Road Ocean City NJ 08226	INSURER(S) AFFORDING COVERAGE INSURER A: UNDERWRITERS AT LLOYDS LONDON INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES **CERTIFICATE NUMBER:** 25-26 **REVISION NUMBER:**

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)
Loc# 00001: 736 Wesley Ave, Ocean City NJ 08226

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		LON0008024	06/26/2025	06/26/2026		BUILDING	\$	
	CAUSES OF LOSS					DEDUCTIBLES	<input checked="" type="checkbox"/>	PERSONAL PROPERTY	\$ 213,200
		BASIC				BUILDING	<input checked="" type="checkbox"/>	BUSINESS INCOME	\$ 884,000
		BROAD				CONTENTS		EXTRA EXPENSE	\$
		SPECIAL						RENTAL VALUE	\$
		EARTHQUAKE						BLANKET BUILDING	\$
	<input checked="" type="checkbox"/> WIND	1%-2500 min					BLANKET PERS PROP	\$	
		FLOOD					BLANKET BLDG & PP	\$	
	<input checked="" type="checkbox"/> Special	1,000				<input checked="" type="checkbox"/>	IMPR & BETTERM	\$ 192,400	
								\$	
	<input type="checkbox"/> INLAND MARINE		TYPE OF POLICY				\$		
	CAUSES OF LOSS						\$		
	<input type="checkbox"/> NAMED PERILS		POLICY NUMBER				\$		
	<input type="checkbox"/>						\$		
	<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)
Kilwins Chocolates Franchise Inc. & Kilwins Quality Confection Inc. are named as additional insured as required per written contract with regards to the general liability.

CERTIFICATE HOLDER Kilwins Chocolates Franchise Inc. & Kilwins Quality Confection Inc 1050 Bay View Road Petosky MI 49770	CANCELLATION 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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